United States Bankruptcy Court Middle District of Tennessee Voluntary Petition					Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Davis, Stephen Allen				Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J, maiden, and		in the last 8 years):
Last four digits of Soc. Sec. or Individual- (if more than one, state all)	axpayer I.D.	(ITIN) No./0	Complete EII	N Last fo	our digits or re than one, s	f Soc. Sec. or state all)	r Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, C 3503 Belmont Blvd. Nashville, TN	ity, and State	_	ZIP Code	Street	Address of	Joint Debtor	r (No. and St	reet, City, and State): ZIP Code
County of Residence or of the Principal Plancing	ce of Busines	ss:	37215	Count	y of Reside	ence or of the	Principal Pl	ace of Business:
Mailing Address of Debtor (if different fro	n street addre	ess):		Mailin	ig Address	of Joint Debt	tor (if differe	nt from street address):
		Г	ZIP Code	_				ZIP Code
Location of Principal Assets of Business D (if different from street address above):	ebtor							l
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Composition (includes LLC and LLP)			defined	☐ Chapte ☐ Chapte ☐ Chapte ☐ Chapte ☐ Chapte	the I ter 7 ter 9 ter 11 ter 12	Petition is Fi ☐ C of ☐ C	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition for Recognition for Recognition for Recognition a Foreign Nonmain Proceeding	
	□ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Clearing Bank Other □ Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			nization States	defined	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	business debts. / for
Filing Fee (Check one box) ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate nor s or affiliates) able boxes: being filed w ces of the plan	ncontingent I are less than with this petition were solicit	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed n \$2,190,000.
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.				S SPACE IS FOR COURT USE ONLY				
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets	1 \$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Liabilities	1 \$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Davis, Stephen Allen (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. 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(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

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

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/ Stephen Allen Davis

Signature of Debtor Stephen Allen Davis

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 9, 2009

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

December 9, 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 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

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.)

Name of Debtor(s):

Davis, Stephen Allen

- ☐ 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 19 is attached.

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

Social-Security number (If the bankrutpcy 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.)

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Date

Address

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.

United States Bankruptcy Court Middle District of Tennessee

In re	Stephen Allen Davis	Case No.	
	Deb	tor(s) 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 14 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 seven 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/ Stephen Allen Davis

Stephen Allen Davis

Date: December 9, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Middle District of Tennessee

In re	Stephen Allen Davis				
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AMEX World Financial Center 200 Vessey St. New York, NY 10285	AMEX World Financial Center 200 Vessey St. New York, NY 10285			2,057.00
Bill Thorvelson 1761 Holeman Dr. Erie, CO 80516	Bill Thorvelson 1761 Holeman Dr. Erie, CO 80516			38,500.00
Chase Bank 270 Park Ave. 12th Floor New York, NY 10017	Chase Bank 270 Park Ave. 12th Floor New York, NY 10017			8,250.00
CitiBank 100 Citi-Bank Dr. San Antonio, TX 78245	CitiBank 100 Citi-Bank Dr. San Antonio, TX 78245			2,587.00
D&D Investments 8480 E. Orchard Rd., Ste. 1100 Englewood, CO 80111	D&D Investments 8480 E. Orchard Rd., Ste. 1100 Englewood, CO 80111			1,000.00
Dr. Jeffrey Clark 2133 Belcourt Ave. Nashville, TN 37212	Dr. Jeffrey Clark 2133 Belcourt Ave. Nashville, TN 37212			1,400.00
Dr. Simpson 3093 Broadway St. Boulder, CO 80304	Dr. Simpson 3093 Broadway St. Boulder, CO 80304			1,200.00
FIA CSNA 1100 N. King St. Wilmington, DE 19801	FIA CSNA 1100 N. King St. Wilmington, DE 19801			21,900.00
Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263	Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263		Disputed	180,000.00
Ground Water Systems 4699 Nautilus Court South, #308 Boulder, CO 80301	Ground Water Systems 4699 Nautilus Court South, #308 Boulder, CO 80301			1,100.00
LVNV Funding P.O. Box 10497 Greenville, SC 29603	LVNV Funding P.O. Box 10497 Greenville, SC 29603			2,393.00

