

United States Bankruptcy Court
Western District of Tennessee

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
Mayo, Clayton F.

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years
(include married, maiden, and trade names):

All Other Names used by the Joint Debtor in the last 8 years
(include married, maiden, and trade names):

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)
xxx-xx-5432

Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)

Street Address of Debtor (No. & Street, City, and State):
562 Liberty Claybrook Rd.
Beech Bluff, TN
ZIP Code
38313

Street Address of Joint Debtor (No. & Street, City, and State):
ZIP Code

County of Residence or of the Principal Place of Business:
Madison

County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address):
ZIP Code

Mailing Address of Joint Debtor (if different from street address):
ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):
199 Carriage House Dr.
Jackson, TN 38305

Type of Debtor (Form of Organization) (Check one box)
Individual (includes Joint Debtors)
Corporation (includes LLC and LLP)
Partnership
Other (If debtor is not one of the above entities, check this box and provide the information requested below.)
State type of entity:

Nature of Business (Check all applicable boxes.)
Health Care Business
Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
Railroad
Stockbroker
Commodity Broker
Clearing Bank
Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition of a Foreign Main Proceeding
Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box)
Consumer/Non-Business
Business

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.

Chapter 11 Debtors
Check one box:
Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

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.

THIS SPACE IS FOR COURT USE ONLY

Table with 10 columns: Estimated Number of Creditors. Rows for ranges: 1-49, 50-99, 100-199, 200-999, 1000-5,000, 5001-10,000, 10,001-25,000, 25,001-50,000, 50,001-100,000, OVER 100,000.

Table with 9 columns: Estimated Assets. Rows for ranges: \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, More than \$100 million.

Table with 9 columns: Estimated Debts. Rows for ranges: \$0 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000, \$500,001 to \$1 million, \$1,000,001 to \$10 million, \$10,000,001 to \$50 million, \$50,000,001 to \$100 million, More than \$100 million.

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Mayo, Clayton F.
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**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
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**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;"><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.</p> <p>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.</p> <p><input checked="" type="checkbox"/> _____ Signature of Attorney for Debtor(s)                                          Date</p>
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<p style="text-align: center;"><b>Exhibit C</b></p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	<p style="text-align: center;"><b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b></p> <p><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)</p>
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**Information Regarding the Debtor (Check the Applicable Boxes)**

**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):  
Mayo, Clayton F.

**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 §342(b) of the Bankruptcy Code.  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Clayton F. Mayo  
Signature of Debtor Clayton F. Mayo

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

April 19, 2006  
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 §1515 of title 11 are attached.

Pursuant to §1511 of title 11, United States Code, 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.

\_\_\_\_\_  
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

\_\_\_\_\_  
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**

/s/ Robert B. Vandiver, Jr.  
Signature of Attorney for Debtor(s)

Robert B. Vandiver, Jr. 15685  
Printed Name of Attorney for Debtor(s)

Robert B. Vandiver, Jr.  
Firm Name

P.O.Box 906  
Jackson, TN 38302-0906

\_\_\_\_\_  
Address

731-554-1313 Fax: 731-554-2354  
Telephone Number

April 19, 2006  
Date

Email: debbie@robvandiver.com

**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.

\_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

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

In re Clayton F. Mayo  
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>
American Express P.O. Box 297812 Fort Lauderdale, FL 33329	American Express P.O. Box 297812 Fort Lauderdale, FL 33329	credit card		2,843.00
American Honda Finance 8601 Mcalpine Park Dr. St. Charlotte, NC 28211	American Honda Finance 8601 Mcalpine Park Dr. St. Charlotte, NC 28211	2006 Honda Ridgeline		29,593.00  (28,000.00 secured)
Area Wide Yellow Pages aka Yellow Book USA 26000 Cannon Rd. Bedford, OH 44146	Area Wide Yellow Pages aka Yellow Book USA 26000 Cannon Rd. Bedford, OH 44146			7,660.94
Bell South Yellow Pages c/o Robinson, Reagan, & Young 260 Cumberland Bend Dr. Nashville, TN 37228	Bell South Yellow Pages c/o Robinson, Reagan, & Young 260 Cumberland Bend Dr. Nashville, TN 37228			44,989.18
Cowart, Sargent & Webb 367-A North Parkway Suite 1 Jackson, TN 38305	Cowart, Sargent & Webb 367-A North Parkway Suite 1 Jackson, TN 38305	services		38,305.00
Dell P.O. Box 4125 Carol Stream, IL 60197	Dell P.O. Box 4125 Carol Stream, IL 60197	computers		2,889.28  (1,000.00 secured)
Discover Financial Services LLC P.O. Box 15316 Wilmington, DE 19850	Discover Financial Services LLC P.O. Box 15316 Wilmington, DE 19850	credit card		5,348.00
First Tennessee Bank c/o Steve Ragland The Tower at Peabody Place 100 Peabody Place Ste. 900 Memphis, TN 38103	First Tennessee Bank c/o Steve Ragland The Tower at Peabody Place Memphis, TN 38103	office building and lot located at 380 N. Highland Ave., Jackson, TN 38301		47,000.00  (25,700.00 secured)
Foxmark Media 1428 Williams St. C-1 Chattanooga, TN 37408	Foxmark Media 1428 Williams St. C-1 Chattanooga, TN 37408	services		4,623.20

