

DAVID W. LANGLEY  
4857 BULL RUN RD  
ASHLAND CITY TN 37015

AMSOUTH BANK  
PO BOX 11007  
BIRMINGHAM AL 35288

LANGLEY, DAVID and DIANE -  
CENTURY BANK  
POB 647  
LUCEDALE MS 39452

DIANE RENEE LANGLEY  
4857 BULL RUN RD  
ASHLAND CITY TN 37015

AMTRUST BANK  
1801 E 9TH ST STE 200  
CLEVELAND OH 44114

CHASE  
PO BOX 15298  
WILMINGTON DE 19850

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

BANK OF AMERICA  
PO BOX 1390  
NORFOLK VA 23501

CHASE  
800 BROOKSEdge BLVD  
WESTERVILLE OH 43081

AMER DEBT ARBITRATION  
C/O NATIONWIDE ASSET  
1990 W CAMELBACK RD  
PHOENIX AZ 85015

BANK OF AMERICA  
PO BOX 1598  
NORFOLK VA 23501

CHASE MANHATTAN MTG  
3415 VISION DR  
COLUMBUS OH 43219

AMER DEBT ARBITRATION  
2449A MCMULLEN BOOTH RD  
CLEARWATER FL 33759

BANK OF AMERICA  
2970 TRANSIT RD  
WEST SENECA NY 14224

CHEATHAM CO CHANCERY CT  
RE: 13501  
100 PUBLIC SQ #106  
ASHLAND CITY TN 37015

AMERICAN EXPRESS  
PO BOX 981535  
EL PASO TX 79998

BP/CHASE VISA  
PO BOX 15298  
WILMINGTON DE 19850

CHEATHAM CO GEN SESS  
RE: 2008-60-2009  
100 PUBLIC SQ #223  
ASHLAND CITY TN 37015

AMERICAN EXPRESS  
PO BOX 7863  
FT LAUDERDALE FL 33329

CAPITAL 1 BK  
11013 W BROAD ST  
GLEN ALLEN VA 23060

CITGO  
PO BOX 689095  
DES MOINES IA 50368

AMERICAN EXPRESS  
PO BOX 297812  
FT LAUDERDALE FL 33329

CAPITAL ONE BANK  
PO BOX 30285  
SALT LAKE CITY UT 84130

CITGO OIL/CITIBANK  
PO BOX 6003  
HAGERSTOWN MD 21747

AMEX  
PO BOX 297871  
FORT LAUDERDALE FL 33329

CENLAR LOAN ADMIN&REPO  
425 PHILLIPS BLVD  
EWING NJ 08618

CITIBANK USA  
PO BOX 6003  
HAGERSTOWN MD 21747

AMEX  
P.O. BOX 981537  
EL PASO TX 79998

CENTRAL LOAN  
425 PHILLIPS BV  
EWING NJ 08618

CITIFINANCIAL MORTGAGE  
3232 W ROYAL LN  
IRVING TX 75063

CMBRLND RIV PROPANE GAS  
PO BOX 97  
SPRINGFIELD TN 37172

GEMB/L & T  
PO BOX 981400  
EL PASO TX 79998

LANGLEY, DAVID and DIANE -  
JAYCO  
PO BOX 858  
TEMPLE CITY CA 91780

COMPASS BANK MC  
PO BOX 2210  
DECATUR AL 35699

GEMB/S&K FAMOUS  
PO BOX 981439  
EL PASO TX 79998

JC PENNEY  
PO BOX 981402  
EL PASO TX 79998

COMPASS BANK MC GOLD  
PO BOX 2210  
DECATUR AL 35699

GENERAL MOTORS MTG CORP  
PO BOX 4622  
WATERLOO IA 50704

LOWES  
PO BOX 981064  
EL PASO TX 79998

DISCOVER  
PO BOX 15192  
WILMINGTON DE 19850

GMAC  
P.O. BOX 2150  
GREELEY CO 80632

LOWES VISA/CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130

DISCOVER FIN  
POB 15316  
WILMINGTON DE 19850

HOME DEPOT  
PO BOX 9100  
DES MOINES IA 50368

LOWES/MBGA  
PO BOX 103065  
ROSWELL GA 30076

EDS CREDIT UNION  
5640 DEMOCRACY DR  
PLANO TX 75024

HOME DEPOT CREDIT SVCS  
PO BOX 6029  
THE LAKES NV 88901

MBNA/FIA  
PO BOX 15026  
WILMINGTON DE 19850

FIRST HORIZON HOME LOA  
4000 HORIZON WAY  
IRVING TX 75063

HEMOCOME FIN  
2711 N HASKELL SUITE 1000  
DALLAS TX 75204

MBNA/FIA  
C/O BUFFALOE & ASSOC  
201 4TH AVE NO #1300  
NASHVILLE TN 37219

FRIEDMANS JEWELERS  
171 CROSSROADS PKWY  
SAVANNAH GA 31407

HSBC NV  
PO BOX 19360  
PORTLAND OR 97280

MCYDSNB  
9111 DUKE BLVD  
MASON OH 45040

G M A C  
PO BOX 105677  
ATLANTA GA 30348

HSBC NV  
POB 19360  
PORTLAND OR 97280

MONOGRAM BANK N AMERICA  
4060 OGLETOWN/STAN DE5-019-0  
NEWARK DE 19713

G M A C  
PO BOX 55306  
BIRMINGHAM AL 35255

HSBC/RHODE  
POB 15521  
WILMINGTON DE 19805

NEW SOUTH FEDERAL SAVI  
425 PHILLIPS BLVD  
EWING NJ 08618

OCWEN FEDERAL BANK  
12650 INGENUITY DR  
ORLANDO FL 32826

LANGLEY, DAVID and DIANE -  
WFFNATLBNK  
4455 W SPRING MOUNTAIN R  
LAS VEGAS NV 89102

REGIONS BANK  
2026 SAINT CHARLES AVE  
NEW ORLEANS LA 70130

WFNNB/VCTRIA  
PO BOX 182128  
COLUMBUS OH 43218

SEARS  
PO BOX 6922  
THE LAKES NV 88901

SEARS/CBSD  
PO BOX 6189  
SIOUX FALLS SD 57117

SERVICE MERCHANDISE  
PO BOX 2974  
SHAWNEE MISSION KS 66201

SHELL/CITI  
PO BOX 689151  
DES MOINES IA 50368

SYNOVUS MORTGAGE CORP  
800 SHADES CREEK PKWY ST  
BIRMINGHAM AL 35209

TEXACO/CITIBANK  
PO BOX 6003  
HAGERSTOWN MD 21747

WF FIN BANK  
PO BOX 5943  
SIOUX FALLS SD 57117

WFFINANCE  
2760 JOHN HAWKINS PKWY S  
HOOVER AL 35244

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>LANGLEY, DAVID W.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>LANGLEY, DIANE RENEE</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA Caleb Enterprises</b>	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): <b>xxx-xx-3744</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-6422</b>
Street Address of Debtor (No. and Street, City, and State): <b>4857 BULL RUN RD ASHLAND CITY, TN</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>4857 BULL RUN RD ASHLAND CITY, TN</b>
ZIP Code <b>37015</b>	ZIP Code <b>37015</b>
