

ROBERT LESLIE BEARD
205 ROBINSON DRIVE
DICKSON TN 37055

BAC/FLEET-BKCARD
200 TOURNAMENT DR
HORSHAM PA 19044

BEARD, ROBERT and SUSAN -
CITHC/CBSD
PO BOX 9714
GRAY TN 37615

SUSAN MAI BEARD
205 ROBINSON DRIVE
DICKSON TN 37055

BANK OF AMERICA
PO BOX 1598
NORFOLK VA 23501

CITI
POB 6241
SIOUX FALLS SD 57117

STEVEN L. LEFKOVITZ
LEFKOVITZ & LEFKOVITZ
618 CHURCH ST., #410
NASHVILLE, TN 37219-2321

BANK OF AMERICA
PO BOX 15184
WILMINGTON DE 19886

CITIBANK
PO BOX 6241
SIOUX FALLS SD 57117

AMERICA ESOTERIC LABORATORIES
PO BOX 1000
DEPT 284
MEMPHIS TN 38148

BARCLAYS BANK DELAWARE
125 S WEST ST
WILMINGTON DE 19801

CITIBANK USA
PO BOX 6003
HAGERSTOWN MD 21747

AMERITEL SERVICES
CCA
PO BOX 29050
GLENDALE CA 91209

BB&T
6400 ARLINGTON BLVD
FALLS CHURCH VA 22042

DELL FINANCIAL
PAYMENT PROCESSING CENTER
PO BOX 5275
CAROL STREAM IL 60197

AMEX
PO BOX 297871
FORT LAUDERDALE FL 33329

CAPITAL 1 BK
11013 W BROAD ST
GLEN ALLEN VA 23060

DELL FINANCIAL
PAYMENT PROCESSING CENTER
PO BOX 5292
CAROL STREAM IL 60197

AMSOUTH BANK
PO BOX 11007
BIRMINGHAM AL 35288

CHASE
800 BROOKSEDGE BLVD
WESTERVILLE OH 43081

DISCOVER
PO BOX 15316
WILMINGTON DE 19850

ASSOCIATES/CITIBANK
PO BOX 6003
HAGERSTOWN MD 21747

CHASE - CC
PO BOX 100019
KENNESAW GA 30156

DISCOVER FIN
POB 15316
WILMINGTON DE 19850

ATT&T UNIVERSAL/ CITIBANK
PO BOX 6241
SIOUX FALLS SD 57117

CHASE NA
800 BROOKSEDGE BLVD
WESTERVILLE OH 43081

EXPRESS
PO BOX 330066
NORTHGLENN CO 80233

ATTENTION COLLECTIONS
220 A NORTH SUNSET
SHERMAN TX 75092

CHASE NA
800 BROOKSEDGE BLV
WESTERVILLE OH 43081

FIRST FEDERAL SAVINGS
611 E COLLEGE ST
DICKSON TN 37055

FIRST USA BANK
800 BROOKSEGE BLVD
WESTERVILLE OH 43081

HSBC/OFMAX
PO BOX 15221
WILMINGTON DE 19850

BEARD, ROBERT and SUSAN -
TOYOTA MOTOR CREDIT CO
810 CRESCENT CENTRE DR S
FRANKLIN TN 37067

FIRST USA BANK N A
3565 PIEDMONT RD NE
ATLANTA GA 30305

HSBC/SAKS
POB 15521
WILMINGTON DE 19805

TRISTAR BANK
601 HWY 46 S POB 929
DICKSON TN 37056

FIRST USA BK
PO BOX 8650
WILMINGTON DE 19899

LOWES/MBGA
PO BOX 103065
ROSWELL GA 30076

US BANK
POB 5952
DENVER CO 80217

GE MONEYBANK
4246 SOUTH RIVERBO SUITE 200
SALT LAKE CITY UT 84123

MONOGRAM BANK N AMERICA
4060 OGLETOWN/STAN DE5-019-03-07
NEWARK DE 19713

WACHDFS
PO BOX 3117
WINSTON SALEM NC 27102

GEMB/ELECTRONICS EXPRE
PO BOX 981439
EL PASO TX 79998

PEOPLES-DKSN
200 HENSLEE DRIVE
DICKSON TN 37055

WASH MUTUAL/PROVIDIAN
PO BOX 9180
PLEASANTON CA 94566

GEMB/HOME DEPOT
PO BOX 981400
EL PASO TX 79998

REGION/AMS
PO BOX 216
BIRMINGHAM AL 35201

WFNNB/GOODYS
PO BOX 2974
SHAWNEE MISSION KS 66201

GEMB/SAMS CLUB DC
PO BOX 981400
EL PASO TX 79998

REGION/AMSOU
P.O. BOX 216
BIRMINGHAM AL 35201

WILSHIRE CREDIT CORP
1776 SW MADISON ST
PORTLAND OR 97205

GENERAL MOTORS MTG CORP
PO BOX 4622
WATERLOO IA 50704

SAMS CLUB
PO BOX 981400
EL PASO TX 79998

WM FINANCE
209 D HESLEE DRIVE
DICKSON TN 37055

GREEN POINT SAVINGS
4160 MAIN ST
FLUSHING NY 11355

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117

HSBC NV
PO BOX 19360
PORTLAND OR 97280

TEXACO/CITIBANK
PO BOX 6003
HAGERSTOWN MD 21747

**United States Bankruptcy Court
Middle District of Tennessee**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): BEARD, ROBERT LESLIE	Name of Joint Debtor (Spouse) (Last, First, Middle): BEARD, SUSAN MAI
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-6692	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-5607
Street Address of Debtor (No. and Street, City, and State): 205 ROBINSON DRIVE Dickson, TN	Street Address of Joint Debtor (No. and Street, City, and State): 205 ROBINSON DRIVE Dickson, TN
ZIP Code 37055	ZIP Code 37055
