

United States Bankruptcy Court
Southern District of New York

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
PERSONALIZED ACCOUNTING TOTAL SERVICES, INC.

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):

N/A

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):
13-3700203

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):

**1501 BROADWAY SUITE 1503
 NEW YORK, NY 10036**

Street Address of Joint Debtor (No. and Street, City, and State):

ZIP CODE 10036

ZIP CODE

County of Residence or of the Principal Place of Business:
NEW YORK

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):

**1501 BROADWAY SUITE 1503
 NEW YORK, NY 10036**

Mailing Address of Joint Debtor (if different from street address):

ZIP CODE 10036

ZIP CODE

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

N/A

ZIP CODE

Type of Debtor
 (Form of Organization)
 (Check one box.)

- ☐ Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form.
- ☒ Corporation (includes LLC and LLP).
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
 (Check one box.)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☒ Other

Tax-Exempt Entity
 (Check box, if applicable.)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)

- ☐ Chapter 7
- ☐ Chapter 9
- ☒ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts
 (Check one box.)

- ☐ 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."
- ☒ Debts are primarily business debts.

Filing Fee (Check one box.)

- ☒ Full Filing Fee attached.
- ☐ 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.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

- Check one box:**
- ☒ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
- Check if:**
- ☒ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
- Check all applicable boxes:**
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

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

- ☒ 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

- ☒ \$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

- ☐ \$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

FILED
 MAY 29
 2008
 U.S. BANKRUPTCY COURT
 SOUTHERN DISTRICT OF NEW YORK

Voluntary Petition

(This page must be completed and filed in every case.)

Name of Debtor(s):

PERSONALIZED ACCOUNTING TOTAL SERVICES IN**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location

Where Filed: N/A

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:

N/A

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.)

☐ 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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X *Arthur J. Finner* 5-29-07
 Signature of Attorney for Debtor(s) (Date)

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?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ 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.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ 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.)

- ☒ 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.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ 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.)

☐ 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)

- ☐ 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 .
- ☐ Debtor has included with 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.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case.)

Name of Debtor(s):

PERSONALIZED ACCOUNTING TOTAL SERVICES IN**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

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).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

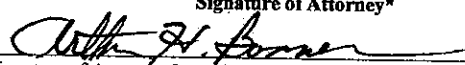
X _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date

Signature of Attorney*

X 
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name **Arthur H. Bonner, Esq., P.C.**

Address **1225 Franklin Avenue, Suite 325
Garden City, New York 11530**

Telephone Number **516-536-3848**

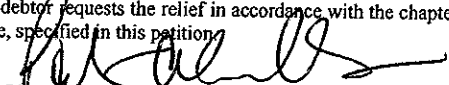
Date **8-29-09**

*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.

Signature of Debtor (Corporation/Partnership)

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.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 
Signature of Authorized Individual

Printed Name of Authorized Individual
PATRICIA A. SMALLS

Title of Authorized Individual
PRESIDENT

Date **May 28, 2009**

Signature of a Foreign Representative

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.

(Check only one box.)

☐ 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.

☐ 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.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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.

Printed Name and title, if any, of Bankruptcy Petition Preparer

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.)

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

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.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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.

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

I, [the president *or* other officer *or* an authorized agent of the corporation] [*or* a member *or* an authorized agent of the partnership] named as the debtor in this case, declare under penalty of perjury that I have read the foregoing [list *or* schedule *or* amendment *or* other document (describe)] and that it is true and correct to the best of my information and belief.

Date

May 29, 2009

Signature



Patricia Simus / President
(Print Name and Title)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

-----X
In re: Chapter 11
Case No. -----

PERSONALIZED ACCOUNTING TOTAL SERVICES INC.

Debtor.

Tax ID: 13-3700203

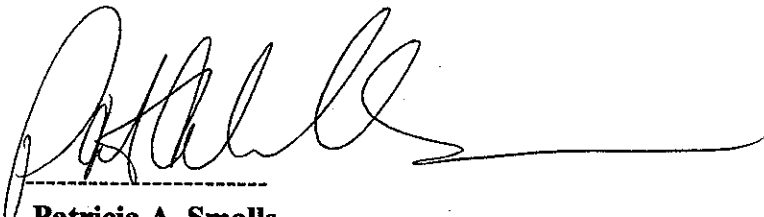
-----X
AFFIDAVIT PURSUANT TO LOCAL BANKRUPTCY RULE 1007-2

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:

PARICIA A. SMALLS, being duly sworn, deposes and says:

