Case 09-13073 Doc 1

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B1 (Official Form 1)(1/08) DOCUMENT Page 1 Of 44								
	States Bankr tern District of						Volu	intary Petition
Name of Debtor (if individual, enter Last, First, Yancey, Beryl	Name	of Joint De	ebtor (Spouse) (Last, First,	Middle):			
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): DBA Yancey Medical Center; AKA I				Joint Debtor in trade names):		years		
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-1557	yer I.D. (ITIN) No./C	Complete EII	N Last fo (if mor	our digits o e than one, s	f Soc. Sec. or state all)	Individual-T	axpayer I.D	. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 31 Poplar Plains Dr. Jackson, TN	Street	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code						
County of Residence or of the Principal Place of Madison	Count	County of Residence or of the Principal Place of Business:						
Mailing Address of Debtor (if different from stre	Mailin	ig Address	of Joint Debt	or (if differen	t from stree			
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) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<pre>(Form of Organization) (Check one box) idual (includes Joint Debtors) Exhibit D on page 2 of this form. oration (includes LLC and LLP) tership r (If debtor is not one of the above entities,</pre> (Check one box) (C			defined	the I er 7 er 9 er 11 er 12 er 13 are primarily co 1 in 11 U.S.C. §	of a characteristic of a characteristic of a nature (Check onsumer debts, 101(8) as	ed (Check of apter 15 Per a Foreign M apter 15 Per a Foreign N of Debts one box)	
Filing Fee (Check on	States Code).	a personal, family, or household purpose." Check one box: Chapter 11 Debtors						
 Full Filing Fee attached Filing Fee to be paid in installments (application for the court's cons is unable to pay fee except in installments. R Filing Fee waiver requested (applicable to cl attach signed application for the court's cons 	r Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate non s or affiliates) ble boxes: being filed wi ces of the plan	ess debtor as usiness debtor ncontingent lic are less than ith this petitio	defined in 1 r as defined quidated del \$2,190,000 n. ed prepetitio	on from one or more		
 Debtor estimates that funds will be available Debtor estimates that, after any exempt prop there will be no funds available for distribution 				THIS	SPACE IS FO	OR COURT USE ONLY		
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000	10,001-	□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 to \$500 million	500,000,001 to \$1 billion				

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B1 (Official Form	Case 09-13073 Doc 1 Filed 07/30/09 Document	Entered 07/30/09 13:06 Page 2 of 44	:48 Desc Main Page 2				
Voluntary		Name of Debtor(s):					
	st be completed and filed in every case)	Yancey, Beryl					
(1nis page mas	All Prior Bankruptcy Cases Filed Within Last	8 Vears (If more than two attach ad	ditional sheet)				
Location	An Thor Banki upuy Cases Flied Within Last	Case Number:	Date Filed:				
Where Filed:	Western District of Tennessee	06-11258 (conv.)	12/15/06				
Location Where Filed:	Western District	Case Number: 06-11258 Ch. 13	Date Filed: 6/09/06				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)				
Name of Debto - None -)r:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
Exhibit A Exhibit B (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., 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.) I, 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).							
🛛 Exhibit A	□ Exhibit A is attached and made a part of this petition. X /s/ C. Jerome Teel, Jr. July 30, 2009 Signature of Attorney for Debtor(s) (Date) C. Jerome Teel, Jr.						
■ No.(To be complete a complete complete a complete a compl	eted by every individual debtor. If a joint petition is filed, eac D completed and signed by the debtor is attached and made a	a part of this petition.	separate Exhibit D.)				
	Information Regardin	g the Debtor - Venue					
(Check any applicable box)							
	Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for						
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral 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 Reside (Check all appl	s as a Tenant of Residential Proper licable boxes)	ty				
	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)						
	Debtor claims that under applicable nonbankruptcy law, th						
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the con after the filing of the petition.						

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

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B1 (Official Form 1)(1/08) Document	Page 3 of 44 Page 3		
Voluntary Petition	Name of Debtor(s):		
	Yancey, Beryl		
(This page must be completed and filed in every case)	natures		
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/ Beryl Yancey	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		
X /s/ Beryl Yancey Signature of Debtor Beryl Yancey	Signature of Foreign Representative		
X	Printed Name of Foreign Representative		
	Date		
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer		
_ July 30, 2009 Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition		
Signature of Attorney*	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		
X <u>/s/ C. Jerome Teel, Jr.</u>	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		
Signature of Attorney for Debtor(s)	of the maximum amount before preparing any document for filing for a		
C. Jerome Teel, Jr. #016310	debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
Printed Name of Attorney for Debtor(s)	Official Portil 19 is anacheu.		
Teel, McCormack and Maroney PLC	Printed Name and title, if any, of Bankruptcy Petition Preparer		
425 East Baltimore Jackson, TN 38301 	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		
Address	preparer.)(Required by 11 U.S.C. § 110.)		
(731)424-3315 Fax: (731)424-3501 Telephone Number			
July 30, 2009			
Date	Address		
*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.	X		
Signature of Debtor (Corporation/Partnership)	Date		
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 debter	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		
on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	assisted in preparing this document unless the bankruptcy petition preparer is not an individual:		
X			
X	If more than one person prepared this document, attach additional sheets		
Printed Name of Authorized Individual	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of		
Title of Authorized Individual	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.		

Date

Filed 07/30/09 Document

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Western District of Tennessee

In re Beryl Yancey

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*.