County of Residence or of the Principal Place of Business: Dickson	County of Residence or of the Principal Place of Business: Dickson
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):

Type of Debtor (Form of Organization) (Check one box) <ul style="list-style-type: none"> <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.) 	Nature of Business (Check one box) <ul style="list-style-type: none"> <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 	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <ul style="list-style-type: none"> <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
Tax-Exempt Entity (Check box, if applicable) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). 		Nature of Debts (Check one box) <ul style="list-style-type: none"> <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.

Filing Fee (Check one box) <ul style="list-style-type: none"> <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. 	Chapter 11 Debtors Check one box: <ul style="list-style-type: none"> <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: <ul style="list-style-type: none"> <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: <ul style="list-style-type: none"> <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									
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000
<input type="checkbox"/>	<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"/>

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

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

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): BEARD, ROBERT LESLIE BEARD, SUSAN MAI
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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> (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.	<p style="text-align: center;">Exhibit B</p> (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). <table style="width:100%;"> <tr> <td style="width:70%; border-bottom: 1px solid black;">/s/ Steven L. Lefkovitz</td> <td style="width:30%; border-bottom: 1px solid black;">September 6, 2007</td> </tr> <tr> <td style="font-size: small;">Signature of Attorney for Debtor(s)</td> <td style="font-size: small;">(Date)</td> </tr> </table> Steven L. Lefkovitz 5953	/s/ Steven L. Lefkovitz	September 6, 2007	Signature of Attorney for Debtor(s)	(Date)
/s/ Steven L. Lefkovitz	September 6, 2007				
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.

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):
BEARD, ROBERT LESLIE
BEARD, SUSAN MAI

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/ ROBERT LESLIE BEARD
Signature of Debtor **ROBERT LESLIE BEARD**

X /s/ SUSAN MAI BEARD
Signature of Joint Debtor **SUSAN MAI BEARD**

Telephone Number (If not represented by attorney)

September 6, 2007
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 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/ Steven L. Lefkovitz
Signature of Attorney for Debtor(s)

Steven L. Lefkovitz 5953
Printed Name of Attorney for Debtor(s)

Lefkovitz & Lefkovitz
Firm Name

618 Church St., #410
Nashville, TN 37219-2321

Address

Email: slefkovitz@lefkovitz.com
615-256-8300 Fax: 615-255-4516

Telephone Number

September 6, 2007
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 ROBERT LESLIE BEARD
SUSAN MAI BEARD

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/ ROBERT LESLIE BEARD
 ROBERT LESLIE BEARD

Date: September 6, 2007

United States Bankruptcy Court
Middle District of Tennessee

In re ROBERT LESLIE BEARD
SUSAN MAI BEARD

Debtor(s)

Case No. _____

Chapter 11

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

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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.