County of Residence or of the Principal Place of Business: <b>DAVIDSON</b>	County of Residence or of the Principal Place of Business: <b>DAVIDSON</b>
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):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <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.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <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  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <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.	<b>Chapter 11 Debtors</b> Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

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

Estimated Number of Creditors									
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

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>LANGLEY, DAVID W.</b>  <b>LANGLEY, DIANE RENEE</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Steven L. Lefkovitz</b> <span style="float: right;"><b>October 29, 2007</b></span>                  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Steven L. Lefkovitz 5953</b></p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

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

If this is a joint petition:  
 Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

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

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**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):  
**LANGLEY, DAVID W.**  
**LANGLEY, DIANE RENEE**

**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/ DAVID W. LANGLEY  
Signature of Debtor **DAVID W. LANGLEY**

**X** /s/ DIANE RENEE LANGLEY  
Signature of Joint Debtor **DIANE RENEE LANGLEY**

Telephone Number (If not represented by attorney)

**October 29, 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

**October 29, 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 DAVID W. LANGLEY  
DIANE RENEE LANGLEY

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.**





United States Bankruptcy Court  
Middle District of Tennessee

In re DAVID W. LANGLEY  
DIANE RENEE LANGLEY

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.**



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** \_\_\_\_\_ **October 29, 2007**  
Signature of Attorney Date

**Certificate of Debtor**

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

**DAVID W. LANGLEY**  
**DIANE RENEE LANGLEY**  
\_\_\_\_\_  
Printed Name of Debtor

X **/s/ DAVID W. LANGLEY** \_\_\_\_\_ **October 29, 2007**  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X **/s/ DIANE RENEE LANGLEY** \_\_\_\_\_ **October 29, 2007**  
Signature of Joint Debtor (if any) Date

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

In re **DAVID W. LANGLEY  
DIANE RENEE LANGLEY**

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>4,000.00</u>
Prior to the filing of this statement I have received.....	\$	<u>4,000.00</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: **October 29, 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 DAVID W. LANGLEY  
DIANE RENEE LANGLEY

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>
<b>Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713</b>	<b>Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713</b>	<b>CreditCard</b>		<b>52,321.00</b>
<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>CreditCard</b>		<b>25,770.00</b>
<b>Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713</b>	<b>Monogram Bank N America 4060 Ogletown/Stn De5-019-03-07 Newark, DE 19713</b>	<b>CreditCard</b>		<b>23,686.00</b>
<b>Compass Bank Mc Gold Po Box 2210 Decatur, AL 35699</b>	<b>Compass Bank Mc Gold Po Box 2210 Decatur, AL 35699</b>	<b>CreditCard</b>		<b>14,896.00</b>
<b>Amex P.o. Box 981537 El Paso, TX 79998</b>	<b>Amex P.o. Box 981537 El Paso, TX 79998</b>	<b>CreditCard</b>		<b>14,513.00</b>
<b>Discover Fin Pob 15316 Wilmington, DE 19850</b>	<b>Discover Fin Pob 15316 Wilmington, DE 19850</b>	<b>CreditCard</b>		<b>12,194.00</b>
<b>CAPITAL ONE BANK PO BOX 30285 SALT LAKE CITY UT 84130</b>	<b>CAPITAL ONE BANK PO BOX 30285 SALT LAKE CITY UT 84130</b>			<b>11,231.00</b>
<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>CreditCard</b>		<b>10,065.00</b>
<b>Sears/cbsd Po Box 6189 Sioux Falls, SD 57117</b>	<b>Sears/cbsd Po Box 6189 Sioux Falls, SD 57117</b>	<b>CreditCard</b>		<b>9,203.00</b>
<b>Amex P.o. Box 981537 El Paso, TX 79998</b>	<b>Amex P.o. Box 981537 El Paso, TX 79998</b>	<b>CreditCard</b>		<b>6,910.00</b>
<b>Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060</b>	<b>Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060</b>	<b>CreditCard</b>		<b>6,368.00</b>