**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>
Internal Revenue Service P.O. Box 660169 Dallas, TX 75266	Internal Revenue Service P.O. Box 660169 Dallas, TX 75266	house and 3.6 acres, barn and 1.4 acres located at 562 Liberty Claybrook Rd., office building and lot located at 380 N. Highland Ave., Jackson, TN 383		120,000.00 (187,100.00 secured) (191,000.00 senior lien)
Jackson Clinic 616 West Forest Ave. Jackson, TN 38301	Jackson Clinic 616 West Forest Ave. Jackson, TN 38301	medical services		1,500.00
Jackson Madison Co. GE PO BOX 3788 Jackson, TN 38303	Jackson Madison Co. GE PO BOX 3788 Jackson, TN 38303	medical services		15,000.00
Jackson Sun 245 Lafayette St. Jackson, TN 38301	Jackson Sun 245 Lafayette St. Jackson, TN 38301			1,675.00
Lou Ann Mayo 562 Liberty Claybrook Rd. Beech Bluff, TN 38313	Lou Ann Mayo 562 Liberty Claybrook Rd. Beech Bluff, TN 38313	child support		44,000.00
Lou Ann Mayo 562 Liberty Claybrook Rd. Beech Bluff, TN 38313	Lou Ann Mayo 562 Liberty Claybrook Rd. Beech Bluff, TN 38313			25,000.00
MidSouth Credit Bureau 1410 Industrial Park Rd. Box 1567 Paris, TN 38242	MidSouth Credit Bureau 1410 Industrial Park Rd. Box 1567 Paris, TN 38242	collection of debt for JMCGH		1,435.00
Pitney Bowes-Purchase Power P.O. Box 856042 Louisville, KY 40285	Pitney Bowes-Purchase Power P.O. Box 856042 Louisville, KY 40285	services		1,255.50
Target-Visa Retailers National Bank P.O. Box 59317 Minneapolis, MN 55445	Target-Visa Retailers National Bank P.O. Box 59317 Minneapolis, MN 55445	credit card		2,900.00
University School of Jackson 232 McClellan Road Jackson, TN 38305	University School of Jackson 232 McClellan Road Jackson, TN 38305	tuition		15,000.00
West Publishing c/o Cisco, Inc. 1702 Townhurst Houston, TX 77043	West Publishing c/o Cisco, Inc. 1702 Townhurst Houston, TX 77043			8,000.00

In re Clayton F. Mayo 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 Owner 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 April 19, 2006

Signature /s/ Clayton F. Mayo  
Clayton F. Mayo  
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.

Action Mechanical  
3172 Christmasville Rd.  
Jackson, TN 38305

American Express  
P.O. Box 297812  
Fort Lauderdale, FL 33329

American Honda Finance  
8601 Mcalpine Park Dr. St.  
Charlotte, NC 28211

Area Wide Yellow Pages  
aka Yellow Book USA  
26000 Cannon Rd.  
Bedford, OH 44146

Bell South Yellow Pages  
c/o Robinson, Reagan, & Young  
260 Cumberland Bend Dr.  
Nashville, TN 37228

CIT Equipment Finance  
1540 West Fountainhead Pkwy.  
Tempe, AZ 85282

Cowart, Sargent & Webb  
367-A North Parkway Suite 1  
Jackson, TN 38305

David W. Edwards  
PO Box 458  
Paris, TN 38242

Dell  
P.O. Box 4125  
Carol Stream, IL 60197

Discover Financial Services LLC  
P.O. Box 15316  
Wilmington, DE 19850

Dynamic Recovery Services. Inc.  
2775 Villia Creek Ste. 290  
Dallas, TX 75234

First Tennessee Bank  
c/o Steve Ragland  
The Tower at Peabody Place  
100 Peabody Place Ste. 900  
Memphis, TN 38103

Foxmark Media  
1428 Williams St. C-1  
Chattanooga, TN 37408

Garrett Heating & Plumbing Co  
30 Miller Ave  
Jackson, TN 38305

Harley Davidson Credit  
4150 Technology Way  
Carson City, NV 89706

Internal Revenue Service  
P.O. Box 660169  
Dallas, TX 75266

Jackson Clinic  
616 West Forest Ave.  
Jackson, TN 38301

Jackson Madison Co. GE  
PO BOX 3788  
Jackson, TN 38303

Jackson Sun  
245 Lafayette St.  
Jackson, TN 38301

Lou Ann Mayo  
562 Liberty Claybrook Rd.  
Beech Bluff, TN 38313

M. Lee Publishers LLC  
5201 Virginia Way  
P.O. Box 5094  
Brentwood, TN 37024

Mendelson Law Firm  
P.O. Box 17235  
Memphis, TN 38187-0285

MidSouth Credit Bureau  
1410 Industrial Park Rd.  
Box 1567  
Paris, TN 38242

Mutual Collection Co., Inc.  
P.O. Box 11629  
Memphis, TN 38111-0629

Pitney Bowes-Purchase Power  
P.O. Box 856042  
Louisville, KY 40285

Target-Visa  
Retailers National Bank  
P.O. Box 59317  
Minneapolis, MN 55445



University School of Jackson  
232 McClellan Road  
Jackson, TN 38305

West Publishing  
c/o Cisco, Inc.  
1702 Townhurst  
Houston, TX 77043