

**United States Bankruptcy Court
Southern District of Ohio**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Ballard, Sylvester	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-0294	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): 211 S Main St., Suite 600 Dayton, OH	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 45402	ZIP Code
County of Residence or of the Principal Place of Business: Montgomery	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 align="center">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 align="center">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 checked="" type="checkbox"/> Other	<p align="center">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
<p align="center">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 align="center">Nature of Debts (Check one box)</p> <input 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 checked="" type="checkbox"/> Debts are primarily business debts.

<p align="center">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 align="center">Chapter 11 Debtors</p> Check one box: <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). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <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 type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input checked="" type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets

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

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

<p style="text-align: center;">Exhibit A</p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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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 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.

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):
Ballard, Sylvester

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 /s/ Sylvester Ballard
Signature of Debtor **Sylvester Ballard**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 10, 2008
Date

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.

Signature of Attorney*

X /s/ Thomas R. Noland, Esq.
Signature of Attorney for Debtor(s)

Thomas R. Noland, Esq. 0018239
Printed Name of Attorney for Debtor(s)

Statman Harris & Eyrich LLC
Firm Name

110 North Main Street
Suite 1520
Dayton, OH 45402

Address

937.222.1090 Fax: 937.222.1046
Telephone Number

September 10, 2008
Date

*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 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

Title of Authorized Individual

Date

United States Bankruptcy Court
Southern District of Ohio

In re Sylvester Ballard

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 15 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 five 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. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

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/ Sylvester Ballard
Sylvester Ballard

Date: September 10, 2008

Certificate Number: 04198-OHS-CC-004864366**CERTIFICATE OF COUNSELING**I CERTIFY that on September 8, 2008, at 2:30 o'clock PM EDT,Sylvester J Ballard, Sr. received fromAdvantage Debt Management of America

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Southern District of Ohio, 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 telephone.Date: September 9, 2008By /s/Joan DunnName Joan DunnTitle 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).

United States Bankruptcy Court
Southern District of Ohio

In re Sylvester Ballard

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>
American Servicing Company P.O. Box 1820 Newark, NJ 07101	American Servicing Company P.O. Box 1820 Newark, NJ 07101	204 Boitnott, Dayton, OH		80,000.00 (50,000.00 secured)
American Servicing Company P.O. Box 1820 Newark, NJ 07101	American Servicing Company P.O. Box 1820 Newark, NJ 07101	1941 Burbank, Dayton, OH		72,000.00 (45,000.00 secured)
Bayview Loan Servicing LLC 4425 Ponce De Leon Blvd Coral Gables, FL 33146	Bayview Loan Servicing LLC 4425 Ponce De Leon Blvd Coral Gables, FL 33146	4143-4189 Salem Avenue, Dayton, OH		300,483.42 (250,000.00 secured)
Chase Home Finance PO Box 78116 Phoenix, AZ 85062-8116	Chase Home Finance PO Box 78116 Phoenix, AZ 85062-8116	92 Brookhaven, Dayton, OH		72,000.00 (40,000.00 secured)
Citi Residential Lending P.O.Box 5926 Carol Stream, IL 60197-5926	Citi Residential Lending P.O.Box 5926 Carol Stream, IL 60197-5926	1382 Philadelphia, Dayton, OH		45,000.00 (40,000.00 secured) (79,489.00 senior lien)
Emerald Savings 6215 Perimeter Drive Dublin, OH 43017	Emerald Savings 6215 Perimeter Drive Dublin, OH 43017	215 Mar Ken, Dayton, OH		116,000.00 (90,000.00 secured)
Fifth Third Bank PO Box 630512 Cincinnati, OH 45263-0412	Fifth Third Bank PO Box 630512 Cincinnati, OH 45263-0412	2078 Arlene, Dayton, OH		44,523.00 (10,000.00 secured)
Homecomings Financial P.O. Box 9001719 Louisville, KY 40290-1719	Homecomings Financial P.O. Box 9001719 Louisville, KY 40290-1719	1445 Philadelphia, Dayton, OH		65,600.00 (40,000.00 secured)
IndyMac Federal Bank, FSB Loan Servicing P.O. Box 78826 Phoenix, AZ 85062-8826	IndyMac Federal Bank, FSB Loan Servicing P.O. Box 78826 Phoenix, AZ 85062-8826	1382 Philadelphia, Dayton, OH		79,489.00 (40,000.00 secured)