DAVID W. LANGLEY  
 In re DIANE RENEE LANGLEY

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>
<b>LOWES PO BOX 981064 EL PASO TX 79998</b>	<b>LOWES PO BOX 981064 EL PASO TX 79998</b>			<b>4,863.99</b>
<b>JAYCO PO BOX 858 TEMPLE CITY CA 91780</b>	<b>JAYCO PO BOX 858 TEMPLE CITY CA 91780</b>			<b>3,130.24</b>
<b>New South Federal Savi 425 Phillips Blvd Ewing, NJ 08618</b>	<b>New South Federal Savi 425 Phillips Blvd Ewing, NJ 08618</b>	<b>2002 FORD EXPEDITION</b>		<b>9,870.00</b> <b>(8,000.00 secured)</b>
<b>HOME DEPOT PO BOX 9100 DES MOINES IA 50368</b>	<b>HOME DEPOT PO BOX 9100 DES MOINES IA 50368</b>			<b>1,500.00</b>
<b>BP/CHASE VISA PO BOX 15298 WILMINGTON DE 19850</b>	<b>BP/CHASE VISA PO BOX 15298 WILMINGTON DE 19850</b>			<b>1,368.00</b>
<b>Texaco/citibank Po Box 6003 Hagerstown, MD 21747</b>	<b>Texaco/citibank Po Box 6003 Hagerstown, MD 21747</b>	<b>CreditCard</b>		<b>1,134.00</b>
<b>Citgo Oil/citibank Po Box 6003 Hagerstown, MD 21747</b>	<b>Citgo Oil/citibank Po Box 6003 Hagerstown, MD 21747</b>	<b>CreditCard</b>		<b>970.00</b>
<b>AMERICAN EXPRESS PO BOX 981535 EL PASO TX 79998</b>	<b>AMERICAN EXPRESS PO BOX 981535 EL PASO TX 79998</b>	<b>#53000 \$25,638.83 #62008 \$12,381.80 #61007 \$6,910.00 #01009 \$14,513.00</b>		<b>Unknown</b>
<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>	<b>CreditCard</b>		<b>Unknown</b>

In re **DAVID W. LANGLEY**  
**DIANE RENEE LANGLEY**

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 **October 29, 2007**

Signature **/s/ DAVID W. LANGLEY**

**DAVID W. LANGLEY**

Debtor

Date **October 29, 2007**

Signature **/s/ DIANE RENEE LANGLEY**

**DIANE RENEE LANGLEY**

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 **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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	<b>Yes</b>	<b>1</b>	<b>367,800.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>84,650.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>339,570.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>17</b>		<b>200,123.23</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>8,353.40</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>6,859.15</b>
Total Number of Sheets of ALL Schedules		<b>30</b>			
			<b>Total Assets</b>	<b>452,450.00</b>	
			<b>Total Liabilities</b>	<b>539,693.23</b>	

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

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**  
\_\_\_\_\_ 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)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>8,353.40</b>
Average Expenses (from Schedule J, Line 18)	<b>6,859.15</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>10,928.26</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>1,870.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>200,123.23</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>201,993.23</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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
4857 BULL RUN RD. ASHLAND CITY, TN 37015		J	350,000.00	329,700.00
HWY 12N, CHEATHAM COUNTY, TN (1.37 acres & 10' x 12' shed)		J	17,800.00	0.00

Sub-Total > **367,800.00** (Total of this page)

Total > **367,800.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. 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 is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>cash on hand</b>	<b>J</b>	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>EDS Credit Union</b>	<b>J</b>	<b>200.00</b>
		<b>First Tennessee Checking</b>	<b>J</b>	<b>25.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>LR, DR, 2BRS, TVS, STEREO, MW, STOVE, REFRIGERATOR, VCR, DVD, COMPUTERS, PRINTERS, WD, MISC HHG</b>	<b>J</b>	<b>2,000.00</b>
		<b>5" Kimball Baby Grand (1,000) and freezer</b>	<b>J</b>	<b>1,200.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>MISC BOOKS AND PICTURES</b>	<b>J</b>	<b>25.00</b>
		<b>Red Skelton Plates</b>	<b>J</b>	<b>500.00</b>
		<b>300 books</b>	<b>J</b>	<b>500.00</b>
		<b>Original art by Debtor</b>	<b>J</b>	<b>Unknown</b>
		<b>Coin collection</b>	<b>J</b>	<b>150.00</b>
6. Wearing apparel.		<b>300 LPs</b>	<b>J</b>	<b>300.00</b>
		<b>Clothes</b>	<b>J</b>	<b>300.00</b>
7. Furs and jewelry.		<b>Misc Jewelry</b>	<b>J</b>	<b>500.00</b>
		<b>Mink Coat</b>	<b>J</b>	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>exercise equipment (200); old pinball machine (25), bumper pool and foosball game (25)</b>	<b>J</b>	<b>0.00</b>
Sub-Total >				<b>6,100.00</b>
(Total of this page)				

3 continuation sheets attached to the Schedule of Personal Property

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>1958 Gibson Jumbo Guitar</b>	<b>J</b>	<b>5,000.00</b>
		<b>Viking Embroidery machine</b>	<b>J</b>	<b>4,000.00</b>
		<b>masterphone guitar</b>	<b>J</b>	<b>850.00</b>
		<b>misc guns</b>	<b>J</b>	<b>600.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>all insurance is term and has no cash value</b>	<b>J</b>	<b>Unknown</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>EDS RETIREMENT ACCOUNT</b>	<b>J</b>	<b>43,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
			Sub-Total >	<b>53,450.00</b>
			(Total of this page)	

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 FORD EXPEDITION</b>	<b>J</b>	<b>8,000.00</b>
		<b>2000 Oldsmobile Bravada</b>	<b>J</b>	<b>3,000.00</b>
		<b>1992 Oldsmobile Work Van</b>	<b>J</b>	<b>1,000.00</b>
		<b>1992 LeBaron - not titled</b>	<b>J</b>	<b>200.00</b>
		<b>GoKart</b>	<b>J</b>	<b>300.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
			Sub-Total >	<b>12,500.00</b>
			(Total of this page)	

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Hand Tools used in Husband's business</b>	<b>J</b>	<b>5,000.00</b>
		<b>Recording equipment including keyboard</b>	<b>J</b>	<b>6,000.00</b>
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>30 x 50 Metal Building</b>	<b>J</b>	<b>1,000.00</b>
		<b>riding lawn mower</b>	<b>J</b>	<b>600.00</b>

