

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Reyes, Julio A.	Name of Joint Debtor (Spouse) (Last, First, Middle): Reyes, Deborah A.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Meg's Playhouse & Preschool	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9152	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0684
Street Address of Debtor (No. and Street, City, and State): 2 Innisbrook Lane Brentwood, TN	Street Address of Joint Debtor (No. and Street, City, and State): 2 Innisbrook Lane Brentwood, TN
ZIP Code 37027	ZIP Code 37027
County of Residence or of the Principal Place of Business: Williamson	County of Residence or of the Principal Place of Business: Williamson
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (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).	Chapter of Bankruptcy Code Under Which the Petition is Filed (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 Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (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.	Chapter 11 Debtors 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

<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets

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

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$50 million	<input type="checkbox"/> \$10,000,001 to \$100 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Reyes, Julio A. Reyes, Deborah A.</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

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

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

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

Exhibit D

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

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

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

Information Regarding the Debtor - Venue

(Check any applicable box)

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

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

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

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

 (Name of landlord that obtained judgment)

 (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

Voluntary Petition

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

Name of Debtor(s):

**Reyes, Julio A.
Reyes, Deborah A.**

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/ Julio A. Reyes
Signature of Debtor **Julio A. Reyes**

X /s/ Deborah A. Reyes
Signature of Joint Debtor **Deborah A. Reyes**

Telephone Number (If not represented by attorney)

October 8, 2009
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 Attorney*

X /s/ Paul E. Jennings
Signature of Attorney for Debtor(s)

Paul E. Jennings
Printed Name of Attorney for Debtor(s)

Paul E. Jennings Law Office
Firm Name

**805 South Church Street, Suite 3
Murfreesboro, TN 37130**

Address

**Email: paulejennings@bellsouth.net
(615) 895-7200 Fax: (615) 895-7294**

Telephone Number

October 8, 2009
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

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

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of 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 Julio A. Reyes
Deborah A. Reyes

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. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [*Check the applicable statement.*] [*Must be accompanied by a motion for determination by the court.*]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Julio A. Reyes
 Julio A. Reyes

Date: **October 8, 2009**

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

In re Julio A. Reyes
Deborah A. Reyes

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. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Deborah A. Reyes
 Deborah A. Reyes

Date: October 8, 2009

United States Bankruptcy Court
Middle District of Tennessee

In re **Julio A. Reyes**
Deborah A. Reyes

Debtor(s)

Case No. _____
 Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Advanta Bank Corp Po Box 844 Spring House, PA 19477	Advanta Bank Corp Po Box 844 Spring House, PA 19477			25,242.00
American Express P. O. Box 650448 Dallas, TX 75265-0448	American Express P. O. Box 650448 Dallas, TX 75265-0448			22,801.64
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Mortgage		15,144.00 (Unknown secured)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Mortgage		131,004.00 (Unknown secured)
Bank Of America 201 N Tryon St Charlotte, NC 28202	Bank Of America 201 N Tryon St Charlotte, NC 28202			32,085.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850			12,632.00
Bank of America Business Card P. O. Box 15710 Wilmington, DE 19886	Bank of America Business Card P. O. Box 15710 Wilmington, DE 19886			9,338.41
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850			8,113.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850			6,753.00
Bb&T Po Box 1847 Wilson, NC 27894	Bb&T Po Box 1847 Wilson, NC 27894			9,718.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			18,696.00

Julio A. ReyesIn re **Deborah A. Reyes**

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>
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850			17,716.00
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Mortgage		232,182.00 (Unknown secured)
Fia Csna Po Box 17054 Wilmington, DE 19850	Fia Csna Po Box 17054 Wilmington, DE 19850			7,183.00
Internal Revenue Service Attn: Chapter 11, MDP 146 801 Broadway, Room 285 Nashville, TN 37203	Internal Revenue Service Attn: Chapter 11, MDP 146 801 Broadway, Room 285 Nashville, TN 37203			300,000.00
National City Bank 1 National City Pkwy Kalamazoo, MI 49009	National City Bank 1 National City Pkwy Kalamazoo, MI 49009	Automobile		6,049.00 (Unknown secured)
Regions Bank 5218 Hickory Hollow Parkway Antioch, TN 37013	Regions Bank 5218 Hickory Hollow Parkway Antioch, TN 37013			6,700.00
Sams Club Credit Card P. O. Box 530981 Atlanta, GA 30353-0942	Sams Club Credit Card P. O. Box 530981 Atlanta, GA 30353-0942			6,122.99
Toyota Motor Credit Co 810 Crescent Centre Dr S Franklin, TN 37067	Toyota Motor Credit Co 810 Crescent Centre Dr S Franklin, TN 37067	Automobile		18,013.00 (Unknown secured)
Us Bank/Na Nd 4325 17th Ave S Fargo, ND 58125	Us Bank/Na Nd 4325 17th Ave S Fargo, ND 58125			10,923.00

In re Julio A. Reyes
Deborah A. Reyes
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**

We, **Julio A. Reyes** and **Deborah A. Reyes**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date October 8, 2009

Signature /s/ Julio A. Reyes
Julio A. Reyes
Debtor

Date October 8, 2009

Signature /s/ Deborah A. Reyes
Deborah A. Reyes
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.