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>
Internal Revenue Service Special Procedures P.O. Box 1579 Cincinnati, OH 45201-1118	Internal Revenue Service Special Procedures P.O. Box 1579 Cincinnati, OH 45201-1118	Taxes		30,000.00
Lowe's Business Account PO Box 530970 Atlanta, GA 30353-0970	Lowe's Business Account PO Box 530970 Atlanta, GA 30353-0970	Purchases on credit card for business debt		40,000.00
Monroe Federal Savings and Loan 24 E. Main Street PO Box 119 Tipp City, OH 45371-0119	Monroe Federal Savings and Loan 24 E. Main Street PO Box 119 Tipp City, OH 45371-0119	3409 Burgoyne, Dayton, OH		118,500.00 (90,000.00 secured)
National City Bank - Business Card PO Box 3038 Kalamazoo, MI 49003-3038	National City Bank - Business Card PO Box 3038 Kalamazoo, MI 49003-3038	Purchases on credit card for business debt		46,000.00
Option One Mortgage Corp. P.O. Box 44042 Jacksonville, FL 32231-4042	Option One Mortgage Corp. P.O. Box 44042 Jacksonville, FL 32231-4042	1506 Cory, Dayton, OH		108,000.00 (75,000.00 secured)
Option One Mortgage Corp. P.O. Box 44042 □□ Jacksonville, FL 32231-4042	Option One Mortgage Corp. P.O. Box 44042 □□ Jacksonville, FL 32231-4042	3742 Briar Place, Dayton, OH		112,000.00 (80,000.00 secured)
Option One Mortgage Corp. P.O. Box 44042 Jacksonville, FL 32231-4042	Option One Mortgage Corp. P.O. Box 44042 Jacksonville, FL 32231-4042	4658 Free Pike, Dayton, OH		85,000.00 (55,000.00 secured)
Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	114 W. Sunrise, Dayton, OH		70,828.00 (45,000.00 secured)
Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	4409 Waymire, Dayton, OH		49,761.00 (15,000.00 secured)
Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	Washington Mutual PO Box 9001123 Louisville, KY 40290-1123	1420 Glendale, Dayton, OH		247,000.00 (125,000.00 secured)
Wilcon Corporation 3176 Kettering Blvd Dayton, OH 45439	Wilcon Corporation 3176 Kettering Blvd Dayton, OH 45439			340,000.00

Addendum to Top 20 Creditors List
Contact and Phone Number

American Servicing	Retention Team	877.304.3100
Bayview Capital	Andrew Gezy	877-796-7791
	Tony Schwartz	877-829-5367
Citi Residential	Customer Service	(800) 430-5262
Washington Mutual	Cynthia Dukes	866-500-8507 x17608
	Helen Washington	866-926-8937 x6134
Chase	Bankruptcy Dept	1-866-265-6459 x52188
Fifth Third Mortgage	Carrie Jackson	800-375-1745 x81628
Emerald Savings	Mike Hufford	614-793-4631
Homecomings Financial	Collection Dept	1.800.799.9250
Citizens Ntl Bank	Kay Sandusky	913-8266
Indy Mac	Andrew Gray (FDIC)	(202) 898-7192
Internal Revenue Serv	Special Procedures Dept	513-684-2442
Monroe Federal	Dave Sommers	667-8461
Lowe's Business	Public Relations	704-757-9210
National City Bank	Special Credits	937-226-2304
Option One Mortgage	Loss Mitigation	949-790-3600 x 3390
Washington Mutual	Cynthia Dukes	866-500-8507 x 17608
	Helen Washington	866-926-8937 x 6134
Wilcon Corporation	President	937-299-9920

In re **Sylvester Ballard**

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, **Sylvester Ballard**, 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 **September 10, 2008**

Signature **/s/ Sylvester Ballard**

Sylvester Ballard

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.

**United States Bankruptcy Court
Southern District of Ohio**

In re **Sylvester Ballard**
Debtor(s)

Case No. _____
Chapter **11**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **September 10, 2008**