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.

Steven L. Lefkovitz 5953

Printed Name of Attorney
Address:
618 Church St., #410
Nashville, TN 37219-2321
615-256-8300

X **/s/ Steven L. Lefkovitz** _____ **September 6, 2007**
Signature of Attorney Date

Certificate of Debtor

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

ROBERT LESLIE BEARD
SUSAN MAI BEARD

Printed Name of Debtor

Case No. (if known) _____

X **/s/ ROBERT LESLIE BEARD** _____ **September 6, 2007**
Signature of Debtor Date

X **/s/ SUSAN MAI BEARD** _____ **September 6, 2007**
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Middle District of Tennessee**

In re ROBERT LESLIE BEARD
SUSAN MAI BEARD
Debtor(s)

Case No. _____
Chapter 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>5,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>5,000.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 6, 2007

/s/ Steven L. Lefkovitz
Steven L. Lefkovitz 5953
Lefkovitz & Lefkovitz
618 Church St., #410
Nashville, TN 37219-2321
615-256-8300 Fax: 615-255-4516
slefkovitz@lefkovitz.com

**United States Bankruptcy Court
Middle District of Tennessee**

In re **ROBERT LESLIE BEARD
SUSAN MAI BEARD**

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>
Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713	Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713	CreditCard		23,678.00
Bank of America Po Box 15184 Wilmington, DE 19886	Bank of America Po Box 15184 Wilmington, DE 19886			14,900.33
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	CreditCard		12,241.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	CreditCard		9,683.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	CreditCard		8,883.00
Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713	Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713	CreditCard		3,232.00
First Federal Savings 611 E College St Dickson, TN 37055	First Federal Savings 611 E College St Dickson, TN 37055	COMMERCIAL BUILDING LOCATED AT 107 PROGRESS CENTER PLAZA, CENTERVILLE, TN 37033		210,781.21 (208,000.00 secured)
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	CreditCard		2,472.00
Discover Fin Pob 15316 Wilmington, DE 19850	Discover Fin Pob 15316 Wilmington, DE 19850	CreditCard		1,947.00
Wash Mutual/providian Po Box 9180 Pleasanton, CA 94566	Wash Mutual/providian Po Box 9180 Pleasanton, CA 94566	CreditCard		1,796.00

ROBERT LESLIE BEARD
SUSAN MAI BEARD

In re

Case No. _____

Debtor(s)

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>
Gemb/electronics Expre Po Box 981439 El Paso, TX 79998	Gemb/electronics Expre Po Box 981439 El Paso, TX 79998	ChargeAccount		1,583.00
Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713	Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713	CreditCard		1,533.00
DELL FINANCIAL PAYMENT PROCESSING CENTER PO BOX 5275 Carol Stream, IL 60197	DELL FINANCIAL PAYMENT PROCESSING CENTER PO BOX 5275 Carol Stream, IL 60197			1,165.00
America Esoteric Laboratories Po Box 1000 Dept 284 Memphis, TN 38148	America Esoteric Laboratories Po Box 1000 Dept 284 Memphis, TN 38148			265.00
Ameritel Services CCA Po Box 29050 Glendale, CA 91209	Ameritel Services CCA Po Box 29050 Glendale, CA 91209			123.49
Hsbc Nv Po Box 19360 Portland, OR 97280	Hsbc Nv Po Box 19360 Portland, OR 97280	CreditCard		59.00
Discover Fin Pob 15316 Wilmington, DE 19850	Discover Fin Pob 15316 Wilmington, DE 19850	CreditCard		19.00
Peoples-dksn 200 Henslee Drive Dickson, TN 37055	Peoples-dksn 200 Henslee Drive Dickson, TN 37055			Unknown

In re **ROBERT LESLIE BEARD**
SUSAN MAI BEARD

Debtor(s)