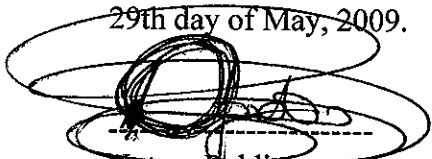
1. I am the Sole Shareholder and Sole Director and the President of Personalized Accounting Total Services, Inc., a New York corporation with an address at 1501 Broadway, Suite 1503, New York, New York, 10022. I submit this Affidavit pursuant to Local Bankruptcy Rule 1007-2.
2. There are no other bankruptcy proceedings pending against the Petitioner.
3. Pursuant to Bankruptcy Rule 1007(d) and the Local Rules of this Court, the Petitioner is required to file with this petition a list containing the names and addresses of the twenty (20) largest unsecured creditors excluding (i) those creditors who or which would not be entitled to vote at a creditors' meeting under 11 U.S.C. Section 702; (ii) such creditors who were employees of the Petitioner at the time of the filing of its petition for reorganization; and (iii) creditors who are "insiders" as that term is defined in 11 U.S.C. Section 101(30). The requisite list of unsecured creditors is annexed hereto as Exhibit "B".
4. In addition, the Petitioner is also required to file a list containing the names and addresses of the five (5) largest secured creditors. Said list is annexed hereto as Exhibit "C".
5. Annexed hereto as Exhibit "D" is a corporate resolution authorizing the Petitioner's Chapter 11 filing.
6. Annexed hereto as Exhibit "E" is a list of the lawsuits currently pending against the Petitioner.

7. No committee of creditors was organized prior to the filing of the Chapter 11 Petition accompanying this Affidavit.
8. Petitioner is a small business company. Petitioner is engaged in the accounting business.
9. The Petitioner maintains an office at 1501 Broadway, Suite 1503, New York, New York 10022, where it convenes its board meetings.
10. The Petitioner's sole shareholder, sole director, and officers are Patricia A. Smalls.
11. There are approximately 200 privately held securities of the Petitioner.
12. Substantially all of the Petitioner's books and records are located at the Petitioner's offices at 1501 Broadway, Suite 1503, New York, New York 10036.
13. The estimated payroll (exclusive of officers, stockholders and directors and exclusive of payroll taxes) for employees of Petitioner for the thirty days following the filing of the Chapter 11 Petition is \$5,000. The amounts now being paid and proposed to be paid for services to be rendered by the officers of Petitioner as employees, for a period of thirty (30) days following the filing of the Chapter 11 Petition is \$5,000.
14. The estimated additional costs of operations for Petitioner, exclusive of wages and salaries, for the thirty (30) days following the filing of its Chapter 11 Petition aggregate approximately \$18,000 Annexed hereto as Exhibit "G" is the Debtor's schedule of assets and liabilities and "H" a consolidated 30 day projection of income and expenses and cash flow, as required by LBR 1007-2(b)(3).
15. The reason for filing the instant Chapter 11 Petition is that one of Petitioner's creditors has sued Debtor to terminate its ten-year lease and by use of such lawsuit and claims has caused the debtor to experience a significant drop in business. At the same time debtor is currently in litigation to recover on a debt owed to Petitioner as a creditor in a bankruptcy action in the Southern District. The payment of that claim is more than sufficient to cover all claims of creditor alleged in this proceeding. As a result, Petitioner has suffered operating losses and accumulated significant debt to date.
16. The needs and interests of the Petitioner and its creditors will best be served by the Petitioner's possession of its assets and management of its affairs as a Debtor-in-Possession under Chapter 11 until confirmation of a reorganization plan.



Patricia A. Smalls
Member and President

Sworn to before me this
29th day of May, 2009.



Notary Public

ATHEA GORDON-BROWN
NOTARY PUBLIC, STATE OF NEW YORK
NO. 01GO6175829
CERTIFIED IN NEW YORK COUNTY
COMMISSION EXPIRES 10/15 2011

[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 of the Bankruptcy Code, this Exhibit "A" shall be completed and attached to the petition.]