Sub-Total > **12,600.00**  
(Total of this page)  
Total > **84,650.00**

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
4857 BULL RUN RD. ASHLAND CITY, TN 37015	Tenn. Code Ann. § 26-2-301	7,500.00	350,000.00
<b>Cash on Hand</b>			
cash on hand	Tenn. Code Ann. § 26-2-103	100.00	100.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
EDS Credit Union	Tenn. Code Ann. § 26-2-103	200.00	200.00
First Tennessee Checking	Tenn. Code Ann. § 26-2-103	25.00	25.00
<b>Household Goods and Furnishings</b>			
LR, DR, 2BRS, TVS, STEREO, MW, STOVE, REFRIGERATOR, VCR, DVD, COMPUTERS, PRINTERS, WD, MISC HHG	Tenn. Code Ann. § 26-2-103	2,000.00	2,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
MISC BOOKS AND PICTURES	Tenn. Code Ann. § 26-2-103	25.00	25.00
<b>Wearing Apparel</b>			
Clothes	Tenn. Code Ann. § 26-2-103	300.00	300.00
<b>Furs and Jewelry</b>			
Misc Jewelry	Tenn. Code Ann. § 26-2-103	500.00	500.00
Mink Coat	Tenn. Code Ann. § 26-2-104	300.00	300.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
misc guns	Tenn. Code Ann. § 26-2-103	0.00	600.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2000 Oldsmobile Bravada	Tenn. Code Ann. § 26-2-103	3,000.00	3,000.00
1992 Oldsmobile Work Van	Tenn. Code Ann. § 26-2-103	1,000.00	1,000.00
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
Hand Tools used in Husband's business	Tenn. Code Ann. § 26-2-111(4)	3,800.00	5,000.00
<b>Other Personal Property of Any Kind Not Already Listed</b>			
30 x 50 Metal Building	Tenn. Code Ann. § 26-2-103	850.00	1,000.00

Total: **19,600.00** **364,050.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt



In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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. <b>xxxxxxxx5737</b>								
<b>First Horizon Home Loa 4000 Horizon Way Irving, TX 75063</b>		<b>W</b>						
			<b>Opened 5/20/05 Last Active 9/14/07</b>					
			<b>1st mortgage</b>					
			<b>4857 BULL RUN RD. ASHLAND CITY, TN 37015</b>					
			Value \$ <b>350,000.00</b>				<b>329,700.00</b>	<b>0.00</b>
Account No. <b>xxxxxxxx5671</b>								
<b>New South Federal Savi 425 Phillips Blvd Ewing, NJ 08618</b>		<b>W</b>						
			<b>Opened 5/15/04 Last Active 9/20/07</b>					
			<b>Security Interest</b>					
			<b>2002 FORD EXPEDITION</b>					
			Value \$ <b>8,000.00</b>				<b>9,870.00</b>	<b>1,870.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>339,570.00</b>	<b>1,870.00</b>
Total (Report on Summary of Schedules)							<b>339,570.00</b>	<b>1,870.00</b>

0 continuation sheets attached

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>x9185</b>  <b>AMER DEBT ARBITRATION C/O NATIONWIDE ASSET 1990 W CAMELBACK RD PHOENIX, AZ 85015</b>		<b>J</b>	<b>NOTICE ONLY</b>				<b>0.00</b>
Account No.  <b>Representing: AMER DEBT ARBITRATION</b>			<b>AMER DEBT ARBITRATION 2449A McMULLEN BOOTH RD CLEARWATER FL 33759</b>				
Account No. <b>included in other notices</b>  <b>AMERICAN EXPRESS PO BOX 981535 EL PASO TX 79998</b>		<b>J</b>	<b>#53000 \$25,638.83 #62008 \$12,381.80 #61007 \$6,910.00 #01009 \$14,513.00</b>				<b>Unknown</b>
Account No.  <b>Representing: AMERICAN EXPRESS</b>			<b>AMERICAN EXPRESS PO BOX 7863 FT LAUDERDALE FL 33329</b>				
Subtotal (Total of this page)							<b>0.00</b>

16 continuation sheets attached

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>Representing: AMERICAN EXPRESS</b>			<b>AMERICAN EXPRESS PO BOX 297812 FT LAUDERDALE FL 33329</b>					
Account No. <b>xxxxxxxxxxxxx3513</b> <b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>		<b>J</b>	<b>Opened 11/30/84 Last Active 9/20/07 CreditCard</b>				<b>25,770.00</b>	
Account No. <b>xxxxxxxxxxxxx3021</b> <b>Amex P.o. Box 981537 El Paso, TX 79998</b>		<b>H</b>	<b>Opened 6/01/87 Last Active 6/01/06 CreditCard</b>				<b>14,513.00</b>	
Account No. <b>xxxxxxxxxxxxx9612</b> <b>Amex Po Box 297871 Fort Lauderdale, FL 33329</b>		<b>W</b>	<b>Opened 11/17/84 Last Active 9/25/07 CreditCard</b>				<b>10,065.00</b>	
Account No. <b>xxxxxxxxxxxxx7622</b> <b>Amex P.o. Box 981537 El Paso, TX 79998</b>		<b>H</b>	<b>Opened 12/01/87 Last Active 6/01/06 CreditCard</b>				<b>6,910.00</b>	
Sheet no. <u>1</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>57,258.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. xxxxxxxxxxxxxx9612  Amex Po Box 297871 Fort Lauderdale, FL 33329	J		Opened 4/01/84 CreditCard				Unknown	
Account No. xxxxxxxxxxxxxx9612  Amex P.o. Box 981537 El Paso, TX 79998	J		Opened 4/01/84 Last Active 7/01/06 CreditCard				Unknown	
Account No. xxxxxxxxxxxxxxxxxxxxxx5674  Amsouth Bank Po Box 11007 Birmingham, AL 35288	J		Opened 8/12/00 Last Active 8/01/03 Automobile				0.00	
Account No. xxxxxxxx8527  Amsouth Bank Po Box 11007 Birmingham, AL 35288	J		Opened 3/27/98 Last Active 3/01/98 InstallmentLoan				0.00	
Account No. xxxxxxxxxxxxxx7428  Amsouth Bank Po Box 11007 Birmingham, AL 35288	J		Opened 7/14/01 Last Active 11/01/01 Automobile				0.00	
Sheet no. <u>2</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	0.00