 \Box 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.*

 \Box 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.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

 \Box 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.);

 \Box 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/ Beryl Yancey Beryl Yancey

Date: July 30, 2009

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Western District of Tennessee

In re Beryl Yancey

Debtor(s)

Case No. _ Chapter

11

Desc Main

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]
B-Line, LLC Mail Stop 550 2101 Fourth Ave. Suite 1030 Seattle, WA 98121	B-Line, LLC Mail Stop 550 2101 Fourth Ave. Seattle, WA 98121	Shermn Acquisition, LLC/Sears		5,603.14
Billy & Brandi J. Eaton on behalf of Hunter O. Eaton 42 Forked Deer Trailer Park Humboldt, TN 38343	Billy & Brandi J. Eaton on behalf of Hunter O. Eaton 42 Forked Deer Trailer Park Humboldt, TN 38343	Lawsuit	Contingent	10,000,000.00
Citifinancial P.O. Box 499 Hanover, MD 21076	Citifinancial P.O. Box 499 Hanover, MD 21076			1,000.00
Citifinancial P.O. Box 499 Hanover, MD 21076	Citifinancial P.O. Box 499 Hanover, MD 21076			1,000.00
Complete Credit Solutions 2921 Bunn Trail 100 Bedford, TX 76021	Complete Credit Solutions 2921 Bunn Trail 100 Bedford, TX 76021			1,418.41
Cornelius & Collins, LLP P.O. Box 190695 Nashville, TN 37219-0695	Cornelius & Collins, LLP P.O. Box 190695 Nashville, TN 37219-0695			9,893.30
Expert Medical 400 Andalusia Ave. Ormond Beach, FL 32174	Expert Medical 400 Andalusia Ave. Ormond Beach, FL 32174	Office supplies		6,170.67
Ford Motor Credit c/o Paul Mendelson, Esq. P.O. Box 17235 Memphis, TN 38187-0235	Ford Motor Credit c/o Paul Mendelson, Esq. P.O. Box 17235 Memphis, TN 38187-0235	Deficiency on 1997 Lincoln Continental		7,502.00
Internal Revenue Service P.O. Box 21125 Philadelphia, PA 19114	Internal Revenue Service P.O. Box 21125 Philadelphia, PA 19114	1999-2005 1040 taxes		72,352.48
Leaders Credit Union 214 Oil Well Rd. Jackson, TN 38305	Leaders Credit Union 214 Oil Well Rd. Jackson, TN 38305	Open account		5,308.00
Leaders Credit Union 214 Oil Well Rd. Jackson, TN 38305	Leaders Credit Union 214 Oil Well Rd. Jackson, TN 38305	Personal loan		4,166.32

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B4 (Official Form 4) (12/07) - Cont. In re <u>Beryl Yancey</u>

Debtor(s)

Case No.

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]
LVNV Funding, LLC	LVNV Funding, LLC			6,281.00
P.O. Box 10584	P.O. Box 10584			
Greenville, SC 29603-0584	Greenville, SC 29603-0584			4 500 00
NCO Financial Systems	NCO Financial Systems			1,500.00
507 Prudential Rd. Horsham, PA 19044-2308	507 Prudential Rd. Horsham, PA 19044-2308			
Regions Bank	Regions Bank	Personal loan		5,496.96
P.O. Box 4479	P.O. Box 4479	Fersonal loan		5,490.90
Montgomery, AL 36103	Montgomery, AL 36103			
TDLWD/U I TAX	TDLWD/U I TAX	For 2nd - 4th gtrs.		5,176.70
c/o Atty. General, Bankrupt	c/o Atty. General, Bankrupt Unit	2005 & 1st gtr.		0,110.10
Unit	P.O. Box 20207	2006		
P.O. Box 20207	Nashville, TN 37202			
Nashville, TN 37202	,			
Tennessee Dept. of Revenue	Tennessee Dept. of Revenue			1,689.94
State of TN, Atty. General	State of TN, Atty. General			
P.O. Box 20207	P.O. Box 20207			
Nashville, TN 37202	Nashville, TN 37202			
The Agee Law Firm	The Agee Law Firm			3,560.00
111 West Eaton St.	111 West Eaton St.			
Trenton, TN 38382	Trenton, TN 38382			
US Dept. of Education	US Dept. of Education	Student loan		370,045.47
Direct Loans	Direct Loans			
P.O. Box 530260	P.O. Box 530260			
Atlanta, GA 30353-0260	Atlanta, GA 30353-0260			
Washington Mutual Finance	Washington Mutual Finance			5,598.00
1903 N. Highland	1903 N. Highland			
Jackson, TN 38305	Jackson, TN 38305			44 007 05
World Financial Network Nat'l	World Financial Network Nat'l Bk./Reeds			11,697.65
Bk./Reeds				
c/o Weinstein & Riley, P.S. 2101 Fourth Ave., Suite 900	c/o Weinstein & Riley, P.S. 2101 Fourth Ave., Suite 900			
Seattle, WA 98121	Seattle, WA 98121			
Jeanie, WA 30121	DECLARATION UNDER PEI			<u>I</u>

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

I, **Beryl Yancey**, 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 July 30, 2009

Signature /s/ Beryl Yancey

Beryl Yancey 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.

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Western District of Tennessee

In re

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Beryl Yancey

Debtor

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	443,200.00		
B - Personal Property	Yes	3	20,150.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		406,285.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		72,362.48	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		10,454,608.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			30,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			24,067.00
Total Number of Sheets of ALL Schedu	ıles	20			
	Te	otal Assets	463,350.00		
			Total Liabilities	10,933,256.33	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

Western District of Tennessee

In re

.