UNITED STATES BANKRUPTCY COURT

In re Personalized Accounting Total Services, Inc.,) Case No. _____
Debtor)
)
) Chapter 11

EXHIBIT "A" TO VOLUNTARY PETITION

1. If any of the debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is _____.

2. The following financial data is the latest available information and refers to the debtor's condition on April 28, 2009.

a. Total assets \$ 30,000.00

b. Total debts (including debts listed in 2.c., below) \$ 295,000.00

c. Debt securities held by more than 500 holders:

Approximate
number of
holders:

secured	<input type="checkbox"/>	unsecured	<input type="checkbox"/>	subordinated	<input type="checkbox"/>	\$	_____	_____
secured	<input type="checkbox"/>	unsecured	<input type="checkbox"/>	subordinated	<input type="checkbox"/>	\$	_____	_____
secured	<input type="checkbox"/>	unsecured	<input type="checkbox"/>	subordinated	<input type="checkbox"/>	\$	_____	_____
secured	<input type="checkbox"/>	unsecured	<input type="checkbox"/>	subordinated	<input type="checkbox"/>	\$	_____	_____
secured	<input type="checkbox"/>	unsecured	<input type="checkbox"/>	subordinated	<input type="checkbox"/>	\$	_____	_____

d. Number of shares of preferred stock _____

e. Number of shares common stock _____

Comments, if any:

3. Brief description of debtor's business:

General accounting and tax business

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor: Patricia A. Smalls

Patricia Smalls

EXHIBIT "B"

**TWENTY LARGEST UNSECURED CREDITORS OF PERSONALIZED
ACCOUNTING TOTAL SERVICES, INC.***

* List does not include insiders within the meaning of 11 U.S.C. Section
101(14)

Name of Creditor

Estimated Amount

Personalized Accounting Total Services, Inc.
Creditors

1 Paramount Leasehold LP		\$ 146,900.00
Attention: Rhonda Singer		
1501 Broadway, Suite 1914		
New York, NY 10036		
2 American Express	xxxx-xxxxx6-61001	897.52
P.O. Box 7863		
Ft. Lauderdale, FL 33329-7863		
3 American Express	xxxx-xxxxx3-02008	33,429.60
P.O. Box 7863		
Ft. Lauderdale, FL 33329-7863		
4 American Express	xxxx-xxxx4-97004	1,410.57
P.O. Box 7863		
Ft. Lauderdale, FL 33329-7863		
5 American Express	xxxx-xxxxx3-81005	7,016.69
P.O. Box 7863		
Ft. Lauderdale, FL 33329-7863		
6 Chase	xxxxxxxx61003	24,739.39
PO Box 4661		
Houston, TX 77210		
7 Chase	xxxxxxxx61002	65,266.53
PO Box 4661		
Houston, TX 77210		
8 Chase	xxxxxxxxxxxx123750	1,495.24
Bank One		
P.O. Box 94014		
Palantine, IL 60094-4014		
9 Bank of America	xxxx-xxxx-xxx8-1066	9,256.72
PO Box 15184		
Wilmington, DE 19850-5184		
10 Dell Financial Service,s LP	xxxxx61001	4,768.42
One Dell Way		
Rock, TX 78682		
11 Verizon	xxxxxx7287	175.00
PO Box 15124		
Albany, NY 12212-5124		
12 Verizon Wireless	xxxxxxxx88-0001	203.57
Customer Service		
20 Alexander Drive		
PO Box 5029		
Wallingford, CT 06492-2458		

\$ 295,559.25

EXHIBIT "C"

**FIVE LARGEST SECURED CREDITORS OF PERSONALIZED ACCOUNTING
TOTAL SERVICES, INC.**

Name

Estimated Amount

None

EXHIBIT "D"

CORPORATE RESOLUTION

EXHIBIT "D"

CORPORATE RESOLUTION

**RESOLUTIONS ADOPTED BY SOLE SHAREHOLDER AND SOLE DIRECTOR
OF
PERSONALIZED ACCOUNTING TOTAL SERVICES, INC.**

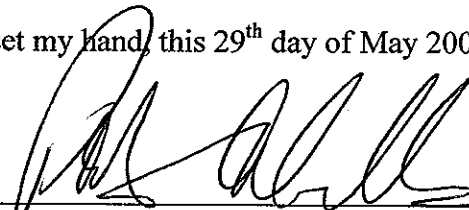
The undersigned, being the sole Shareholder and sole Director of Personalized Accounting Total Services, Inc. (the "Corporation"), hereby adopts the following resolution:

RESOLVED, that all of the actions of the Director and officers of the Corporation during the preceding year are hereby ratified and confirmed.