Case No. _____

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

**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 **September 6, 2007**

Signature **/s/ ROBERT LESLIE BEARD**
ROBERT LESLIE BEARD
Debtor

Date **September 6, 2007**

Signature **/s/ SUSAN MAI BEARD**
SUSAN MAI BEARD
Joint 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

In re **ROBERT LESLIE BEARD,
 SUSAN MAI BEARD**

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	453,000.00		
B - Personal Property	Yes	3	0.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		414,787.21	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	17		83,579.82	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,823.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedules		29			
			Total Assets		
			453,000.00		
			Total Liabilities	498,367.03	

**United States Bankruptcy Court
Middle District of Tennessee**

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Debtors

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,823.00
Average Expenses (from Schedule J, Line 18)	0.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,800.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		2,781.21
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		83,579.82
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		86,361.03

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2108 LANCE COURT PLUS DOUBLEWIDE TRAILER CENTERVILLE, TN		J	60,000.00	59,747.00
HOUSE AND LOT Location: 205 ROBINSON DRIVE, Dickson TN		J	125,000.00	84,512.00
2056 KRISTIN DRIVE PLUS DOUBLEWIDE, CENTERVILLE, TN		J	60,000.00	59,747.00
COMMERCIAL BUILDING LOCATED AT 107 PROGRESS CENTER PLAZA, CENTERVILLE, TN 37033		J	208,000.00	210,781.21

Sub-Total > **453,000.00** (Total of this page)

Total > **453,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxx7000							
First Federal Savings 611 E College St Dickson, TN 37055	H	Opened 2/21/07 Last Active 7/18/07 1ST MORTGAGE 2108 LANCE COURT PLUS DOUBLEWIDE TRAILER CENTERVILLE, TN				59,747.00	0.00
		Value \$ 60,000.00					
Account No. xxxxx7300							
First Federal Savings 611 E College St Dickson, TN 37055	H	Opened 2/21/07 Last Active 7/18/07 2056 KRISTIN DRIVE PLUS DOUBLEWIDE, CENTERVILLE, TN				59,747.00	0.00
		Value \$ 60,000.00					
Account No. xxxxx9496							
First Federal Savings 611 E College St Dickson, TN 37055	J	Opened 4/17/01 Last Active 7/25/07 2nd Mortgage HOUSE AND LOT Location: 205 ROBINSON DRIVE, Dickson TN				19,145.00	0.00
		Value \$ 125,000.00					
Account No. xxxxx0400							
First Federal Savings 611 E College St Dickson, TN 37055	J	1ST MORTGAGE COMMERCIAL BUILDING LOCATED AT 107 PROGRESS CENTER PLAZA, CENTERVILLE, TN 37033				210,781.21	2,781.21
		Value \$ 208,000.00					
Subtotal						349,420.21	2,781.21
(Total of this page)							

1 continuation sheets attached

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx3182			Opened 4/25/94 Last Active 7/19/07					
General Motors Mtg Corp Po Box 4622 Waterloo, IA 50704		J	1ST MORTGAGE HOUSE AND LOT Location: 205 ROBINSON DRIVE, Dickson TN				65,367.00	0.00
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Account No.			Value \$					
Subtotal (Total of this page)							65,367.00	0.00
Total (Report on Summary of Schedules)							414,787.21	2,781.21

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxx907-0 America Esoteric Laboratories Po Box 1000 Dept 284 Memphis, TN 38148		J				265.00
Account No. xxx5999-C Ameritel Services CCA Po Box 29050 Glendale, CA 91209		J				123.49
Account No. xxxxxxxxxxxx7081 Amex Po Box 297871 Fort Lauderdale, FL 33329		W	Opened 4/03/03 CreditCard			0.00
Account No. xxxxxxxxxxxx6731 Amex Po Box 297871 Fort Lauderdale, FL 33329		H	Opened 12/01/95 CreditCard			0.00
Subtotal (Total of this page)						388.49