B4 (Offic	cial Form 4)	(12/07)	- Cont.
In re	Stephen	Allen	Davis

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('ace	Nο

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Mark Brown 5717 Knob Rd. Nashville, TN 37209	Mark Brown 5717 Knob Rd.			5,400.00
Mary Davis 621 N. Dupont Ave. Madison, TN 37115	Nashville, TN 37209 Mary Davis 621 N. Dupont Ave. Madison, TN 37115			5,800.00
MBNA 100 N. King St. Wilmington, DE 19884	MBNA 100 N. King St. Wilmington, DE 19884			7,461.00
NCO Financial 507 Prudential Road Horsham, PA 19044	NCO Financial 507 Prudential Road Horsham, PA 19044			37,562.00
Robin Ames S. Breed Dr. Nederland, CO 80466	Robin Ames S. Breed Dr. Nederland, CO 80466			1,000.00
Seal Keyworks 1121 Harpeth Industrial Court Franklin, TN 37064	Seal Keyworks 1121 Harpeth Industrial Court Franklin, TN 37064			6,000.00
Sears P.O. Box 183081 Columbus, OH 43218	Sears P.O. Box 183081 Columbus, OH 43218			1,400.00
SRB Servicing, LLC 249 Mack Bayou Loop, Ste. 301 Santa Rosa Beach, FL 32459	SRB Servicing, LLC 249 Mack Bayou Loop, Ste. 301 Santa Rosa Beach, FL 32459	House and lot located at: 5114 Highway 72 Pinecliffe, CO 80471		750,000.00 (150,000.00 secured)
Terry Bergin East Street Garage 584 East Street Nederland, CO 80466	Terry Bergin East Street Garage 584 East Street Nederland, CO 80466			1,100.00

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

I, **Stephen Allen Davis**, 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	December 9, 2009	Signature	/s/ Stephen Allen Davis
			Stephen Allen Davis
			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.

STEPHEN ALLEN DAVIS 3503 BELMONT BLVD. NASHVILLE TN 37215

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

AFNI COLLECTIONS 404 BROCK DR. BLOOMINGTON IL 61702

AMEX
WORLD FINANCIAL CENTER
200 VESSEY ST.
NEW YORK NY 10285

BANK OF AMERICA 100 NORTH TRYON ST. CHARLOTTE NC 28255

BILL THORVELSON 1761 HOLEMAN DR. ERIE CO 80516

CASTLE, MEINHOLD & STAWIARSKI ATTN: KATHARINE FISHER 999 18TH ST., STE. 2201 DENVER CO 80202

CHASE BANK 270 PARK AVE. 12TH FLOOR NEW YORK NY 10017

CITIBANK 100 CITI-BANK DR. SAN ANTONIO TX 78245

D&D INVESTMENTS 8480 E. ORCHARD RD., STE. 1100 ENGLEWOOD CO 80111

DR. JEFFREY CLARK 2133 BELCOURT AVE. NASHVILLE TN 37212

DR. SIMPSON 3093 BROADWAY ST. BOULDER CO 80304

FIA CSNA 1100 N. KING ST. WILMINGTON DE 19801 FIFTH THIRD BANK 38 FOUNTAIN SQUARE PLAZA CINCINNATI OH 45263

GROUND WATER SYSTEMS
4699 NAUTILUS COURT SOUTH, #308
BOULDER CO 80301

HSBC 2700 SANDERS RD. PROSPECT HEIGHTS IL 60070

LVNV FUNDING
P.O. BOX 10497
GREENVILLE SC 29603

MARK BROWN 5717 KNOB RD. NASHVILLE TN 37209

MARY DAVIS 621 N. DUPONT AVE. MADISON TN 37115

MASTERCARD 2000 PURCHASE ST. PURCHASE NY 10577

MBNA 100 N. KING ST. WILMINGTON DE 19884

NCO FINANCIAL 507 PRUDENTIAL ROAD HORSHAM PA 19044

ROBIN AMES S. BREED DR. NEDERLAND CO 80466

SEAL KEYWORKS 1121 HARPETH INDUSTRIAL COURT FRANKLIN TN 37064

SEARS P.O. BOX 183081 COLUMBUS OH 43218

SRB SERVICING, LLC 249 MACK BAYOU LOOP, STE. 301 SANTA ROSA BEACH FL 32459 TERRY BERGIN
EAST STREET GARAGE
584 EAST STREET
NEDERLAND CO 80466