Beryl Yancey

Debtor

Case No.

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Doc 1

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	72,352.48
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	370,045.47
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	442,397.95

State the following:

Average Income (from Schedule I, Line 16)	30,000.00
Average Expenses (from Schedule J, Line 18)	24,067.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	11,394.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	72,362.48	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		10,454,608.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		10,454,608.85

Beryl Yancey

Doc 1

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B6A (Official Form 6A) (12/07)

In re

Case No.

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
House & lot located at 31 Poplar Plains Dr. in Jackson	Fee simple	w	239,400.00	218,285.00
Building loacted at 3511 Chere Carol Rd. in Humboldt, TN		W	203,800.00	196,755.62

Sub-Total >	443,200.00	(Total of this page)
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443,200.00 Total >

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B6B (Official Form 6B) (12/07)

In re

Beryl Yancey

Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	W	100.00
2.	Checking, savings or other financial	Balance in personal checking acct. at time of filing	w	500.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Balance in office checking acct. at time of filing	w	5,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. household goods (The Debtor believes that the value shown is the actual cash value of said property, However, the replacement costs may be higher)	w	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Clothing	w	1,000.00
7.	Furs and jewelry.	Misc. jewelry	w	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		

8,700.00

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

Beryl Yancey

In re

Case No.

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Debtor

		N		II1 1	Comment M 1
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

0.00

B6B (Official Form 6B) (12/07) - Cont.

In re **Beryl Yancey** Case No. Debtor **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet) N O Current Value of Husband, Wife, Debtor's Interest in Property, Type of Property Description and Location of Property Ň E Joint, or without Deducting any Community Secured Claim or Exemption 22. Patents, copyrights, and other Х intellectual property. Give particulars. Х 23. Licenses, franchises, and other general intangibles. Give particulars. 24. Customer lists or other compilations Х containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. **1997 Pontiac Firebird** W 4,200.00 25. Automobiles, trucks, trailers, and other vehicles and accessories. 2000 Ford Windstar minivan W 2,500.00 **1995 Mercury Villager** w 2,000.00 1997 Honda Shadow motorcycle W 500.00 Х 26. Boats, motors, and accessories. Х 27. Aircraft and accessories. Misc. computers & general office equipment W 1,500.00 28. Office equipment, furnishings, and supplies. X-ray equipment (not running, not able to be used) W 750.00 29. Machinery, fixtures, equipment, and supplies used in business. Х 30. Inventory. Х 31. Animals. 32. Crops - growing or harvested. Give Х particulars. Х 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. Х 35. Other personal property of any kind Х not already listed. Itemize.

(Report also on Summary of Schedules)

Sub-Total >

11,450.00

B6C (Official Form 6C) (12/07)

In re	Beryl Yancey			Case No.	
-		Deb	tor,		
	SCHEDULE C	- PROPERTY	CLAIMED	AS EXEMPT	
(Check or [] 11 U.	aims the exemptions to which debtor is entitled u ne box) S.C. §522(b)(2) S.C. §522(b)(3)	ınder:	☐ Check if det \$136,875.	otor claims a homestead exe	mption that exceeds
	Description of Property	Specify Law l Each Exer		Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Prop House & Jackson	<u>perty</u> lot located at 31 Poplar Plains Dr. in	Tenn. Code Ann. 🤅	§ 26-2-301	5,000.00	239,400.00
<u>Cash on I</u> Cash on I		Tenn. Code Ann. §	§ 26-2-103	100.00	100.00
	, Savings, or Other Financial Accounts, C n personal checking acct. at time of	ertificates of Depos Tenn. Code Ann. (500.00	500.00
Balance i	n office checking acct. at time of filing	Tenn. Code Ann.	§ 26-2-103	400.00	5,000.00
Misc. hou (The Debt actual cas	d Goods and Furnishings isehold goods for believes that the value shown is the sh value of said property, However, cement costs may be higher)	Tenn. Code Ann. 🤅	§ 26-2-103	2,000.00	2,000.00
Wearing / Clothing	<u>Apparel</u>	Tenn. Code Ann. {	§ 26-2-104	1,000.00	1,000.00
<u>Furs and</u> Misc. jewe		Tenn. Code Ann. (§ 26-2-103	300.00	100.00
	iles, Trucks, Trailers, and Other Vehicles tiac Firebird	Tenn. Code Ann.	§ 26-2-103	100.00	4,200.00
2000 Ford	d Windstar minivan	Tenn. Code Ann.	§ 26-2-103	200.00	2,500.00
1995 Mer	cury Villager	Tenn. Code Ann.	§ 26-2-103	200.00	2,000.00
1997 Hon	da Shadow motorcycle	Tenn. Code Ann.	§ 26-2-103	100.00	500.00
	uipment, Furnishings and Supplies nputers & general office equipment	Tenn. Code Ann. (§ 26-2-103	100.00	1,500.00
<u>Machiner</u> X-ray equ used)	y, Fixtures, Equipment and Supplies Usec ipment (not running, not able to be	<u>l in Business</u> Tenn. Code Ann. (§ 26-2-111(4)	750.00	750.00

Case 09-13073

B6D (Official Form 6D) (12/07)

In re

Beryl Yancey

Doc 1 Filed 07/30/09 Entered 07/30/09 13:06:48 Desc Main Page 15 of 44 Document

Case No.