RESOLVED, that that in the judgment of the Corporation, it is desirable and in the best interests of the Corporation, that its officers be empowered to cause a petition under Chapter 11 of the Bankruptcy Code to be filed by the Corporation upon such date, and in the event, in their discretion, such action should become necessary for the protection of the Corporation and the preservation of its assets without further notice to the officers of the Corporation; and it is further


RESOLVED, that the Officers of the Corporation, or any of them, be and they hereby are authorized on behalf of the Corporation to execute and file all petitions, schedules, lists and other papers and to take any and all action which they may deem necessary or proper in connection with such proceedings under Chapter 11, and in that connection to retain and employ Arthur H. Bonner, Esq., P.C, and to retain and employ all assistance by other legal counsel or otherwise which they may deem necessary or proper with a view to the successful conclusion of such reorganization case."

IN WITNESS WHEREOF, I have hereunto set my hand, this 29th day of May 2009.



Patricia A. Smalls

Sworn to before me this
29th day of May 2009


Notary Public

ATHEA GORDON-BROWN
NOTARY PUBLIC, STATE OF NEW YORK
NO. 01GO6175829
CERTIFIED IN NEW YORK COUNTY
COMMISSION EXPIRES 10/16/2011

EXHIBIT "E"

PENDING LITIGATION

To be Supplied

EXHIBIT "G"

SUMMARY OF ESTIMATED CONSOLIDATED ASSETS AND LIABILITIES
OF PERSONALIZED ACCOUNTING TOTAL SERVICES, INC.

SEE ATTACHED

To be supplied

EXHIBIT H

CONSOLIDATED 30 DAY INCOME & EXPENSE PROJECTIONS
OF PERSONALIZED ACCOUNTING TOTAL SERVICES, INC..

SEE ATTACHED

To be supplied

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----X
In re: Chapter 11
Case No. _____

PERSONALIZED ACCOUNTING TOTAL SERVICES, INC

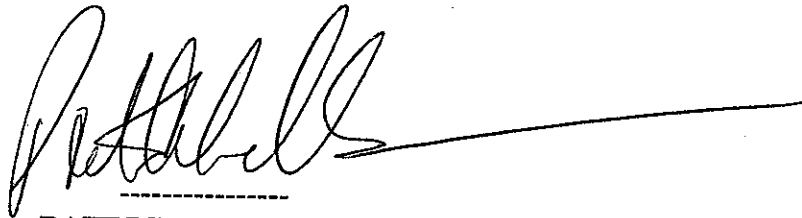
Debtor.

Tax ID: 13-3700203

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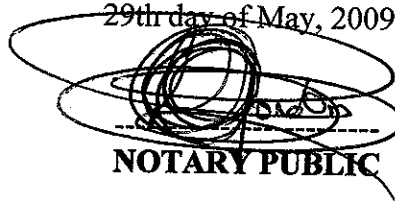
CERTIFICATION OF MATRIX

PATRICIA A. SMALLS, being duly sworn, deposes and says that she is President and Chief Operating Officer of the above-captioned Petitioner (the "*Petitioner*"), and that the within List of Creditors made pursuant to the Local Rules of this Court is true, complete and correct to the best of Deponent's knowledge and, based upon information and belief, contains the names and post office address, including zip codes, of the Petitioner's creditors, and appropriate taxing authorities.



PATRICIA A. SMALLS

Sworn to before me this
29th day of May, 2009



NOTARY PUBLIC

ATHEA GORDON-BROWN
NOTARY PUBLIC, STATE OF NEW YORK
NO. 01G06175829
CERTIFIED IN NEW YORK COUNTY
COMMISSION EXPIRES 10/15/2011

Paramount Leasehold LP
Attention: Rhonda Singer
1501 Broadway, Suite 1914
New York, NY 10036
American Express
P.O. Box 7863
Ft. Lauderdale, FL 33329-7863

American Express
P.O. Box 7863
Ft. Lauderdale, FL 33329-7863

Chase
P.O. Box 4661
Houston, TX 77210

Bank of America
P.O. Box 15184
Wilmington, DE 19850-5184

Verizon
P.O. Box 15124
Albany, NY 12212-5124

American Express
P.O. Box 7863
Ft. Lauderdale, FL 33329-7863

American Express
P.O. Box 7863
Ft. Lauderdale, FL 33329-7863

Chase
P.O. Box 4661
Houston, TX 77210

Chase
Bank One
P.O. Box 94014
Palatine, IL 60094-4014
Dell Financial Services, LP
One Dell Way
Rock, TX 78682

Verizon Wireless Customer Service
20 Alexander Drive
P.O. Box 5029
Wallingford, CT 06492-2458

