

B1 (Official Form 1)(4/10)

**United States Bankruptcy Court
District of Nevada**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Charles, Peggy	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-4391	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 2809 W. Charleston Blvd, #109 Las Vegas, NV	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 89102	ZIP Code
County of Residence or of the Principal Place of Business: Clark	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<p>Type of Debtor (Form of Organization) (Check one box)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<p>Nature of Business (Check one box)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <p>Tax-Exempt Entity (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <p>Nature of Debts (Check one box)</p> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<p>Filing Fee (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p>Check if:</p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). <p>Check all applicable boxes:</p> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Charles, Peggy	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X <u>/s/ C. Andrew Wariner, SBN: _____</u> October 4, 2010 Signature of Attorney for Debtor(s) (Date) C. Andrew Wariner, SBN: 003228	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Charles, Peggy</p>
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <u>/s/ Peggy Charles</u> Signature of Debtor Peggy Charles</p> <p><input checked="" type="checkbox"/> _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>October 4, 2010</u> Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><input checked="" type="checkbox"/> _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p><input checked="" type="checkbox"/> <u>/s/ C. Andrew Wariner, SBN:</u> Signature of Attorney for Debtor(s)</p> <p><u>C. Andrew Wariner, SBN: 003228</u> Printed Name of Attorney for Debtor(s)</p> <p><u>C. Andrew Wariner, Esq.</u> Firm Name 823 Las Vegas Blvd., South Suite 500 Las Vegas, NV 89101</p> <p>_____ Address</p> <p style="text-align: right;">Email: awariner@lvbklaw.com</p> <p><u>(702) 953-0404 Fax: (702) 989-5388</u> Telephone Number</p> <p><u>October 4, 2010</u> Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p><input checked="" type="checkbox"/> _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
District of Nevada**

In re Peggy Charles

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Peggy Charles
Peggy Charles

Date: October 4, 2010

Certificate Number: 01356-NV-CC-012497917



01356-NV-CC-012497917

CERTIFICATE OF COUNSELING

I CERTIFY that on September 29, 2010, at 11:22 o'clock AM EDT, Margaret Charles received from Hummingbird Credit Counseling and Education, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: September 29, 2010 By: /s/Phyllis Baker

Name: Phyllis Baker

Title: Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re Peggy Charles

Debtor(s)

Case No.

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Allstate Fin (Original Creditor:Med 1050 E Flamingo Rd Suite E320 Las Vegas, NV 89119	Allstate Fin (Original Creditor:Med 1050 E Flamingo Rd Suite E320 Las Vegas, NV 89119	Medical		337.00
Allstate Financial 1050 E Flamingo Rd Suite E320 Las Vegas, NV 89119	Allstate Financial 1050 E Flamingo Rd Suite E320 Las Vegas, NV 89119	Medical		533.00
BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		723,215.00 (Unknown secured)
BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		462,800.00 (Unknown secured)
BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		366,327.00 (Unknown secured)
BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		294,497.00 (Unknown secured)
BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	ConventionalRealEstateMortgage		168,644.00 (Unknown secured)
BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	HomeEquityLineOfCredit		50,755.00 (Unknown secured)
BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	BAC Home Loan Servicing, LP 450 American St Simi Valley, CA 93065	HomeEquityLineOfCredit		28,683.00 (Unknown secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Peggy Charles**

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410	Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410	Mortgage		32,086.00 (Unknown secured)
Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410	Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410	Mortgage		27,950.00 (Unknown secured)
Barclays Bank Delaware 125 S West Street Wilmington, DE 19801	Barclays Bank Delaware 125 S West Street Wilmington, DE 19801	US Airways Credit Card		20,294.00
Chase PO Box 1093 Northridge, CA 91328	Chase PO Box 1093 Northridge, CA 91328	ConventionalRealEstateMortgage		1,263,823.00 (Unknown secured)
Clark County Collection 8860 W Sunset Rd Ste 100 Las Vegas, NV 89148	Clark County Collection 8860 W Sunset Rd Ste 100 Las Vegas, NV 89148	Collection Laboratory Medicine Consultant		257.00
Discover Financial Services, LLC PO Box 15316 Wilmington, DE 19850	Discover Financial Services, LLC PO Box 15316 Wilmington, DE 19850	CreditCard		6,683.00
GEMB/STNDC PO Box 981416 El Paso, TX 79998-1416	GEMB/STNDC PO Box 981416 El Paso, TX 79998-1416	CreditCard		17.00
LEAF PO Box 644006 Cincinnati, OH 45264-4006	LEAF PO Box 644006 Cincinnati, OH 45264-4006			8,910.27
National Bank of Arizona PO Box 80467 Phoenix, AZ 85060-0467	National Bank of Arizona PO Box 80467 Phoenix, AZ 85060-0467	Commercial Loan		116,524.16
Wells Fargo Business Card PO Box 54349 Los Angeles, CA 90054-0349	Wells Fargo Business Card PO Box 54349 Los Angeles, CA 90054-0349	Miscellaneous Credit Card Purchases	Disputed	17,127.00
Wells Fargo National Bank/Ann Taylor PO Box 182273 Columbus, OH 43218	Wells Fargo National Bank/Ann Taylor PO Box 182273 Columbus, OH 43218	CreditCard		438.00

B4 (Official Form 4) (12/07) - Cont.

