

United States Bankruptcy Court
Middle District of Tennessee

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Lynch, Gregory Lynn

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./Complete EIN or other Tax ID No. (if more than one, state all)
xxx-xx-0600

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)

Street Address of Debtor (No. & Street, City, and State):
105 Oak Leaf Ct.
HENDERSONVILLE, TN
ZIP Code
37075

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

County of Residence or of the Principal Place of Business:
SUMNER

County of Residence or of the Principal Place of Business:

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

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

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

Type of Debtor (Form of Organization)
(Choose one box)
Individual (includes Joint Debtors)
Corporation (includes LLC and LLP)
Partnership
Other (If debtor is not one of the above entities, check this box and provide the information requested below.)
State type of entity:

Nature of Business
(Choose all applicable boxes.)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)

Chapter of Bankruptcy Code Under Which the Petition is Filed (Choose 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 (Choose one box)
Consumer/Non-Business
Business

Filing Fee (Choose 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 owed to non-insiders or affiliates are less than \$2 million.

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.

THIS SPACE IS FOR COURT USE ONLY

Table with 10 columns: Estimated Number of Creditors. Rows for 1-49, 50-99, 100-199, 200-999, 1000-5000, 5001-10000, 10001-25000, 25001-50000, 50001-100000, OVER 100000.

Table with 9 columns: Estimated Assets. Rows for \$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, More than \$100 million.

Table with 9 columns: Estimated Debts. Rows for \$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, More than \$100 million.

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Lynch, Gregory Lynn</b>
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**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
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**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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.</p> <p>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.</p> <p><b>X /s/ Roy C. DeSha, Jr.</b> <span style="float: right;"><b>July 31, 2006</b></span></p> <p style="text-align: center;">Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p> <p style="text-align: center;"><b>Roy C. DeSha, Jr. 6924</b></p>
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<p style="text-align: center;"><b>Exhibit C</b></p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	<p style="text-align: center;"><b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b></p> <p><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)</p>
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**Information Regarding the Debtor (Check the Applicable Boxes)**

**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.

**Statement 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.

**Voluntary Petition**  
*(This page must be completed and filed in every case)*

Name of Debtor(s):  
**Lynch, Gregory Lynn**

**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 §342(b) of the Bankruptcy Code.  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Gregory Lynn Lynch  
Signature of Debtor **Gregory Lynn Lynch**

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

July 31, 2006  
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 §1515 of title 11 are attached.

Pursuant to §1511 of title 11, United States Code, 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 19B 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/ Roy C. DeSha, Jr.  
Signature of Attorney for Debtor(s)

Roy C. DeSha, Jr. 6924  
Printed Name of Attorney for Debtor(s)

Roy C. DeSha, Jr.  
Firm Name

1106 18th Avenue South  
Nashville, TN 37212

\_\_\_\_\_  
Address

gcw@deshalaw.com roy@deshalaw.com  
(615) 369-9600 Fax: (615) 369-9613

\_\_\_\_\_  
Telephone Number

July 31, 2006  
Date

**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  
Middle District of Tennessee**

In re Gregory Lynn Lynch  
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, indicate that by stating "a minor child" and 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>
AFNI-BLOOM P.O. BOX 3427 BLOOMINGTON, IL 61702	AFNI-BLOOM P.O. BOX 3427 BLOOMINGTON, IL 61702			<b>48.00</b>
CAPITAL BANK AND TRUST (S) 1820 WEST END AVENUE NASHVILLE, TN 37203	CAPITAL BANK AND TRUST (S) 1820 WEST END AVENUE NASHVILLE, TN 37203	Credit card purchases		<b>3,147.00</b>
CAPITAL ONE BANK 11013 W. BROAD ST GLEN ALLEN, VA 23060	CAPITAL ONE BANK 11013 W. BROAD ST GLEN ALLEN, VA 23060	Credit card purchases		<b>3,579.00</b>
CREDIT BUREAU OF NORTH AMERICA 201 SKYLINE DRIVE DICKSON, TN 37055	CREDIT BUREAU OF NORTH AMERICA 201 SKYLINE DRIVE DICKSON, TN 37055	Medical bills		<b>187.00</b>
FIRST NATIONAL CREDIT 500 E. 60TH STREET SIOUX FALLS, SD 57104	FIRST NATIONAL CREDIT 500 E. 60TH STREET SIOUX FALLS, SD 57104	Credit card purchases		<b>544.00</b>
FIRST PREMIER BANK 900 W. DELAWARE SIOUX FALLS, SD 57104	FIRST PREMIER BANK 900 W. DELAWARE SIOUX FALLS, SD 57104	Credit card purchases		<b>553.00</b>
FIRST PREMIER BANK 900 W. DELAWARE SIOUX FALLS, SD 57104	FIRST PREMIER BANK 900 W. DELAWARE SIOUX FALLS, SD 57104	Credit card purchases		<b>513.00</b>
HSBC NV P. O. BOX 19360 PORTLAND, OR 97280	HSBC NV P. O. BOX 19360 PORTLAND, OR 97280	Credit card purchases		<b>1,138.00</b>
I C SYSTEM, INC. P.O. BOX 64378 SAINT PAUL, MN 55164	I C SYSTEM, INC. P.O. BOX 64378 SAINT PAUL, MN 55164			<b>1,703.00</b>
IRS (P) PO BOX 21126 PHILADELPHIA, PA 19114	IRS (P) PO BOX 21126 PHILADELPHIA, PA 19114	1040 Income Tax		<b>275,996.18</b>
IRS (P) PO BOX 21126 PHILADELPHIA, PA 19114	IRS (P) PO BOX 21126 PHILADELPHIA, PA 19114	Income taxes		<b>2,315.88</b>