16 continuation sheets attached

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxxxxxx4107 Amsouth Bank Po Box 11007 Birmingham, AL 35288	J		Opened 6/25/99 Last Active 6/01/01 Business				0.00
Account No. xxxxxxxx0020 Associates/citibank Po Box 6003 Hagerstown, MD 21747	J		Opened 11/10/95 Last Active 10/01/98 CreditCard				0.00
Account No. xxxxxxxx3151 Att&t Universal/ Citibank Po Box 6241 Sioux Falls, SD 57117	J		Opened 10/01/00 Last Active 6/15/07 CreditCard				0.00
Account No. xxx2980 Attention Collections 220 A North Sunset Sherman, TX 75092	H		Opened 7/01/02 Last Active 6/01/07 Collection Med1 02 Horizon Medical Center				0.00
Account No. xxxxxxxx8833 Bac/fleet-bkcard 200 Tournament Dr Horsham, PA 19044	W		Opened 5/10/00 Last Active 12/01/02 CreditCard				0.00
Sheet no. <u>1</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 3302 Bank Of America Po Box 1598 Norfolk, VA 23501		W	Opened 7/12/05 Last Active 7/24/07 CreditCard				0.00
Account No. 0394 Bank Of America Po Box 1598 Norfolk, VA 23501		W	Opened 6/09/05 Last Active 2/07/06 CreditCard				0.00
Account No. xxxx-xxxx-xxxx-9548 Bank of America Po Box 15184 Wilmington, DE 19886		J					14,900.33
Account No. xxxxxx0000 Barclays Bank Delaware 125 S West St Wilmington, DE 19801		W	Opened 5/03/04 Last Active 9/10/04 CreditCard				0.00
Account No. xxxxxx7994 Barclays Bank Delaware 125 S West St Wilmington, DE 19801		H	Opened 3/16/05 Last Active 10/24/05 CreditCard				0.00
Subtotal (Total of this page)							14,900.33

Sheet no. 2 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxx0100 Bb&t 6400 Arlington Blvd Falls Church, VA 22042	J		Opened 3/16/99 Last Active 10/01/99 Automobile			0.00
Account No. xxxxxxxx5052 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	H		Opened 9/26/01 Last Active 6/01/02 CreditCard			0.00
Account No. xxxxxxxx1822 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	J		Opened 9/01/94 Last Active 9/01/98 CreditCard			0.00
Account No. xxxxxxxx1413 Chase 800 Brookside Blvd Westerville, OH 43081	J		Opened 4/14/06 Last Active 7/25/07 CreditCard			12,241.00
Account No. xxxxxxxx2341 Chase 800 Brookside Blvd Westerville, OH 43081	J		Opened 7/03/06 Last Active 7/25/07 CreditCard			9,683.00
					Subtotal (Total of this page)	21,924.00

Sheet no. 3 of 16 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxx1873 Chase 800 Brooksedge Blvd Westerville, OH 43081		W	Opened 7/06/06 Last Active 7/25/07 CreditCard				8,883.00
Account No. xxxxxxxx3020 Chase 800 Brooksedge Blvd Westerville, OH 43081		W	Opened 9/12/06 Last Active 6/21/07 CreditCard				2,472.00
Account No. xxxxxxxx1175 Chase 800 Brooksedge Blvd Westerville, OH 43081		J	Opened 8/31/06 CreditCard				0.00
Account No. xxxxxxxx7004 Chase 800 Brooksedge Blvd Westerville, OH 43081		W	Opened 8/19/04 Last Active 2/16/06 CreditCard				0.00
Account No. xxxxxxxx1519 Chase 800 Brooksedge Blvd Westerville, OH 43081		H	Opened 9/27/06 CreditCard				0.00
Subtotal (Total of this page)							11,355.00

Sheet no. 4 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxx8000 Chase 800 Brooksedge Blvd Westerville, OH 43081		H	Opened 8/23/04 Last Active 1/29/06 CreditCard				0.00
Account No. xxxxxxxx0045 Chase - Cc Po Box 100019 Kennesaw, GA 30156		H	Opened 8/05/04 Last Active 2/16/05 CreditCard				0.00
Account No. xxxxxxxx2289 Chase Na 800 Brooksedge Blvd Westerville, OH 43081		H	Opened 5/04/84 Last Active 7/01/99 CreditCard				0.00
Account No. xxxxxx0380 Chase Na 800 Brooksedge Blv Westerville, OH 43081		W	Opened 8/14/03 CreditCard				0.00
Account No. xxxxxxxxxxxxxx8815 Cithc/cbsd Po Box 9714 Gray, TN 37615		W	Opened 3/29/06 Last Active 2/20/07 ChargeAccount				0.00
Subtotal (Total of this page)							0.00