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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. <b>xxx6270</b>  <b>Amtrust Bank</b> <b>1801 E 9th St Ste 200</b> <b>Cleveland, OH 44114</b>		J	<b>Opened 9/29/97</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>
Account No. <b>5187</b>  <b>BANK OF AMERICA</b> <b>PO BOX 1390</b> <b>NORFOLK VA 23501</b>		J		X	X	X	<b>Unknown</b>
Account No. <b>8787</b>  <b>Bank Of America</b> <b>Po Box 1598</b> <b>Norfolk, VA 23501</b>		J	<b>Opened 9/02/03 Last Active 8/14/07</b> <b>CreditCard</b>	X	X	X	<b>Unknown</b>
Account No. <b>xxxxxxxxxxx3551</b>  <b>Bank Of America</b> <b>2970 Transit Rd</b> <b>West Seneca, NY 14224</b>		W	<b>Opened 3/01/96 Last Active 1/01/98</b> <b>CreditCard</b>				<b>0.00</b>
Account No. <b>1767</b>  <b>BP/CHASE VISA</b> <b>PO BOX 15298</b> <b>WILMINGTON DE 19850</b>		J					<b>1,368.00</b>
Subtotal (Total of this page)							<b>1,368.00</b>

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

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 R 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. xxxxxxxx5784  Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		W	Opened 9/08/03 Last Active 6/23/06 CreditCard			Unknown
Account No. xxxxxxxx0634  Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		H	Opened 1/15/04 Last Active 7/24/06 CreditCard			6,368.00
Account No. xxxxxxxx8260  Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		W	Opened 8/14/96 Last Active 9/01/00 CreditCard			0.00
Account No. 8670  CAPITAL ONE BANK PO BOX 30285 SALT LAKE CITY UT 84130		J				11,231.00
Account No. xxxxxxxx1803  Cenlar Loan Admin&repo 425 Phillips Blvd Ewing, NJ 08618		J	Opened 11/25/98 Last Active 6/01/01 RealEstateMortgageWithoutOtherCollateral			0.00
Sheet no. <u>4</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>17,599.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>xxxxxxxx4070</b>  <b>Central Loan</b> <b>425 Phillips Bv</b> <b>Ewing, NJ 08618</b>		<b>J</b>	<b>Opened 11/01/98 Last Active 6/01/01</b> <b>RealEstateSpecificTypeUnknown</b>				<b>0.00</b>	
Account No. <b>x0000</b>  <b>Century Bank</b> <b>Pob 647</b> <b>Lucedale, MS 39452</b>		<b>J</b>	<b>Opened 4/01/97 Last Active 2/01/98</b> <b>Secured</b>				<b>0.00</b>	
Account No. <b>xxx7340</b>  <b>Century Bank</b> <b>Pob 647</b> <b>Lucedale, MS 39452</b>		<b>J</b>	<b>Opened 4/01/98 Last Active 8/01/00</b> <b>Secured</b>				<b>0.00</b>	
Account No. <b>1700</b>  <b>CHASE</b> <b>PO BOX 15298</b> <b>WILMINGTON DE 19850</b>		<b>J</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>Unknown</b>	
Account No. <b>xxxxxxxx0851</b>  <b>Chase</b> <b>800 Brooksedge Blvd</b> <b>Westerville, OH 43081</b>		<b>W</b>	<b>Opened 12/29/94 Last Active 7/03/06</b> <b>CreditCard</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>Unknown</b>	
Sheet no. <b>5</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>0.00</b>



In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>xxxxxxx5530</b>  <b>Chase</b> <b>800 Brooksedge Blvd</b> <b>Westerville, OH 43081</b>	<b>J</b>		<b>Opened 7/25/95 Last Active 2/22/07</b> <b>CreditCard</b>			<b>0.00</b>
Account No. <b>xxxxxx3507</b>  <b>Chase Manhattan Mtg</b> <b>3415 Vision Dr</b> <b>Columbus, OH 43219</b>						
Account No. <b>xxxxx5215</b>  <b>Chase Manhattan Mtg</b> <b>3415 Vision Dr</b> <b>Columbus, OH 43219</b>	<b>J</b>		<b>Opened 4/24/00 Last Active 8/01/01</b> <b>ConventionalRealEstateMortgage</b>			<b>0.00</b>
Account No. <b>8513</b>  <b>CITGO</b> <b>PO BOX 689095</b> <b>DESMOINES IA 50368</b>						
Account No. <b>xxxxx8513</b>  <b>Citgo Oil/citibank</b> <b>Po Box 6003</b> <b>Hagerstown, MD 21747</b>	<b>H</b>		<b>Opened 8/17/94 Last Active 7/03/06</b> <b>CreditCard</b>			<b>970.00</b>
Sheet no. <b>6</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>970.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>xxxxxxxxxxxx0818</b>  <b>Citibank Usa</b> <b>Po Box 6003</b> <b>Hagerstown, MD 21747</b>		J	Opened 3/28/02 Last Active 7/01/02 ChargeAccount			0.00	
Account No. <b>xxxxxx5947</b>  <b>Citifinancial Mortgage</b> <b>3232 W Royal Ln</b> <b>Irving, TX 75063</b>		J	Opened 10/22/02 Last Active 4/01/03 Mortgage			0.00	
Account No. <b>LAGDAV</b>  <b>CMBRLND RIV PROPANE GAS</b> <b>PO BOX 97</b> <b>SPRINGFIELD TN 37172</b>		J	NOTICE ONLY	X	X	X	Unknown
Account No. <b>2506</b>  <b>COMPASS BANK MC</b> <b>PO BOX 2210</b> <b>DECATUR AL 35699</b>		J					Unknown
Account No. <b>xxxxxxxx3310</b>  <b>Compass Bank Mc Gold</b> <b>Po Box 2210</b> <b>Decatur, AL 35699</b>		J	Opened 5/05/93 Last Active 6/09/06 CreditCard				14,896.00
Sheet no. <u>7</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	14,896.00