JULIO A. REYES
2 INNISBROOK LANE
BRENTWOOD TN 37027

DEBORAH A. REYES
2 INNISBROOK LANE
BRENTWOOD TN 37027

PAUL E. JENNINGS
PAUL E. JENNINGS LAW OFFICE
805 SOUTH CHURCH STREET, SUITE 3
MURFREESBORO, TN 37130

ACCESS CONTROL SYSTEMS, LLC
2617 GRISSOM DRIVE
NASHVILLE TN 37204

ADVANCED DIAGNOSTIC IMAGING
P. O. BOX 249
GOODLETTSVILLE TN 37070

ADVANTA BANK CORP
PO BOX 844
SPRING HOUSE PA 19477

AEGIS SCIENCES CORPORATION
P. O. BOX 306061
PANAMA CITY FL 32408

AMERICAN EXPRESS
P. O. BOX 650448
DALLAS TX 75265-0448

ARTHUR K. LOWEN, ESQUIRE
201 4TH AVENUE NORTH, SUITE 1830
NASHVILLE TN 37219

AVAYA FINANCIAL SERVICE
P. O. BOX 93000
CHICAGO IL 60673-0001

BAC HOME LOANS SERVICE
450 AMERICAN ST
SIMI VALLEY CA 93065

BANK OF AMERICA
4161 PIEDMONT PKWY
GREENSBORO NC 27410

BANK OF AMERICA
201 N TRYON ST
CHARLOTTE NC 28202

BANK OF AMERICA
PO BOX 17054
WILMINGTON DE 19850

BANK OF AMERICA
BUSINESS CARD
P. O. BOX 15710
WILMINGTON DE 19886

BANK OF AMERICA
P. O. BOX 650070
DALLAS TX 75265

BARCLAYS BANK DELAWARE
125 S WEST ST
WILMINGTON DE 19801

BB&T
PO BOX 1847
WILSON NC 27894

BP OIL
P. O. BOX 70887
CHARLOTTE NC 28272

BRENTWOOD CHILDREN'S CLINIC
95 SEABOARD LANE, SUITE 201
BRENTWOOD TN 37027

BURG MANAGEMENT
2837 JOAN AVENUE SUITE B
PANAMA CITY FL 32408

BURG MANAGEMENT
C/O GOVERNER'S CLUB
9681 CONCORD ROAD
BRENTWOOD TN 37027

CAPITAL ONE
P. O. BOX 71083
CHARLOTTE NC 28272

CAPITAL ONE
P. O. BOX 6492
CAROL STREAM IL 60197

CBS COL CLRK
121 W. DUNBAR ROAD
CLARKSVILLE TN 37040

CERTEGY
P.O. BOX 30046
TAMPA FL 33630

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHRYSLER FINANCIAL
10300 BOGGY CREEK ROAD
ORLANDO FL 32824

CITIMORTGAGE INC
PO BOX 9438
GAITHERSBURG MD 20898

DAMILER TRUCK FINANCIAL
13650 HERITAGE PARKWAY
FORT WORTH TX 76177

DIANNE WALDRON
TREASURER/TOWN CLERK
315 S. LOWRY STREET
SMYRNA TN 37167

FIA CSNA
PO BOX 17054
WILMINGTON DE 19850

FROST-ARNETT COMPANY
P. O. BOX 198988
NASHVILLE TN 37219-8988

GATES AT STERLING COVE
C/O BURGE MANAGEMENT
2827 JOAN AVENUE, STE B
PANAMA CITY FL 32408

GE MONEY BANK
RE: LOWE'S CONSUMER ACCOUNT
P. O. BOX 530914
ATLANTA GA 30353

GEMB/BELK
PO BOX 981491
EL PASO TX 79998

GEMB/LOWES
PO BOX 103065
ROSWELL GA 30076

GEMB/LOWES PC
PO BOX 981416
EL PASO TX 79998

GREEN BANK
CASON LANE
MURFREESBORO TN 37130

GREEN BANK
710 NASHVILLE PIKE
GALLATIN TN 37066

HOME DEPOT CREDIT SERVICES
PROCESSING CENTER
DES MOINES IA 50364

HOME DEPOT CREDIT SERVICES
P. O. BOX 6029
THE LAKES NV 88901-6029

HSBC RETAIL SERVICES
P. O. BOX 15521
WILMINGTON DE 19850

HSBC RETAIL SERVICES
RE: BEST BUY
P. O. BOX 5238
CAROL STREAM IL 60197

HSBC/BSBUY
PO BOX 15519
WILMINGTON DE 19850

INTERNAL REVENUE SERVICE
ATTN: CHAPTER 11, MDP 146