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Ď

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT I NGEN	L Q U I	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0002586121		1st Mortgage	Т	D A T E D			
BancorpSouth P.O. Box 3356 Tupelo, MS 38803	w	House & lot located at 31 Poplar Plains Dr. in Jackson					
		Value \$ 239,400.00				150,000.00	0.00
Account No. Internal Revenue Service		Judgment lien House & lot located at 31 Poplar Plains Dr. in Jackson					
P.O. Box 21125 Philadelphia, PA 19114	w	DI. III JACKSON					
		Value \$ 239,400.00	1			68,285.00	0.00
Account No. 96980008989001		1st Mortgage					
Regions Bank 6200 Poplar Avenue Memphis, TN 38119	w	Building loacted at 3511 Chere Carol Rd. in Humboldt, TN					
		Value \$ 203,800.00	1			185,000.00	0.00
Account No. Regions Bank 6200 Poplar Avenue Memphis, TN 38119	w	2nd Mortgage Building loacted at 3511 Chere Carol Rd. in Humboldt, TN					
		Value \$ 203,800.00	1			3,000.00	0.00
0 continuation sheets attached		-	bubt			406,285.00	0.00
			Т	ota	ıl	406,285.00	0.00

(Report on Summary of Schedules)

B6E (Official Form 6E) (12/07)

In re

Beryl Yancey

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtor

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

□ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

□ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $10,950^{\circ}$ per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

□ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

□ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

□ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re

Beryl Yancey

Case No.

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Contributions to employee benefit plans

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	AND CONSIDERATION FOR CLAIM	CONTINGEN		U T E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN ENTITLED T PRIORITY
Account No. 40-16889(48) US Dept. of Labor Employee Benefits Security Adminis. Atlanta Federal Center 61 Forsythe St. SW, Suite 7T10 Atlanta, GA 30303		w		- T	D A T E D		40.00	0.00
Account No.							10.00	10.00
Account No.								
Account No.								
Account No.								
Sheet <u>1</u> of <u>2</u> continuation sheets atta Schedule of Creditors Holding Unsecured Prio)	Sub his			10.00	0.00

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B6E (Official Form 6E) (12/07) - Cont.

In re

Beryl Yancey

Case No.

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	-	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM			E	AMOUNT OF CLAIM		T NOT ED TO Y, IF ANY AMOUNT NTITLED TO PRIORITY
Account No.			1999-2005 1040 taxes	Т	D A T E D				
Internal Revenue Service P.O. Box 21125 Philadelphia, PA 19114		w						0.00	
Account No.	-						72,352.48		72,352.48
Account No.	ſ								
Account No.	┝								
Account No.									
Sheet 2 of 2 continuation sheets attac				ubt				0.00	
Schedule of Creditors Holding Unsecured Prio	rity	Cl	aims (Total of th		pag ota		72,352.48	0.00	72,352.48
			(Report on Summary of Sc				72,362.48		72,362.48

In re

Beryl Yancey

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Debtor

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	CONSIDERATION FOR CLAIM. IF CLAIM				AMOUNT OF CLAIM
Account No.			Notice only - Counsel for Eaton lawsuit	T	A T E D		
Austn L. McMullen, Attorney Boult, Cummings, Conners & Berry, PLC 1600 Division St., Suite 700 P.O. Box 340025 Nashville, TN 37203		v					0.00
Account No.			Shermn Acquisition, LLC/Sears				
B-Line, LLC Mail Stop 550 2101 Fourth Ave. Suite 1030 Seattle, WA 98121		v	v				5,603.14
Account No.	-	+	Lawsuit	_	-	+	5,003.14
Billy & Brandi J. Eaton on behalf of Hunter O. Eaton 42 Forked Deer Trailer Park Humboldt, TN 38343		v	v	x	(10,000,000.00
Account No. 60742082390						+	
Citifinancial P.O. Box 499 Hanover, MD 21076		v	v				
							1,000.00
continuation sheets attached			(Total o	Sub this			10,006,603.14

(Total of this page)

B6F (Official Form 6F) (12/07) - Cont.

In re **Beryl Yancey**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	С	н	usband, Wife, Joint, or Community	c	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C N H	CONSIDERATION FOR CLAIM. IF CLAIM	O N T L N G U N T		D I S P U T E D	AMOUNT OF CLAIM
Account No. 607050463933		Γ		Ť	E	D	
Citifinancial P.O. Box 499 Hanover, MD 21076		v	v		D		1,000.00
Account No.	╞				$\left \right $		1,000.00
Complete Credit Solutions 2921 Bunn Trail 100 Bedford, TX 76021		v	v				
							1,418.41
Account No. Cornelius & Collins, LLP P.O. Box 190695 Nashville, TN 37219-0695		v	v				9,893.30
Account No.	╉	┢	Notice only - Counsel for the Debtor in Eaton			+	
Dixie Cooper Giddeon & Wiseman 200 4th Avenue N. Suite 1100 Nashville, TN 37219		v	lawsuit (Insurance company is paying her fees V				0.00
Account No. 200131965coc1	╞	┢	Office supplies			\square	
Expert Medical 400 Andalusia Ave. Ormond Beach, FL 32174		v	v				
							6,170.67
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			18,482.38

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

B6F (Official Form 6F) (12/07) - Cont.