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(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>
LINCOLN HERITAGE LIFE INSURANCE COMPANY P.O. Box 29045 PHOENIX, AZ 85038	Lincoln Heritage Life Insurance Company P.O. Box 29045 PHOENIX, AZ 85038	Commission related debit balance		15,000.00
NCO FINANCIAL SYSTEMS P.O. BOX 41466 PHILADELPHIA, PA 19101	NCO FINANCIAL SYSTEMS P.O. BOX 41466 PHILADELPHIA, PA 19101			312.00
PORTFOLIO RECOVERY & AFFILIATES P.O. BOX 12914 NORFOLK, VA 23541	PORTFOLIO RECOVERY & AFFILIATES P.O. BOX 12914 NORFOLK, VA 23541			1,190.00
WEST ASSET MANAGEMENT 220A SUNSET BLVD. SHERMAN, TX 75092	WEST ASSET MANAGEMENT 220A SUNSET BLVD. SHERMAN, TX 75092	Medical bills		725.00
WEST ASSET MANAGEMENT 220A SUNSET BLVD. SHERMAN, TX 75092	WEST ASSET MANAGEMENT 220A SUNSET BLVD. SHERMAN, TX 75092	Medical bills		542.00
WEST ASSET MANAGEMENT 220A NORTH SUNSET SHERMAN, TX 75092	WEST ASSET MANAGEMENT 220A NORTH SUNSET SHERMAN, TX 75092	Medical bills		388.00
WEST ASSET MANAGEMENT 220 N. SUNSET SHERMAN, TX 75092	WEST ASSET MANAGEMENT 220 N. SUNSET SHERMAN, TX 75092	Medical bills		139.00

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

I, the \_\_\_\_\_ of the corporation named as 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 July 31, 2006Signature /s/ Gregory Lynn Lynch  
**Gregory Lynn Lynch**  
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  
MIDDLE DISTRICT OF TENNESSEE

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Roy C. DeSha, Jr. 6924**  
\_\_\_\_\_  
Printed Name of Attorney  
Address:  
**1106 18th Avenue South**  
**Nashville, TN 37212**  
**(615) 369-9600**

X **/s/ Roy C. DeSha, Jr.** \_\_\_\_\_  
Signature of Attorney Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Gregory Lynn Lynch**  
\_\_\_\_\_  
Printed Name(s) of Debtor(s)  
  
Case No. (if known) \_\_\_\_\_

X **/s/ Gregory Lynn Lynch** \_\_\_\_\_  
Signature of Debtor Date  
  
X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

GREGORY LYNN LYNCH  
105 OAK LEAF CT.  
HENDERSONVILLE TN 37075

ROY C. DESHA, JR.  
ROY C. DESHA, JR.  
1106 18TH AVENUE SOUTH  
NASHVILLE, TN 37212

AFNI-BLOOM  
P.O. BOX 3427  
BLOOMINGTON IL 61702

CAPITAL BANK AND TRUST (S)  
1820 WEST END AVENUE  
NASHVILLE TN 37203

CAPITAL ONE BANK  
11013 W. BROAD ST  
GLEN ALLEN VA 23060

CREDIT BUREAU OF NORTH AMERICA  
201 SKYLINE DRIVE  
DICKSON TN 37055

FIRST NATIONAL CREDIT  
500 E. 60TH STREET  
SIOUX FALLS SD 57104

FIRST PREMIER BANK  
900 W. DELAWARE  
SIOUX FALLS SD 57104

HSBC NV  
P. O. BOX 19360  
PORTLAND OR 97280

I C SYSTEM, INC.  
P.O. BOX 64378  
SAINT PAUL MN 55164

IRS  
PO BOX 249  
MEMPHIS TN 38101-0249

IRS (P)  
PO BOX 21126  
PHILADELPHIA PA 19114

IRS (P)  
MDP 146, 801 BROADWAY  
NASHVILLE TN 37203



LINCOLN HERITAGE LIFE INSURANCE COMPANY  
P.O. BOX 29045  
PHOENIX AZ 85038

NCO FINANCIAL SYSTEMS  
P.O. BOX 41466  
PHILADELPHIA PA 19101

PORTFOLIO RECOVERY & AFFILIATES  
P.O. BOX 12914  
NORFOLK VA 23541

PROVIDIAN  
4940 JOHNSON DRIVE  
PLEASANTON CA 94566

WEST ASSET MANAGEMENT  
220A NORTH SUNSET  
SHERMAN TX 75092

WEST ASSET MANAGEMENT  
220A SUNSET BLVD.  
SHERMAN TX 75092