Sheet no. 5 of 16 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxx3895 Citi Pob 6241 Sioux Falls, SD 57117		H	Opened 1/01/00 Last Active 2/01/03 CreditCard				0.00
Account No. xxxxxxxx1826 Citibank Po Box 6241 Sioux Falls, SD 57117		H	Opened 10/25/06 CreditCard				0.00
Account No. xxxxxxxx7274 Citibank Po Box 6241 Sioux Falls, SD 57117		W	Opened 6/02/05 Last Active 3/17/06 CreditCard				0.00
Account No. xxxxxxxx0137 Citibank Po Box 6241 Sioux Falls, SD 57117		W	Opened 5/01/90 Last Active 3/10/99 CreditCard				0.00
Account No. xxxxxxxx0761 Citibank Po Box 6241 Sioux Falls, SD 57117		W	Opened 8/01/00 Last Active 10/01/04 CreditCard				0.00
Subtotal (Total of this page)							0.00

Sheet no. 6 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxxxxxx8858 Citibank Usa Po Box 6003 Hagerstown, MD 21747		H	Opened 4/30/01 Last Active 11/25/02 ChargeAccount				0.00
Account No. xxxxxxxxxxxx0473 Citibank Usa Po Box 6003 Hagerstown, MD 21747		W	Opened 12/13/01 Last Active 5/26/02 ChargeAccount				0.00
Account No. DELL FINANCIAL PAYMENT PROCESSING CENTER PO BOX 5275 Carol Stream, IL 60197		J					1,165.00
Account No. Representing: DELL FINANCIAL			DELL FINANCIAL PAYMENT PROCESSING CENTER PO BOX 5292 Carol Stream, IL 60197				
Account No. xxxxxxx9059 Discover Po Box 15316 Wilmington, DE 19850		W	Opened 11/09/95 CreditCard				0.00
Subtotal (Total of this page)							1,165.00

Sheet no. 7 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxx0383 Discover Fin Pob 15316 Wilmington, DE 19850		W	Opened 5/31/05 Last Active 8/12/07 CreditCard				1,947.00
Account No. xxxxxxxx0600 Discover Fin Pob 15316 Wilmington, DE 19850		J	Opened 3/16/05 Last Active 7/09/07 CreditCard				19.00
Account No. xxxxxxxx6101 Discover Fin Pob 15316 Wilmington, DE 19850		W	Opened 10/27/06 CreditCard				0.00
Account No. xxxxx1587 Express Po Box 330066 Northglenn, CO 80233		W	Opened 2/19/99 Last Active 3/25/99 ChargeAccount				0.00
Account No. xxxxx3290 First Usa Bank 800 Brooksedge Blvd Westerville, OH 43081		H	Opened 3/01/95 Last Active 4/04/96 CreditCard				0.00
Subtotal (Total of this page)							1,966.00

Sheet no. 8 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxx0203 First Usa Bank N A 3565 Piedmont Rd Ne Atlanta, GA 30305	J		Opened 2/07/96 Last Active 10/01/98 CreditCard				0.00
Account No. xxxxxxxx0015 First Usa Bk Po Box 8650 Wilmington, DE 19899	H		Opened 10/01/99 Last Active 9/01/00 CreditCard				0.00
Account No. xxxxxxxx4138 Ge Moneybank 4246 South Riverbo Suite 200 Salt Lake City, UT 84123	H		Opened 5/01/01 Last Active 11/01/02 ChargeAccount				0.00
Account No. xxxxxxxx1111 Gemb/electronics Expre Po Box 981439 El Paso, TX 79998	H		Opened 1/02/07 Last Active 7/29/07 ChargeAccount				1,583.00
Account No. xxxxxxxx1107 Gemb/electronics Expre Po Box 981439 El Paso, TX 79998	H		Opened 1/02/06 Last Active 12/13/06 ChargeAccount				0.00
Subtotal (Total of this page)							1,583.00