/s/ Sylvester Ballard
Sylvester Ballard
Signature of Debtor

Advanta
PO Box 30715
Salt Lake City, UT 84130-0715

American Express
PO Box 0001
Los Angeles, CA 90096-0001

American Servicing Company
P.O. Box 1820
Newark, NJ 07101

Aqua Falls
PO Box 98
Enon, OH 45323

Bank of America
P.O. Box 15710
Wilmington, DE 19886-5710

Bayview Loan Servicing LLC
4425 Ponce De Leon Blvd
Coral Gables, FL 33146

BP Oil
P. O. BOX 9033
PO Box 923747
Carlsbad, CA 92008-9033

Buddy's Flooring of America
3906 Linden Avenue
Dayton, OH 45432

Caine & Weiner
ESSEX INSURANCE
1699 East Woodfield Road
Schaumburg, IL 60173

Champaign Bank
601 Scioto Street
PO Box 729
Urbana, OH 43078-0729

Chase
P.O. Box 15153
Wilmington, DE 19886

Chase (Atlas Produce)
PO Box 4661
Houston, TX 77210-4661

Chase Home Finance
PO Box 78116
Phoenix, AZ 85062-8116

Citi Cards
PO Box 6077
Sioux Falls, SD 57117-6077

Citi Cards (Home Depot)
P. O. Box 630829
Irving, TX 75063-0829

Citi Residential Lending
P.O.Box 5926
Carol Stream, IL 60197-5926

Citifiancial Retail Services
P. O. Box 22060
Tempe, AZ 85285-2060

City of Dayton
Div. Revenue & Taxation
PO Box 632094
Cincinnati, OH 45263-2094

City of Dayton
Water Revenue Division
101 W Third St
Dayton, OH 45402-1814

Emerald Savings
6215 Perimeter Drive
Dublin, OH 43017

Equity Discounts
3121 Stop Eight Rd
Vandalia, OH 45377

Fifth Third Bank
PO Box 630512
Cincinnati, OH 45263-0412

Fifth Third Bank
PO Box 630412
Cincinnati, OH 45263

First Day Financial
P.O. Box 407
Dayton, OH 45405

First Equity Credit Card Corp.
PO Box 84075
Columbus, GA 31908-3029

FirstDay Financial Credit Union
1030 N. Main Street
Dayton, OH 45405

Focus Receivables Management
1130 Northchase Pkwy - Suite 150
Marietta, GA 30067

Gwendolyn Ballard
1382 Philadelphia
Dayton, OH 45406

Home Depot Credit Services
Dept 32-2017225263
P.O. Box 6029
The Lakes, NV 88901-6029

Homecomings Financial
P.O. Box 9001719
Louisville, KY 40290-1719

IndyMac Federal Bank, FSB
Loan Servicing
P.O. Box 78826
Phoenix, AZ 85062-8826

Internal Revenue Service
Special Procedures
P.O. Box 1579
Cincinnati, OH 45201-1118

Lowe's Business Account
PO Box 530970
Atlanta, GA 30353-0970

Monroe Federal Savings and Loan
24 E. Main Street
PO Box 119
Tipp City, OH 45371-0119

National City Bank
P.O. Box 856176
Louisville, KY 40285-6176

National City Bank - Business Card
PO Box 3038
Kalamazoo, MI 49003-3038

National City Bank VISA
P.O. Box 2349
Kalamazoo, MI 49003-2349

National City Mortgage
3232 NewMark Dr.
Miamisburg, OH 45342

NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Ohio Department of Taxation
Commercial Activity Tax
P.O. Box 16678
Columbus, OH 43216

Option One Mortgage Corp.
P.O. Box 44042□□
Jacksonville, FL 32231-4042

Option One Mortgage Corp.
P.O. Box 44042
Jacksonville, FL 32231-4042

Porter Paints
400 South 13th Street
P. O. Box 1439
Louisville, KY 40201-1439

Roto-Rooter
2549 Stanley Ave.
Dayton, OH 45404-2730

Salem Avenue Terrace Association
108 Salem Avenue
Dayton, OH 45406

Saxon Mortgage Servicing
P.O. Box 961105
Fort Worth, TX 76161-0105

Sherwin Williams- DeHaan & Bach
11256 Cornell Park Dr. - Suite500
P. O. Box 429321
Cincinnati, OH 45242-9321

Simply Storage - Shiloh Springs
4820 Trinity Church Road
Dayton, OH 45415

The Citizens National Bank
28 W. Whipp Road
Dayton, OH 45459

The Citizens National Bank
28 West Whipp Road
Dayton, OH 45459

Union Savings Bank
8532 East Kemper Rd
Cincinnati, OH 45249

Vectren Energy Delivery
PO Box 6262
Indianapolis, IN 46206-6262

Washington Mutual
PO Box 9001123
Louisville, KY 40290-1123

Washington Mutual
P. O. Box 660487
Dallas, TX 75266-0487

Waste Management of Ohio
1006 W. Walnut St.
Canal Winchester, OH 43110

Wells Fargo Home Mortgage
PO Box 1225
Charlotte, NC 28201-1225

Wilcon Corporation
3176 Kettering Blvd
Dayton, OH 45439