

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Tanner, Jeffrey Bowen</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Tanner, Lauralea Jeanette</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Lauralea Jeanette Dorman</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1845</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6305</b>
Street Address of Debtor (No. and Street, City, and State): <b>460 Summit Oaks Drive Nashville, TN</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>460 Summit Oaks Drive Nashville, TN</b>
ZIP Code <b>37221</b>	ZIP Code <b>37221</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 type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

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

**Estimated Number of Creditors**

<input checked="" type="checkbox"/> 1-49	<input 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 type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" 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 checked="" 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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THIS SPACE IS FOR COURT USE ONLY



**Voluntary Petition**

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

Name of Debtor(s):

**Tanner, Jeffrey Bowen  
Tanner, Lauralea Jeanette**

**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/ Jeffrey Bowen Tanner**  
Signature of Debtor **Jeffrey Bowen Tanner**

**X /s/ Lauralea Jeanette Tanner**  
Signature of Joint Debtor **Lauralea Jeanette Tanner**

Telephone Number (If not represented by attorney)

**November 4, 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/ Roy C. DeSha, Jr.**  
Signature of Attorney for Debtor(s)

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

**DeSha Watson, PLLC**  
Firm Name

**1106 18th Avenue South  
Nashville, TN 37212**

Address

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

Telephone Number

**November 4, 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 Jeffrey Bowen Tanner  
Lauralea Jeanette Tanner

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.**



Certificate Number: 01356-TNM-CC-008857307

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 30, 2009, at 10:16 o'clock PM EDT,

Jeffrey Tanner received from

Hummingbird Credit Counseling and Education, Inc.,

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

Middle District of Tennessee, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: October 30, 2009

By /s/John Worsley

Name John Worsley

Title Senior Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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

In re Jeffrey Bowen Tanner  
Lauralea Jeanette Tanner

Debtor(s)

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

Chapter 11

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

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[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.**





Certificate Number: 01356-TNM-CC-008857311

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 30, 2009, at 10:18 o'clock PM EDT,

Lauralea Tanner received from

Hummingbird Credit Counseling and Education, Inc.,

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

Middle District of Tennessee, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: October 30, 2009

By /s/John Worsley

Name John Worsley

Title Senior Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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

In re **Jeffrey Bowen Tanner**  
**Lauralea Jeanette Tanner**

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>
<b>Air Tran Credit Card Card Services P.O. Box 8801 Wilmington, DE 19899-8801</b>	<b>Air Tran Credit Card Card Services P.O. Box 8801 Wilmington, DE 19899-8801</b>	<b>Credit card purchases</b>		<b>1,704.97</b>
<b>Amazon Chase Viza P.O. Box 15298 Wilmington, DE 19850-5298</b>	<b>Amazon Chase Viza P.O. Box 15298 Wilmington, DE 19850-5298</b>	<b>Credit card purchases</b>		<b>374.37</b>
<b>American Express P.O. Box 981540 El Paso, TX 79998-1540</b>	<b>American Express P.O. Box 981540 El Paso, TX 79998-1540</b>	<b>Credit card purchases</b>		<b>35,721.80</b>
<b>American Home Mortgage P.O. Box 631790 Irving, TX 75063-1730</b>	<b>American Home Mortgage P.O. Box 631790 Irving, TX 75063-1730</b>	<b>Home and lot located at: 460 Summit Oaks Drive Nashville, Tennessee 37221</b>		<b>95,990.29 (385,000.00 secured) (380,793.30 senior lien)</b>
<b>AT&amp;T Universal Card c/o Citibank P.O. Box 6000 The Lakes, NV 89163</b>	<b>AT&amp;T Universal Card c/o Citibank P.O. Box 6000 The Lakes, NV 89163</b>	<b>Credit card purchases</b>		<b>4,308.45</b>
<b>B. Barnett 8201 Cantrell Rd., Ste. 280 Little Rock, AR 72227</b>	<b>B. Barnett 8201 Cantrell Rd., Ste. 280 Little Rock, AR 72227</b>			<b>6,628.56</b>
<b>Bank of America Visa P.O. Box 15019 Wilmington, DE 19850</b>	<b>Bank of America Visa P.O. Box 15019 Wilmington, DE 19850</b>	<b>Credit card purchases</b>		<b>13,544.28</b>
<b>Capital One Bank Attn: General Correspondence P.O. Box 30285 Salt Lake City, UT 84130-0285</b>	<b>Capital One Bank Attn: General Correspondence P.O. Box 30285 Salt Lake City, UT 84130-0285</b>	<b>Credit card purchases</b>		<b>2,685.40</b>
<b>Dell Financial Services c/o DFS Customer Care Dept. P.O. Box 81577 Austin, TX 78708-1577</b>	<b>Dell Financial Services c/o DFS Customer Care Dept. P.O. Box 81577 Austin, TX 78708-1577</b>	<b>XPS m1530 Computer</b>		<b>2,663.78  (250.00 secured)</b>