Beryl Yancey

In re

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNL QUL DA FED CODEBTOR DISPUTED CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM J AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) **Deficiency on 1997 Lincoln Continental** Account No. **Ford Motor Credit** w c/o Paul Mendelson, Esq. P.O. Box 17235 Memphis, TN 38187-0235 7,502.00 Account No. H3466 Notice only **Gibson Co Circuit Court** w P.O. Box 147 Trenton, TN 38382 0.00 Account No. 10621001000 Personal loan Leaders Credit Union w 214 Oil Well Rd. Jackson, TN 38305 4,166.32 Account No. 11184 **Open account** Leaders Credit Union W 214 Oil Well Rd. Jackson, TN 38305 5,308.00 Account No. 55399829 LVNV Funding, LLC w P.O. Box 10584 Greenville, SC 29603-0584 6,281.00 Sheet no. 2 of 5 sheets attached to Schedule of Subtotal

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

23,257.32

B6F (Official Form 6F) (12/07) - Cont.

Beryl Yancey

In re

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, DISPUTED ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Notice only re: Ford Motor Credit Co. Account No. 57GS1-2002-CV-1392 Madison Co. General Sessions Court W 515 South Liberty Jackson, TN 38301 0.00 Account No. Notice only - Co-counsel for Eaton lawsuit Mark Beveridge w Kinnard, Clayton & Beveridge The Woodlawn 127 Woodmont Blvd. Nashville, TN 37205 0.00 Account No. 99101131734 Mid South Credit Bureaus, Inc w **1410 Industrial Park** P.O. Box 1567 Paris, TN 38242 350.00 Account No. washingto-8507330656 Midland Credit W 8875 Aero Drive Suite 200 San Diego, CA 92193 605.29 Account No. NCOASSIG-534 **NCO Financial Systems** w 507 Prudential Rd. Horsham, PA 19044-2308 1,500.00 Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Subtotal

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

2.455.29

Case 09-13073

Case No.

B6F (Official Form 6F) (12/07) - Cont.

Beryl Yancey

In re

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H U H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONT-NGEN	Q	DISPUTED	AMOUNT OF CLAIM
Account No.			Personal loan		A T E		
Regions Bank P.O. Box 4479 Montgomery, AL 36103		M	/		D		5 400 00
Account No.			For 2nd - 4th qtrs. 2005 & 1st qtr. 2006				5,496.96
TDLWD/U I TAX c/o Atty. General, Bankrupt Unit P.O. Box 20207 Nashville, TN 37202		M					5,176.70
Account No.	╉			+			0,110110
Tennessee Dept. of Revenue State of TN, Atty. General P.O. Box 20207 Nashville, TN 37202		•	/				1,689.94
Account No.				+			.,
The Agee Law Firm 111 West Eaton St. Trenton, TN 38382		M	1				
Account No. xxxx1557			Student Ioan	+			3,560.00
US Dept. of Education Direct Loans P.O. Box 530260 Atlanta, GA 30353-0260		M					
							370,045.47
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			385,969.07

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

B6F (Official Form 6F) (12/07) - Cont.

Beryl Yancey

In re

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	н	usband, Wife, Joint, or Community	C O	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H	CONSIDERATION FOR CLAIM. IF CLAIM	O N T L N G E N	L Q U -	I S P U T E D	AMOUNT OF CLAIN
Account No.		T		Τ̈́	DATED		
Washington Mutual Finance 1903 N. Highland Jackson, TN 38305		v	v		D		5,598.00
Account No. 420730071				+			3,330.00
Washington Mutual Finance 1903 N. Highland Jackson, TN 38305		v	v				
				\downarrow			546.00
Account No. 900005 World Financial Network Nat'l Bk./Reeds c/o Weinstein & Riley, P.S. 2101 Fourth Ave., Suite 900		v	v				
Seattle, WA 98121	╉			+			11,697.65
Account No.							
Account No.				Τ			
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub this			17,841.65
			(Report on Summary of S	1	Гota	al	10,454,608.85

Document

B6G (Official Form 6G) (12/07)

In re

0

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Beryl Yancey

Case No.

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Doc 1

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Filed 07/30/09 Document

Doc 1

B6H (Official Form 6H) (12/07)

Beryl Yancey

In re

Case No.

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Debtor

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Beryl Yancey

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor(s)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SP	OUSE		
Divorced	RELATIONSHIP(S): Son Son (in college)		years years		
Employment:	DEBTOR		SPOUSE		
	ysician				
	elf-employed - Yancey Medical Center				
	years				
Hu	11 Chere Carol Rd. ımboldt, TN 38343				
	jected monthly income at time case filed)		DEBTOR		SPOUSE
	mmissions (Prorate if not paid monthly)	\$	0.00	\$	<u>N/A</u>
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social securit	v	\$	0.00	\$	N/A
b. Insurance	y	\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
<pre></pre>		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DEDU	CTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TAKE H	OME PAY	\$	0.00	\$	N/A
7. Regular income from operation of bu	usiness or profession or farm (Attach detailed states	ment) \$	30,000.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	N/A
11. Social security or government assis (Specify):		\$	0.00	\$	N/A
(Speeny).		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income		·		·	
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROU	IGH 13	\$	30,000.00	\$	N/A
15. AVERAGE MONTHLY INCOME	(Add amounts shown on lines 6 and 14)	\$	30,000.00	\$	N/A
16. COMBINED AVERAGE MONTH	ILY INCOME: (Combine column totals from line 1	(5)	\$	30,000.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re Beryl Yancey

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Debtor(s)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,66	7.00
a. Are real estate taxes included? Yes No X		
b. Is property insurance included? Yes <u>No X</u>	¢ วว	5.00
2. Utilities: a. Electricity and heating fuel	Ψ	0.00
b. Water and sewer	*	0.00
c. Telephone d. Other See Detailed Expense Attachment		<u>0.00</u> 5.00
3. Home maintenance (repairs and upkeep)		0.00
4. Food	τ	0.00
5. Clothing		0.00
6. Laundry and dry cleaning		0.00
7. Medical and dental expenses		0.00
8. Transportation (not including car payments)	+	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	Ψ	0.00
10. Charitable contributions		0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	φ JU	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	Ψ	9.00
c. Health	τ	0.00
d. Auto	τ	0.00
e. Other		0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	φ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	ф	0.00
plan) a. Auto	\$	0.00
	÷	0.00
	·	0.00
c. Other		
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home	τ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other See Detailed Expense Attachment	\$19,43	1.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$24,06	7.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		

a.	Average monthly income from Line 15 of Schedule I	\$ 30,000.00
b.	Average monthly expenses from Line 18 above	\$ 24,067.00
с.	Monthly net income (a, minus b.)	\$ 5,933.00

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Case No.