Sheet no. 9 of 16 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxx3018 Gemb/home Depot Po Box 981400 El Paso, TX 79998	H		Opened 2/09/01 Last Active 12/13/02 ChargeAccount				0.00
Account No. xxxxxxxx6448 Gemb/sams Club Dc Po Box 981400 El Paso, TX 79998	J		Opened 5/02/07 Last Active 6/15/07 CreditCard				0.00
Account No. xxxxxxxxx9847 Green Point Savings 4160 Main St Flushing, NY 11355	J		Opened 3/08/01 Last Active 8/01/01 ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxx2445 Green Point Savings 4160 Main St Flushing, NY 11355	J		Opened 3/08/01 RealEstateMortgageWithoutOtherCollateral				0.00
Account No. xxxxxxxxxxxxx6103 Hsbc Nv Po Box 19360 Portland, OR 97280	W		Opened 10/14/05 Last Active 12/02/05 CreditCard				59.00
Subtotal (Total of this page)							59.00

Sheet no. 10 of 16 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxxxxxx0218 Hsbc/ofmax Po Box 15221 Wilmington, DE 19850	J		Opened 11/23/94 ChargeAccount				0.00
Account No. xx1969 Hsbc/saks Pob 15521 Wilmington, DE 19805	H		Opened 7/01/01 ChargeAccount				0.00
Account No. xxxxxxxx3051 Lowes/mbga Po Box 103065 Roswell, GA 30076	H		Opened 3/28/02 Last Active 7/26/07 ChargeAccount				0.00
Account No. xxxxxxxx3040 Lowes/mbga Po Box 103065 Roswell, GA 30076	W		Opened 11/26/01 Last Active 1/20/06 ChargeAccount				0.00
Account No. 8359 Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713	W		Opened 7/05/06 Last Active 7/24/07 CreditCard				23,678.00
Subtotal (Total of this page)							23,678.00

Sheet no. 11 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. 3411 Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713	J		Opened 2/24/05 Last Active 8/13/07 CreditCard				3,232.00
Account No. 1265 Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713		W		Opened 1/30/03 Last Active 7/24/07 CreditCard			
Account No. 054 Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713	W		Opened 4/21/06 Last Active 7/16/07 CreditCard				0.00
Account No. 6219 Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713		J		Opened 6/21/99 Last Active 5/19/06 CreditCard			
Account No. xxxxxxxxxxxx0197 Peoples-dksn 200 Henslee Drive Dickson, TN 37055	J		Opened 1/01/97 Last Active 3/01/99				0.00
Subtotal (Total of this page)							4,765.00

Sheet no. 12 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxxxxxx0699 Peoples-dksn 200 Henslee Drive Dickson, TN 37055	J		Opened 6/01/99 Last Active 8/01/99				Unknown
Account No. xxxxxx0900 Region/ams Po Box 216 Birmingham, AL 35201		J		Opened 4/17/01 Last Active 12/05/05 HomeEquityLineOfCredit			
Account No. xxxxxxx3007 Region/amsou P.o. Box 216 Birmingham, AL 35201	J		Opened 11/01/95 Last Active 8/01/98 CreditCard	X	X	X	0.00
Account No. xxxxxxx3146 Sams Club Po Box 981400 El Paso, TX 79998		H		Opened 1/03/02 Last Active 12/19/05 ChargeAccount			
Account No. xxxxxxx2915 Sears/cbsd Po Box 6189 Sioux Falls, SD 57117	W		Opened 8/23/00 Last Active 3/09/05 ChargeAccount				0.00
Subtotal (Total of this page)							0.00

Sheet no. 13 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. xxxxxx5057 Texaco/citibank Po Box 6003 Hagerstown, MD 21747	W	Opened 12/15/89 Last Active 4/28/07 CreditCard		X	X	X	0.00	
Account No. xxxxxxxxxxxx0001 Toyota Motor Credit Co 810 Crescent Centre Dr S Franklin, TN 37067	J	Opened 10/02/06 Automobile					0.00	
Account No. xxxxx9400 Tristar Bank 601 Hwy 46 S Pob 929 Dickson, TN 37056	J	Opened 12/01/01 Last Active 12/01/02 RealEstateSpecificTypeUnknown					0.00	
Account No. xxxxx8300 Tristar Bank 601 Hwy 46 S Pob 929 Dickson, TN 37056	J	Opened 5/01/02 Last Active 11/01/02 Mortgage					0.00	
Account No. xxxxx4900 Tristar Bank 601 Hwy 46 S Pob 929 Dickson, TN 37056	J	Opened 3/01/02 Last Active 1/01/06 RealEstateSpecificTypeUnknown					0.00	
Sheet no. 14 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	0.00