801 BROADWAY, ROOM 285
NASHVILLE TN 37203

JAMIE BYRON
GREEN BANK
164 CASON LANE
MURFREESBORO TN 37128

JUNIPER VISA CARD
CARD SERVICES
P. O. BOX 13337
PHILADELPHIA PA 19101

KEY EQUIPMENT FINANCE
11030 CIRCLE POINT DRIVE, SUITE 200
WESTMINISTER CO 80020

LAVERGNE MINI STORAGE
475 OLD NASHVILLE HIGHWAY
LA VERGNE TN 37086

LONG BEACH ASSOCIATION
10511 FRONT BEACH ROAD
PANAMA CITY BEACH FL 32407

LOWE'S
P. O. BOX 530914
ATLANTA GA 30353

MAC IRON
194 BUSH LANE
GALLATIN TN 37066

MACY'S
9111 DUKE BLVD
MASON OH 45040

MARLIN LEASING
P. O. BOX 13604
PHILADELPHIA PA 19101

MURFREESBORO MEDICAL CLINIC
P. O. BOX 7006
MURFREESBORO TN 37133

NASHVILLE ADJUSTMENT BUREAU
P. O. BOX 198988
NASHVILLE TN 37219

NATIONAL CITY BANK
1 NATIONAL CITY PKWY
KALAMAZOO MI 49009

NCO FINANCIAL SYSTEMS, INC.
4000 E 5TH AVENUE
COLUMBUS OH 43219

OCE LEASE
P. O. BOX 416012
PHILADELPHIA PA 19101

OCE' IMAGISTICS
ACCOUNTS RECEIVABLE
100 OAKVIEW DRIVE
TRUMBULL CT 06611

PAIN & SPINE CONSULTANTS
1805 WILLIAMSON COURT
BRENTWOOD TN 37027

PATHGROUP LABS, LLC
5301 VIRGINIA WAY, SUITE 300
BRENTWOOD TN 37027

PAYMENT AMER
POB 24850
NASHVILLE TN 37202

PENTECH FINANCIAL
P. O. BOX 70887
CHARLOTTE NC 28272

PINNACLE BANK
P. O. BOX 292487
NASHVILLE TN 37229-2487

PINNACLE BANK
ATTN: SAM SHORT
269 S. LOWRY STREET
SMYRNA TN 37167

PLAYPOWER LT FARMINGTON
ONE IRON MOUNTAIN DRIVE
FARMINGTON MO 63640

PROFESSIONAL ADJUSTM
P.O. BOX 24850
NASHVILLE TN 37202

RADIO ACCOUNTING SERVICE
RE: WBUZ/FM 102.9
3312 WEST PETERSON AVENUE
CHICAGO IL 60659

REGIONS BANK
5218 HICKORY HOLLOW PARKWAY
ANTIOCH TN 37013

REGIONS BANK
CONSUMER LOAN PROCESING
P. O. BOX 2224
BIRMINGHAM AL 35246

SAMS CLUB CREDIT CARD
P. O. BOX 530981
ATLANTA GA 30353-0942

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117

TEB BATEY
RUTHERFORD COUNTY TRUSTEE
P. O. BOX 1316
MURFREESBORO TN 37133

THE BONE & JOINT SURGERY CENTER
206 BEDFORD WAY
FRANKLIN TN 37064

THE DAILY NEWS JOURNAL
P. O. BOX 677587
DALLAS TX 75267

THE GALLATIN NEWSPAPER
P. O. BOX 8156
GALLATIN TN 37066

TN DEPT OF LABOR & WORKFORCE
220 FRENCH LANDING DRIVE
NASHVILLE TN 37243

TOYOTA MOTOR CREDIT CO
810 CRESCENT CENTRE DR S
FRANKLIN TN 37067

TRUGREEN
P. O. BOX 330937
MURFREESBORO TN 37133

UNITED STATES TRUSTEE
318 CUSTOMS HOUSE
701 BROADWAY
NASHVILLE TN 37203

US BANK/NA ND
4325 17TH AVE S
FARGO ND 58125

VANDERBILT MEDICAL CENTER
DEPT AT 40211
ATLANTA GA 31192-0211

VERIZON WIRELESS
P.O. BOX 660108
DALLAS TX 75266-0108

WATERSCAPES BACKYARD RESORTS
2319 WINFORD AVENUE
NASHVILLE TN 37211

WFNNB/LIMITED
PO BOX 330066
NORTHGLENN CO 80233

WILLIAMSON MEDICAL CENTER
P. O. BOX 12101
TRENTON NJ 08650

YELLOW BOOK MID-ATLANTIC
P. O. BOX 11815
NEWARK NJ 07101