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>5940</b>  <b>DISCOVER</b> <b>PO BOX 15192</b> <b>WILMINGTON DE 19850</b>		<b>J</b>				<b>Unknown</b>
Account No. <b>xxxxxxx7100</b>  <b>Discover Fin</b> <b>Pob 15316</b> <b>Wilmington, DE 19850</b>		<b>J</b>	<b>Opened 10/27/86 Last Active 6/06/06</b> <b>CreditCard</b>			<b>12,194.00</b>
Account No. <b>xxxxxx0001</b>  <b>Eds Credit Union</b> <b>5640 Democracy Dr</b> <b>Plano, TX 75024</b>		<b>W</b>	<b>Opened 11/16/01 Last Active 8/01/04</b> <b>Automobile</b>			<b>0.00</b>
Account No. <b>xxxxxxxx8302</b>  <b>Friedmans Jewelers</b> <b>171 Crossroads Pkwy</b> <b>Savannah, GA 31407</b>		<b>H</b>	<b>Opened 12/14/99</b> <b>InstallmentLoan</b>			<b>0.00</b>
Account No. <b>xxxxxxxx3280</b>  <b>G M A C</b> <b>Po Box 105677</b> <b>Atlanta, GA 30348</b>		<b>J</b>	<b>Opened 7/28/00 Last Active 7/01/01</b> <b>AutoLease</b>			<b>0.00</b>
Sheet no. <b>8</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>12,194.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 O R 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. <b>xxxxxxxx8387</b>  <b>G M A C</b> <b>Po Box 55306</b> <b>Birmingham, AL 35255</b>		<b>J</b>	<b>Opened 1/16/99 Last Active 9/01/00</b> <b>Automobile</b>			<b>0.00</b>
Account No. <b>xxxxxx2396</b>  <b>Gemb/I &amp; T</b> <b>Po Box 981400</b> <b>El Paso, TX 79998</b>		<b>J</b>	<b>Opened 4/01/98 Last Active 5/19/98</b> <b>ChargeAccount</b>			<b>0.00</b>
Account No. <b>xxxxxxxx0056</b>  <b>Gemb/s&amp;k Famous</b> <b>Po Box 981439</b> <b>El Paso, TX 79998</b>		<b>H</b>	<b>Opened 10/15/00 Last Active 2/02/01</b> <b>ChargeAccount</b>			<b>0.00</b>
Account No. <b>xxxxx8707</b>  <b>General Motors Mtg Corp</b> <b>Po Box 4622</b> <b>Waterloo, IA 50704</b>		<b>J</b>	<b>Opened 8/10/01 Last Active 7/01/02</b> <b>ConventionalRealEstateMortgage</b>			<b>0.00</b>
Account No. <b>xxxxxxx3280</b>  <b>Gmac</b> <b>P.o. Box 2150</b> <b>Greeley, CO 80632</b>		<b>J</b>	<b>Opened 7/01/00 Last Active 7/01/01</b> <b>AutoLease</b>			<b>0.00</b>
Sheet no. <b>9</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>0.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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.  <b>HOME DEPOT PO BOX 9100 DES MOINES IA 50368</b>		<b>J</b>				<b>1,500.00</b>
Account No.  <b>Representing: HOME DEPOT</b>		<b>HOME DEPOT CREDIT SVCS PO BOX 6029 The Lakes, NV 88901</b>				
Account No. <b>xxxxx3324</b>  <b>Homecome Fin 2711 N Haskell Suite 1000 Dallas, TX 75204</b>		<b>J</b>	<b>Opened 10/01/01 Last Active 7/01/02 Mortgage</b>			<b>0.00</b>
Account No. <b>xxxxxx9446</b>  <b>Hsbc Nv Po Box 19360 Portland, OR 97280</b>		<b>J</b>	<b>Opened 3/15/95 CreditCard</b>			<b>0.00</b>
Account No. <b>xxxxxxxx0432</b>  <b>Hsbc Nv Pob 19360 Portland, OR 97280</b>		<b>H</b>	<b>Opened 3/01/95 Last Active 5/01/97 CreditCard</b>			<b>0.00</b>
Sheet no. <b>10</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>1,500.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>xxxxxxxx0007</b>  <b>Hsbc/rhode</b> <b>Pob 15521</b> <b>Wilmington, DE 19805</b>		<b>W</b>	<b>Opened 2/13/99 Last Active 12/22/00</b> <b>ChargeAccount</b>			<b>0.00</b>
Account No. <b>8691</b>  <b>JAYCO</b> <b>PO BOX 858</b> <b>TEMPLE CITY CA 91780</b>		<b>W</b>				<b>3,130.24</b>
Account No. <b>xx0521</b>  <b>Jc Penney</b> <b>Po Box 981402</b> <b>El Paso, TX 79998</b>		<b>W</b>	<b>Opened 2/01/92 Last Active 1/01/99</b> <b>ChargeAccount</b>			<b>0.00</b>
Account No. <b>xx0042</b>  <b>Jc Penney</b> <b>Po Box 981402</b> <b>El Paso, TX 79998</b>		<b>H</b>	<b>Opened 11/25/01 Last Active 1/28/02</b> <b>ChargeAccount</b>			<b>0.00</b>
Account No. <b>3967</b>  <b>LOWES</b> <b>PO BOX 981064</b> <b>EL PASO TX 79998</b>		<b>J</b>				<b>4,863.99</b>
Sheet no. <b>11</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>7,994.23</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>7487</b>	J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					Unknown	
<b>LOWES VISA/CAPITAL ONE PO BOX 30285 SALT LAKE CITY UT 84130</b>								
Account No. <b>xxxxxxxxxxxx3967</b>	J	Opened 4/19/02 Last Active 6/23/06 ChargeAccount					Unknown	
<b>Lowe/mbga Po Box 103065 Roswell, GA 30076</b>								
Account No.	J						Unknown	
<b>MBNA/FIA PO BOX 15026 WILMINGTON DE 19850</b>								
Account No.		<b>CHEATHAM CO CHANCERY CT RE: 13501 100 PUBLIC SQ #106 ASHLAND CITY, TN 37015</b>						
<b>Representing: MBNA/FIA</b>								
Account No.		<b>CHEATHAM CO GEN SESS RE: 2008-60-2009 100 PUBLIC SQ #223 ASHLAND CITY, TN 37015</b>						
<b>Representing: MBNA/FIA</b>								
Sheet no. <b>12</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>0.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>Representing: MBNA/FIA</b>		<b>MBNA/FIA C/O BUFFALOE &amp; ASSOC 201 4TH AVE NO #1300 NASHVILLE, TN 37219</b>			
Account No. <b>xxxxxxxx5020</b> <b>Mcydsnb 9111 Duke Blvd Mason, OH 45040</b>		<b>Opened 10/17/97 Last Active 7/12/99 ChargeAccount</b> <b>H</b>			<b>0.00</b>
Account No. <b>xxxxxxxx2220</b> <b>Mcydsnb 9111 Duke Blvd Mason, OH 45040</b>		<b>Opened 11/01/04 Last Active 12/16/04 ChargeAccount</b> <b>W</b>			<b>0.00</b>
Account No. <b>7564</b> <b>Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713</b>		<b>Opened 5/07/94 Last Active 5/17/06 CreditCard</b> <b>J</b>			<b>52,321.00</b>
Account No. <b>8753</b> <b>Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713</b>		<b>Opened 11/09/00 Last Active 6/06/06 CreditCard</b> <b>J</b>			<b>23,686.00</b>
Subtotal (Total of this page)					<b>76,007.00</b>