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

Debtor(s)

Other Utility Expenditures:

Cell phone	\$ 120.00
Cable/Internet	\$ 75.00
Total Other Utility Expenditures	\$ 195.00

Other Expenditures:

College expenses for son	\$ 500.00
Educational expenses for 13 yr. old	\$ 75.00
Extracurricular activities for 13 yr. old	\$ 100.00
Misc. (Wal-Mart)	\$ 150.00
Payroll for business (\$8,666.00) Payroll Taxes (\$2,400.00)	\$ 11,066.00
Estimated tax pmts (\$1,000.00) Property tax (\$343.00)	\$ 1,343.00
Lab supplies (\$300.00) Office supplies (\$300.00) Postage \$50	\$ 650.00
Office cleaning (\$146.00) Waste pick up (\$89.00)	\$ 235.00
Office utilities (\$360.00) Office phone (\$333.00)	\$ 693.00
Accounting fees (\$225.00) Exterminator fee (\$40.00)	\$ 265.00
Insurance for Business (includes malpractice insurance)	\$ 557.00
Mortgage on Office Building	\$ 3,797.00
Total Other Expenditures	\$ 19,431.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court

Western District of Tennessee

In re Beryl Yancey

Debtor(s)

Case No. Chapter

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 30, 2009

Signature /s/ Beryl Yancey Beryl Yancey

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.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Western District of Tennessee

In re Beryl Yancey

Debtor(s)

Case No. Chapter

11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2008 income
\$0.00	2007 income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	
DATES OF	PAID OR	
PAYMENTS/	VALUE OF	AMOUNT STILL
TRANSFERS	TRANSFERS	OWING
	PAYMENTS/	DATES OF PAID OR PAYMENTS/ VALUE OF

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTORAMOUNT STILL
DATE OF PAYMENTAMOUNT PAIDAMOUNT STILL
OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT		COURT OR AGENCY	STATUS OR
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION
Billy & Brandi Eaton on behalf of Hunter O. Eaton vs	Malpractice suit	Gibson Co. Circuit Court H3466	Active
Beryl Gail Yancey			

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

AMOUNT

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATE OF REPOSSESSION,	
NAME AND ADDRESS OF	FORECLOSURE SALE,	DESCRIPTION AND VALUE OF
CREDITOR OR SELLER	TRANSFER OR RETURN	PROPERTY

2

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						3
	6. Assignments and rece	iverships				
None		s filing under	chapter 12 or chapter 1			ding the commencement of oth spouses whether or not a
NAME AN	ND ADDRESS OF ASSIG	NEE	DATE OF ASSIGNMENT	TERMS OF	ASSIGNMENT	OR SETTLEMENT
None	preceding the commencem	nent of this ca	se. (Married debtors fil	, receiver, or court-appointed ling under chapter 12 or chap on is filed, unless the spouses	oter 13 must inclu	ude information concerning
	ND ADDRESS JSTODIAN		IAME AND LOCATIO OF COURT CASE TITLE & NUME	DATE OF		PTION AND VALUE OF PROPERTY
	7. Gifts					
None	and usual gifts to family m aggregating less than \$100	embers aggre) per recipient	gating less than \$200 i . (Married debtors filin	immediately preceding the co in value per individual family ag under chapter 12 or chapter nless the spouses are separat	y member and ch er 13 must includ	aritable contributions le gifts or contributions by
	AND ADDRESS OF OR ORGANIZATION		RELATIONSHIP TO DEBTOR, IF ANY	DATE OF G		RIPTION AND UE OF GIFT
	8. Losses					
None	since the commencement	of this case.	(Married debtors filing	n one year immediately prec under chapter 12 or chapter ses are separated and a joint	13 must include	losses by either or both
	TION AND VALUE PROPERTY		LOSS W	IPTION OF CIRCUMSTAN 'AS COVERED IN WHOLE INSURANCE, GIVE PARTI	OR IN PART	DATE OF LOSS
	9. Payments related to d	ebt counselin	g or bankruptcy			
None		tion, relief un	der the bankruptcy law	of the debtor to any persons, or preparation of the petitio		neys, for consultation within one year immediately
OF P. Humming 3737 Gle Ste 100	ND ADDRESS AYEE gbird Credit Counseling enwood Ave NC 27612-5515	9	NAME OF I	F PAYMENT, PAYOR IF OTHER N DEBTOR		MOUNT OF MONEY SCRIPTION AND VALUE OF PROPERTY
Naleigii,	10 27012-3313					
	10. Other transfers					
None	transferred either absolute	ly or as securi chapter 13 mi	ty within two years in ust include transfers by	e ordinary course of the busin mediately preceding the con either or both spouses wheth	nmencement of t	his case. (Married debtors
	ND ADDRESS OF TRANS ELATIONSHIP TO DEBTC		DATE		PROPERTY TR ND VALUE REC	