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxx6700 Tristar Bank 601 Hwy 46 S Pob 929 Dickson, TN 37056	J		Opened 7/01/02 Last Active 4/01/03 Secured				0.00
Account No. xxxxx7200 Tristar Bank 601 Hwy 46 S Pob 929 Dickson, TN 37056		H		Opened 1/01/07 Last Active 7/01/07 RealEstateSpecificTypeUnknown			
Account No. xxxxxxxxx2408 Us Bank Pob 5952 Denver, CO 80217	J		Opened 5/19/98 Last Active 3/16/00 CreditCard				0.00
Account No. xxxxxxxxxxx0016 Wachdfs Po Box 3117 Winston Salem, NC 27102		W		Opened 6/05/01 Last Active 8/01/02 Automobile			
Account No. xxxxxx6136 Wash Mutual/providian Po Box 9180 Pleasanton, CA 94566	H		Opened 4/03/06 Last Active 8/13/07 CreditCard				1,796.00
Subtotal (Total of this page)							1,796.00

Sheet no. 15 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors
SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxx4831 Wash Mutual/providian Po Box 9180 Pleasanton, CA 94566		W	Opened 3/15/04 Last Active 9/02/05 CreditCard				0.00
Account No. xxxxxx5414 Wfnnb/goodys Po Box 2974 Shawnee Mission, KS 66201		W	Opened 6/07/05 Last Active 7/06/05 ChargeAccount				0.00
Account No. xx8727 Wilshire Credit Corp 1776 Sw Madison St Portland, OR 97205		J	Opened 3/08/01 Last Active 10/01/01 Mortgage				0.00
Account No. xxxxxxxx1058 Wm Finance 209 D Heslee Drive Dickson, TN 37055		J	Opened 12/17/98 Last Active 4/01/99 InstallmentLoan				0.00
Account No.							

Sheet no. 16 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **0.00**

Total
(Report on Summary of Schedules) **83,579.82**

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **ROBERT LESLIE BEARD,
SUSAN MAI BEARD**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re **ROBERT LESLIE BEARD**
SUSAN MAI BEARD Debtor(s)

Case No. _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	self employed	self employed
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>1,300.00</u>	\$ <u>850.00</u>
8. Income from real property	\$ <u>650.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): <u>royalty income</u>	\$ <u>23.00</u>	\$ <u>0.00</u>
	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>1,973.00</u>	\$ <u>850.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>1,973.00</u>	\$ <u>850.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ <u>2,823.00</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**United States Bankruptcy Court
Middle District of Tennessee**

In re **ROBERT LESLIE BEARD
SUSAN MAI BEARD**

Debtor(s)

Case No.
Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date September 6, 2007

Signature /s/ ROBERT LESLIE BEARD
ROBERT LESLIE BEARD
Debtor

Date September 6, 2007

Signature /s/ SUSAN MAI BEARD
SUSAN MAI BEARD
Joint 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**

In re **ROBERT LESLIE BEARD
SUSAN MAI BEARD** _____
Debtor(s)

Case No. _____
Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$23,700.00	Debtors' gross income for 2007
\$83,000.00	Debtors' gross income for 2006 (estimate)
\$82,200.00	Debtors' gross income for 2005

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Lefkovitz & Lefkovitz 618 Church St., #410 Nashville, TN 37219-2321		\$5,000.00

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Farley, Roger		to be supplemented with fraudulent transactions avoidable under the bankruptcy code

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 6, 2007

Signature /s/ ROBERT LESLIE BEARD
ROBERT LESLIE BEARD
Debtor

Date September 6, 2007

Signature /s/ SUSAN MAI BEARD
SUSAN MAI BEARD
Joint Debtor

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