Jeffrey Bowen Tanner

In re Lauralea Jeanette Tanner

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>
Expo Credit Services P.O. Box 653000 Dallas, TX 75265-3000	Expo Credit Services P.O. Box 653000 Dallas, TX 75265-3000	Refrigerator		6,297.59  (1,000.00 secured)
Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	1040 Liability		70,000.00
Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	1040 Liability		13,454.00
Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	1040 Liability		Unknown
Marriott Visa P.O. Box 15298 Wilmington, DE 19850-5298	Marriott Visa P.O. Box 15298 Wilmington, DE 19850-5298	Credit card purchases		18,262.61
Relax the Back c/o GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076	Relax the Back c/o GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076	Zero Gravity Chair		3,212.25  (250.00 secured)
Saks Fifth Avenue Credit Services P.O. Box 10327 Jackson, MS 39289-1327	Saks Fifth Avenue Credit Services P.O. Box 10327 Jackson, MS 39289-1327	Credit card purchases		4,498.38
Sallie Mae, Inc. Attn: Correspondence P.O. Box 9500 Wilkes Barre, PA 18773-8500	Sallie Mae, Inc. Attn: Correspondence P.O. Box 9500 Wilkes Barre, PA 18773-8500	Student loans		62,807.09
Thomasville Furniture c/o GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076	Thomasville Furniture c/o GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076	Desk, Chair and Filing Cabinet		4,260.37  (600.00 secured)

In re **Jeffrey Bowen Tanner**  
**Lauralea Jeanette Tanner** \_\_\_\_\_  
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, **Jeffrey Bowen Tanner** and **Lauralea Jeanette Tanner**, 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 **November 4, 2009** \_\_\_\_\_

Signature **/s/ Jeffrey Bowen Tanner** \_\_\_\_\_  
**Jeffrey Bowen Tanner**  
Debtor

Date **November 4, 2009** \_\_\_\_\_

Signature **/s/ Lauralea Jeanette Tanner** \_\_\_\_\_  
**Lauralea Jeanette Tanner**  
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.

JEFFREY BOWEN TANNER  
460 SUMMIT OAKS DRIVE  
NASHVILLE TN 37221

LAURALEA JEANETTE TANNER  
460 SUMMIT OAKS DRIVE  
NASHVILLE TN 37221

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

AIR TRAN CREDIT CARD  
CARD SERVICES  
P.O. BOX 8801  
WILMINGTON DE 19899-8801

AMAZON CHASE VIZA  
P.O. BOX 15298  
WILMINGTON DE 19850-5298

AMERICA'S SERVICING CO.  
P.O. BOX 10328  
DES MOINES IA 50306

AMERICAN EXPRESS  
P.O. BOX 981540  
EL PASO TX 79998-1540

AMERICAN HOME MORTGAGE  
P.O. BOX 631790  
IRVING TX 75063-1730

AT&T UNIVERSAL CARD  
C/O CITIBANK  
P.O. BOX 6000  
THE LAKES NV 89163

B. BARNETT  
8201 CANTRELL RD., STE. 280  
LITTLE ROCK AR 72227

BANK OF AMERICA VISA  
P.O. BOX 15019  
WILMINGTON DE 19850

CAPITAL ONE BANK  
ATTN: GENERAL CORRESPONDENCE  
P.O. BOX 30285  
SALT LAKE CITY UT 84130-0285

DELL FINANCIAL SERVICES  
C/O DFS CUSTOMER CARE DEPT.  
P.O. BOX 81577  
AUSTIN TX 78708-1577

EXPO CREDIT SERVICES  
P.O. BOX 653000  
DALLAS TX 75265-3000

GMAC FINANCIAL SERVICES  
P.O. BOX 380901  
MINNEAPOLIS MN 55438-0901

INTERNAL REVENUE SERVICES  
P.O. BOX 21126  
PHILADELPHIA PA 19114

MARRIOTT VISA  
P.O. BOX 15298  
WILMINGTON DE 19850-5298

RELAX THE BACK C/O GE MONEY BANK  
ATTN: BANKRUPTCY DEPT.  
P.O. BOX 103106  
ROSWELL GA 30076

SAKS FIFTH AVENUE  
CREDIT SERVICES  
P.O. BOX 10327  
JACKSON MS 39289-1327

SALLIE MAE, INC.  
ATTN: CORRESPONDENCE  
P.O. BOX 9500  
WILKES BARRE PA 18773-8500

THOMASVILLE FURNITURE C/O GE MONEY BANK  
ATTN: BANKRUPTCY DEPT.  
P.O. BOX 103106  
ROSWELL GA 30076