4

None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.			
NAME O	F TRUST OR OTHER	DATE(S) OF TRANSFER(S)		EY OR DESCRIPTION AND RTY OR DEBTOR'S INTEREST
	11. Closed financial accounts			
None	otherwise transferred within one y financial accounts, certificates of cooperatives, associations, broker	truments held in the name of the debtor rear immediately preceding the comme deposit, or other instruments; shares ar age houses and other financial instituti ecounts or instruments held by or for ei- nd a joint petition is not filed.)	encement of this case. Included share accounts held in batter of the share accounts held in batters filing ons. (Married debtors filing	de checking, savings, or other nks, credit unions, pension funds, under chapter 12 or chapter 13 must
NAME A	ND ADDRESS OF INSTITUTION	TYPE OF ACCOUN DIGITS OF ACCO AND AMOUNT OF I	UNT NUMBER,	AMOUNT AND DATE OF SALE OR CLOSING
	12. Safe deposit boxes			
None	immediately preceding the comme	a or depository in which the debtor has encement of this case. (Married debtors uses whether or not a joint petition is fi	s filing under chapter 12 or	chapter 13 must include boxes or
	ND ADDRESS OF BANK HER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
	13. Setoffs			
None	commencement of this case. (Mar	or, including a bank, against a debt or ried debtors filing under chapter 12 or ition is filed, unless the spouses are sep	chapter 13 must include inf	ormation concerning either or both
NAME A	ND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF
	14. Property held for another p	erson		
None	List all property owned by anothe	r person that the debtor holds or contro	ols.	
NAME A	ND ADDRESS OF OWNER	DESCRIPTION AND PROPERTY		LOCATION OF PROPERTY
	15. Prior address of debtor			
None	If the debtor has moved within three years minediately preceding the commencement of this case, list an premises when the debtor			
ADDRES	S	NAME USED		DATES OF OCCUPANCY
	16. Spouses and Former Spouses	5		
None	Louisiana, Nevada, New Mexico,	a community property state, commonw Puerto Rico, Texas, Washington, or W fy the name of the debtor's spouse and	visconsin) within eight year	s immediately preceding the

NAME

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17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. NAME (ITIN)/ COMPLETE EIN Yancey 62-1434217 3511 Chere Carol Rd. Humboldt, TN 38343

NATURE OF BUSINESS Medical Clinic

BEGINNING AND ENDING DATES 1992 to present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

NAME AND ADDRESS

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

10 Dool and financial statements

	19. Books, records a	nd financial statements		
None	a. List all bookkeeper supervised the keepir	rs and accountants who within two years immediately ag of books of account and records of the debtor.	y preceding the filing of this bankruptcy case kept or	
Gregory 1310 Ma	AND ADDRESS / N. Lee, CPA ain St. Idt, TN 38343		DATES SERVICES RENDERED 3/09 to present	
None		dividuals who within the two years immediately prece ls, or prepared a financial statement of the debtor.	eding the filing of this bankruptcy case have audited the books	
NAME		ADDRESS	DATES SERVICES RENDERED	
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and record of the debtor. If any of the books of account and records are not available, explain.			
NAME Debtor	has all business rec		DRESS	
None		stitutions, creditors and other parties, including merca within two years immediately preceding the comment	antile and trade agencies, to whom a financial statement was cement of this case.	
NAME A	AND ADDRESS		DATE ISSUED	
	20. Inventories			
None		e last two inventories taken of your property, the nam t and basis of each inventory.	e of the person who supervised the taking of each inventory,	
DATE O	F INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)	
None	b. List the name and	address of the person having possession of the record	s of each of the two inventories reported in a., above.	
DATE O	F INVENTORY	NAME AND A RECORDS	DDRESSES OF CUSTODIAN OF INVENTORY	
	21 . Current Partne	rs, Officers, Directors and Shareholders		
None	a. If the debtor is a pa	artnership, list the nature and percentage of partnershi	p interest of each member of the partnership.	
NAME A	AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST	
None		orporation, list all officers and directors of the corpora ercent or more of the voting or equity securities of the	ation, and each stockholder who directly or indirectly owns, e corporation.	
			NATURE AND PERCENTAGE	

TITLE

OF STOCK OWNERSHIP

6

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			7		
	22 . Former partners, offic	cers, directors and shareholders			
None	a. If the debtor is a partners commencement of this case	hip, list each member who withdrew from the partner	ship within one year immediately preceding the		
NAME		ADDRESS	DATE OF WITHDRAWAL		
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.				
NAME A	AND ADDRESS	TITLE	DATE OF TERMINATION		
	23 . Withdrawals from a p	partnership or distributions by a corporation			
None		, stock redemptions, options exercised and any other	credited or given to an insider, including compensation perquisite during one year immediately preceding the		
OF REC	≿ ADDRESS IPIENT, ONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY		
	24. Tax Consolidation Gro	oup.			
None		n, list the name and federal taxpayer identification nu hich the debtor has been a member at any time within	mber of the parent corporation of any consolidated a six years immediately preceding the commencement		
NAME (OF PARENT CORPORATION	٧	TAXPAYER IDENTIFICATION NUMBER (EIN)		
	25. Pension Funds.				
None		idual, list the name and federal taxpayer identification ible for contributing at any time within six years imm	n number of any pension fund to which the debtor, as an nediately preceding the commencement of the case.		
NAME (OF PENSION FUND		TAXPAYER IDENTIFICATION NUMBER (EIN)		