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



In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 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. <b>xxxx9865</b>  <b>Ocwen Federal Bank</b> <b>12650 Ingenuity Dr</b> <b>Orlando, FL 32826</b>		<b>W</b>	<b>Opened 4/08/03 Last Active 6/29/07</b> <b>ConventionalRealEstateMortgage</b>			<b>0.00</b>
Account No. <b>xxxxxxxxxx4268</b>  <b>Regions Bank</b> <b>2026 Saint Charles Ave</b> <b>New Orleans, LA 70130</b>		<b>J</b>	<b>Opened 12/01/96 Last Active 4/01/98</b> <b>InstallmentLoan</b>			<b>0.00</b>
Account No. <b>7514</b>  <b>SEARS</b> <b>PO BOX 6922</b> <b>THE LAKES NV 88901</b>		<b>J</b>				<b>Unknown</b>
Account No. <b>xxxxxxxxxxxx7514</b>  <b>Sears/cbsd</b> <b>Po Box 6189</b> <b>Sioux Falls, SD 57117</b>		<b>J</b>	<b>Opened 6/01/84 Last Active 3/20/07</b> <b>CreditCard</b>			<b>9,203.00</b>
Account No. <b>xxxxxxx9857</b>  <b>Service Merchandise</b> <b>Po Box 2974</b> <b>Shawnee Mission, KS 66201</b>		<b>H</b>	<b>Opened 11/07/98</b> <b>ChargeAccount</b>			<b>0.00</b>
Sheet no. <b>14</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>9,203.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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. <b>6701</b>  <b>SHELL/CITI</b> <b>PO BOX 689151</b> <b>DES MOINES IA 50368</b>		<b>J</b>					<b>Unknown</b>	
Account No. <b>xx9593</b>  <b>Synovus Mortgage Corp</b> <b>800 Shades Creek Pkwy St</b> <b>Birmingham, AL 35209</b>		<b>J</b>	<b>Opened 4/24/00 Last Active 3/01/01</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>	
Account No. <b>xx5973</b>  <b>Synovus Mortgage Corp</b> <b>800 Shades Creek Pkwy St</b> <b>Birmingham, AL 35209</b>		<b>W</b>	<b>Opened 7/12/02</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>	
Account No. <b>xxxxxx6701</b>  <b>Texaco/citibank</b> <b>Po Box 6003</b> <b>Hagerstown, MD 21747</b>		<b>J</b>	<b>Opened 6/11/94 Last Active 6/08/07</b> <b>CreditCard</b>				<b>1,134.00</b>	
Account No. <b>xxxxxxxx0632</b>  <b>Wf Fin Bank</b> <b>Po Box 5943</b> <b>Sioux Falls, SD 57117</b>		<b>W</b>	<b>Opened 1/28/05</b> <b>CreditCard</b>				<b>0.00</b>	
Sheet no. <b>15</b> of <b>16</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>1,134.00</b>