In re **Peggy Charles**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Peggy Charles**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **October 4, 2010**

Signature **/s/ Peggy Charles**

Peggy Charles

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Peggy Charles
2809 W. Charleston Blvd, #109
Las Vegas, NV 89102

C. Andrew Wariner, SBN:
C. Andrew Wariner, Esq.
823 Las Vegas Blvd., South
Suite 500
Las Vegas, NV 89101

Advanta Bank
Acct No xxxxxxxx1223
PO Box 9217
Old Bethpage, NY 11804

Allstate Fin (Original Creditor:Med
Acct No xxxxxxxx4456
1050 E Flamingo Rd Suite E320
Las Vegas, NV 89119

Allstate Financial
Acct No xxxxxxxx3324
1050 E Flamingo Rd Suite E320
Las Vegas, NV 89119

American Express
Acct No xxxxxxxxxxxxxxxx1553
PO Box 297871
Fort Lauderdale, FL 33329

BAC Home Loan Servicing, LP
Acct No xxxxx0012
450 American St
Simi Valley, CA 93065

Bank of America
Acct No xxxxx6538
4161 Piedmont Pkwy
Greensboro, NC 27410

Bank of America Home Loans Servicing
PO Box 515504
Los Angeles, CA 90051-6804

Barclays Bank Delaware
Acct No xxxxx0000
125 S West Street
Wilmington, DE 19801

Chase
Acct No xxxxxxxxxx6055
PO Box 1093
Northridge, CA 91328

Chase
Acct No xxxxxxxxx0761
PO Box 15298
Wilmington, DE 19850

Citibank, N.A.
Acct No xxxxxxxx-xxxxx6997
PO Box 769006
San Antonio, TX 78245

Clark County Collection
Acct No xx0247
8860 W Sunset Rd Ste 100
Las Vegas, NV 89148

CLARK COUNTY TREASURER
c/o BANKRUPTCY DEPT
500 S. GRAND CENTRAL PARKWAY
BOX 551220
LAS VEGAS, NV 89155-1220

DEPT OF EMPLOYMENT, TRAINING & REHAB
EMPLOYMENT SECURITY DIVISION
500 EAST THIRD STREET
CARSON CITY, NV 89713

Discover Financial Services, LLC
Acct No xxxxxxxxx5700
PO Box 15316
Wilmington, DE 19850

GEMB/JC Penneys
Acct No xxxxxxxxx6049
Po Box 981402
El Paso, TX 79998

GEMB/STNDC
Acct No xxxxxxxxxxxxxxx9525
PO Box 981416
El Paso, TX 79998-1416

GMAC Mortgage
Acct No xxxxxxx0888
3451 Hammond Ave
Waterloo, IA 50702

INTERNAL REVENUE SERVICE
P.O. BOX 21126
DPN 781
PHILADELPHIA, PA 19114

Kohls/Chase
Acct No xxxxxxxxx9252
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

LEAF
Acct No xxx-xxxxxxx5-000
PO Box 644006
Cincinnati, OH 45264-4006

Macy's DSNB
Acct No xxxxxxxxxxx2432
911 Duke Blvd
Mason, OH 45040

Macy's DSNB
Acct No xxxxxxxxxxx2430
9111 Duke Blvd
Mason, OH 45040

Macys DSNB
Acct No xxxxxxxxxxx2420
911 Duke Blvd
Mason, OH 45040

National Bank of Arizona
Acct No xxx-xxxxx-xxxxxxx-4001
PO Box 80467
Phoenix, AZ 85060-0467

NEVADA DEPT OF TAXATION
BANKRUPTCY SECTION
555 E. WASHINGTON AVENUE, #1300
LAS VEGAS, NV 89101

R.E.F.S., Inc.
9070 Irvine Center Drive, Suite 120
Irvine, CA 92618

Sears/CBSD
Acct No xxxxxxxx7044
701 East 60th St N
PO Box 6241
Sioux Falls, SD 57117

Specialized Loan Servicing
Acct No xxxxxx0764
8742 Lucent Blvd Ste 300
Highlands Ranch, CO 80129

STATE OF NV DEPT OF MOTOR VEHICLES
ATTN: LEGAL DIVISION
555 WRIGHT WAY
CARSON CITY, NV 89711

UNITED STATES TRUSTEE
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US Airways Card Services
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PO Box 13337
Philadelphia, PA 19101-3337

USAA Federal Savings Bank
Acct No xxxx7497
PO Box 47504
San Antonio, TX 78265

Wells Fargo Business Card
Acct No xxxx-xxxx-xxxx-2593
PO Box 54349
Los Angeles, CA 90054-0349

Wells Fargo National Bank/Ann Taylor
Acct No xxxxxxxx2039
PO Box 182273
Columbus, OH 43218