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 30, 2009

Signature /s/ Beryl Yancey Beryl Yancey

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

In re	Beryl Yancey			Case No.	
			Debtor(s)	Chapter	11
	DISCLOSURE	OF COMPENSA	ATION OF ATTO	RNEY FOR DI	EBTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) a compensation paid to me within one be rendered on behalf of the debtor(s	year before the filing o	f the petition in bankrup	cy, or agreed to be pa	id to me, for services rendered or t
	For legal services, I have agreed	l to accept		\$	2,500.00
	Prior to the filing of this stateme	ent I have received		\$	2,500.00
	Balance Due			\$	0.00
]	The source of the compensation paid	to me was:			
	Debtor Debtor Other (sp	becify):			
7	The source of compensation to be pa	id to me is:			
	■ Debtor □ Other (sp				
		(cerry).			
	I have not agreed to share the ab	ove-disclosed compensa	ation with any other perso	n unless they are mem	bers and associates of my law firm
	□ I have agreed to share the above copy of the agreement, together				
	In return for the above-disclosed fee	, I have agreed to render	r legal service for all aspe	cts of the bankruptcy	case, including:
1 0 0	 Analysis of the debtor's financial Preparation and filing of any peti Representation of the debtor at th Representation of the debtor in ac [Other provisions as needed] 	tion, schedules, stateme the meeting of creditors a	nt of affairs and plan whi nd confirmation hearing,	ch may be required; and any adjourned hea	
		above disaloged for do	as not include the followi	na sorvico.	
I	By agreement with the debtor(s), the	above-disclosed lee doe	es not include the followi	lig service.	

Dated: July 3	30, 2009 /	s/ C. Jerome Teel, Jr.
		C. Jerome Teel, Jr.
	7	Feel, McCormack and Maroney PLC
	4	25 East Baltimore
		lackson, TN 38301
		731)424-3315 Fax: (731)424-3501

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TENNESSEE

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) **OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

(731)424-3315

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

C. Jerome Teel, Jr.	X /s/ C. Jerome Teel, Jr.	July 30, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
425 East Baltimore		
Jackson, TN 38301		

Certificate of Debtor

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

Beryl Yancey X /s/ Beryl Yancey July 30, 2009 Signature of Debtor Printed Name(s) of Debtor(s) Date Case No. (if known) Х Date

Signature of Joint Debtor (if any)

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United States Bankruptcy Court

Western District of Tennessee

Debtor(s)

In re Beryl Yancey

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: July 30, 2009

/s/ Beryl Yancey

Beryl Yancey Signature of Debtor

Best Case Bankruptcy

Case No. Chapter

11

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Austn L. McMullen, Attorney Boult, Cummings, Conners & Berry, PLC 1600 Division St., Suite 700 P.O. Box 340025 Nashville, TN 37203

B-Line, LLC Mail Stop 550 2101 Fourth Ave. Suite 1030 Seattle, WA 98121

BancorpSouth P.O. Box 3356 Tupelo, MS 38803

Billy & Brandi J. Eaton on behalf of Hunter O. Eaton 42 Forked Deer Trailer Park Humboldt, TN 38343

Citifinancial P.O. Box 499 Hanover, MD 21076

Complete Credit Solutions 2921 Bunn Trail 100 Bedford, TX 76021

Cornelius & Collins, LLP P.O. Box 190695 Nashville, TN 37219-0695

Dixie Cooper Giddeon & Wiseman 200 4th Avenue N. Suite 1100 Nashville, TN 37219

Expert Medical 400 Andalusia Ave. Ormond Beach, FL 32174

Ford Motor Credit c/o Paul Mendelson, Esq. P.O. Box 17235 Memphis, TN 38187-0235

Gibson Co Circuit Court P.O. Box 147 Trenton, TN 38382

Internal Revenue Service P.O. Box 21125 Philadelphia, PA 19114

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Leaders Credit Union 214 Oil Well Rd. Jackson, TN 38305

LVNV Funding, LLC P.O. Box 10584 Greenville, SC 29603-0584

Madison Co. General Sessions Court 515 South Liberty Jackson, TN 38301

Mark Beveridge Kinnard, Clayton & Beveridge The Woodlawn 127 Woodmont Blvd. Nashville, TN 37205

Mid South Credit Bureaus, Inc 1410 Industrial Park P.O. Box 1567 Paris, TN 38242

Midland Credit 8875 Aero Drive Suite 200 San Diego, CA 92193

NCO Financial Systems 507 Prudential Rd. Horsham, PA 19044-2308

Regions Bank 6200 Poplar Avenue Memphis, TN 38119

Regions Bank P.O. Box 4479 Montgomery, AL 36103

TDLWD/U I TAX c/o Atty. General, Bankrupt Unit P.O. Box 20207 Nashville, TN 37202

Tennessee Dept. of Revenue State of TN, Atty. General P.O. Box 20207 Nashville, TN 37202

The Agee Law Firm 111 West Eaton St. Trenton, TN 38382

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US Dept. of Education Direct Loans P.O. Box 530260 Atlanta, GA 30353-0260

US Dept. of Labor Employee Benefits Security Adminis. Atlanta Federal Center 61 Forsythe St. SW, Suite 7T10 Atlanta, GA 30303

Washington Mutual Finance 1903 N. Highland Jackson, TN 38305

World Financial Network Nat'l Bk./Reeds c/o Weinstein & Riley, P.S. 2101 Fourth Ave., Suite 900 Seattle, WA 98121