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 R 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	A M O U N T O F C L A I M
		H W J C				
Account No. <b>xxxxxxxxxxx5138</b>  <b>Wffinance</b> <b>2760 John Hawkins Pkwy S</b> <b>Hoover, AL 35244</b>	<b>J</b>		<b>Opened 11/11/97 Last Active 1/01/98</b> <b>ChargeAccount</b>			<b>0.00</b>
Account No. <b>xxxxxx2109</b>  <b>Wffnatlbnk</b> <b>4455 W Spring Mountain R</b> <b>Las Vegas, NV 89102</b>						
Account No. <b>xxxxxxxxxxxxx8820</b>  <b>Wfnnb/vctria</b> <b>Po Box 182128</b> <b>Columbus, OH 43218</b>	<b>H</b>		<b>Opened 1/14/00 Last Active 4/30/02</b> <b>ChargeAccount</b>			<b>0.00</b>
Account No.						
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) **200,123.23**

In re **DAVID W. LANGLEY,  
DIANE RENEE LANGLEY**

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 **DAVID W. LANGLEY**  
**DIANE RENEE LANGLEY**

Case No. \_\_\_\_\_

Debtor(s)

**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:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):  <b>son</b>	AGE(S):  <b>-</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>OPERATIONS MANAGER</b>	
Name of Employer	<b>self employed installer</b>	<b>EDS</b>
How long employed	<b>more than 1 year</b>	<b>MORE THAN 1 YEAR</b>
Address of Employer	<b>5400 LEGACY DR. H3-2B-82 PLANO, TX 75024</b>	

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>8,928.96</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>0.00</u>	\$ <u>8,928.96</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>1,806.12</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>501.56</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): <u>401-k</u>	\$ <u>0.00</u>	\$ <u>267.88</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>2,575.56</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>0.00</u>	\$ <u>6,353.40</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>2,000.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</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>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>2,000.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>2,000.00</u>	\$ <u>6,353.40</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>8,353.40</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:

In re **DAVID W. LANGLEY**  
**DIANE RENEE LANGLEY**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

### SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>2,753.15</u>
a. Are real estate taxes included?	Yes <u>X</u> No ___		
b. Is property insurance included?	Yes <u>X</u> No ___		
2. Utilities:		\$	<u>400.00</u>
a. Electricity and heating fuel		\$	<u>50.00</u>
b. Water and sewer		\$	<u>0.00</u>
c. Telephone		\$	<u>458.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>100.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>600.00</u>
4. Food		\$	<u>200.00</u>
5. Clothing		\$	<u>50.00</u>
6. Laundry and dry cleaning		\$	<u>200.00</u>
7. Medical and dental expenses		\$	<u>480.00</u>
8. Transportation (not including car payments)		\$	<u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>268.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>300.00</u>
(Specify) <u>Husband's income taxes</u>			
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
d. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Husband's business expenses</u>		\$	<u>1,000.00</u>
Other _____		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>6,859.15</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<u>8,353.40</u>
b. Average monthly expenses from Line 18 above		\$	<u>6,859.15</u>
c. Monthly net income (a. minus b.)		\$	<u>1,494.25</u>

In re DAVID W. LANGLEY  
DIANE RENEE LANGLEY Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<u>cable, internet, and telephone</u>	\$	<u>208.00</u>
<u>cell phone</u>	\$	<u>100.00</u>
<u>natural gas</u>	\$	<u>150.00</u>
<b><u>Total Other Utility Expenditures</u></b>	<b>\$</b>	<b><u>458.00</u></b>



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

In re **DAVID W. LANGLEY  
DIANE RENEE LANGLEY**

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 32 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 **October 29, 2007**

Signature /s/ DAVID W. LANGLEY  
**DAVID W. LANGLEY**  
Debtor

Date **October 29, 2007**

Signature /s/ DIANE RENEE LANGLEY  
**DIANE RENEE LANGLEY**  
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 **DAVID W. LANGLEY  
DIANE RENEE LANGLEY**

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
<b>\$106,526.14</b>	<b>2007: HUSBAND- YEAR TO DATE \$19,000.00</b>
	<b>2007: WIFE- YEAR TO DATE \$87,526.14</b>
<b>\$118,423.00</b>	<b>2006: AS PER FED TAX RETURN</b>
<b>\$128,321.00</b>	<b>2005: AS PER FED TAX RETURN</b>

**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
<b>BANK OF AMERICA PO BOX 1390 NORFOLK VA 23501</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>CHASE PO BOX 15298 WILMINGTON DE 19850</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>First Horizon Home Loa 4000 Horizon Way Irving, TX 75063</b>		<b>\$0.00</b>	<b>\$329,700.00</b>
<b>New South Federal Savi 425 Phillips Blvd Ewing, NJ 08618</b>		<b>\$0.00</b>	<b>\$9,870.00</b>

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 <b>FIA CARD SERVICES, N.A. FKA MBNA AMERICA BANK N.A.</b>	NATURE OF PROCEEDING <b>ARBITRATION AWARD/DEBT COLLECTION</b>	COURT OR AGENCY AND LOCATION <b>CHEATHAM COUNTY GENERAL SESSIONS COURT</b>	STATUS OR DISPOSITION <b>PENDING</b>
		<b>DOCKET NO. 2008-60-2009</b>	
<b>FIA CARD SERVICES, N.A. FKA MBNA AMERICA BANK N.A.</b>	<b>ARBITRATION AWARD/DEBT COLLECTION</b>	<b>CHEATHAM COUNTY CHANCERY COURT</b>	<b>JUDGMENT OF \$54,817.89</b>
		<b>DOCKET NO. 13501</b>	

- 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
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**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
sale of ski boat		\$6,000.00
trade of 1979 Thundercraft		received Masterphone guitar listed on Schedule B

- 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
<b>First Tennessee Bank</b>		<b>papers including savings bonds for son in the amount of \$1600.00</b>	

**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

- 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

- 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)

- 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

### 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



- 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)
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**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 October 29, 2007

Signature /s/ DAVID W. LANGLEY  
**DAVID W. LANGLEY**  
Debtor

Date October 29, 2007

Signature /s/ DIANE RENEE LANGLEY  
**DIANE RENEE LANGLEY**  
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*