

B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Edwards, Michael Charles</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-8378</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): <b>7523 Old Bridge Ct. Sugar Land, TX</b>		Street Address of Joint Debtor (No. and Street, City, and State):
ZIP CODE <b>77479</b>		ZIP CODE
County of Residence or of the Principal Place of Business: <b>Fort Bend</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>  <input type="checkbox"/> Corporation (includes LLC and LLP)  <input type="checkbox"/> Partnership  <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <hr/> <b>Nature of Debts</b> (Check one box.)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b>  <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Michael Charles Edwards</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align:center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align:center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p><b>X</b> <u>/s/ Jason Starks</u> <span style="float:right;">09/01/2008</span>  <b>Jason Starks</b> <span style="float:right;">Date</span></p>		
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____			
(Name of landlord that obtained judgment)			
_____			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p><b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): <b>Michael Charles Edwards</b></p>
<b>Signatures</b>	
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Michael Charles Edwards</u>  <b>Michael Charles Edwards</b></p> <p><b>X</b> _____</p> <p>_____                  Telephone Number (If not represented by attorney)  <u>09/01/2008</u>                  Date</p>	<p><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><b>X</b> _____                  (Signature of Foreign Representative)</p> <p>_____                  (Printed Name of Foreign Representative)</p> <p>_____                  Date</p>
<p><b>Signature of Attorney*</b></p> <p><b>X</b> <u>/s/ Jason Starks</u>  <b>Jason Starks</b> Bar No. <b>24046903</b></p> <p><b>Starks &amp; Gonzales, P.C.</b>  <b>4141 Southwest Freeway</b>  <b>Suite 440</b>  <b>Houston, TX 77027</b></p> <p>Phone No. <b>(713) 961-3555</b> Fax No. <b>(713) 961-3561</b></p> <p><u>09/01/2008</u>                  Date</p> <p><small>*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.</small></p>	<p><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____                  Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____                  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____                  Address</p> <p><b>X</b> _____                  Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><small>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</small></p>
<p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____                  Signature of Authorized Individual</p> <p>_____                  Printed Name of Authorized Individual</p> <p>_____                  Title of Authorized Individual</p> <p>_____                  Date</p>	

Official Form 1, Exhibit D (10/06)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Michael Charles Edwards**Case No. \_\_\_\_\_  
(if known)

Debtor(s)

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

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

Official Form 1, Exhibit D (10/06)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Michael Charles Edwards**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

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

*Continuation Sheet No. 1*

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

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

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

Active military duty in a military combat zone.

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

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

Signature of Debtor: **/s/ Michael Charles Edwards**  
Michael Charles Edwards

Date: **09/01/2008**

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Michael Charles Edwards**

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1)	(2)	(3)	(4)	(5)
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]
Mother Lode Bank 172 W. Stockton Rd. Sonora, CA 95370		Business Loan/Personal Guarantee		<b>\$198,680.43</b>
Chase Student Loan Servicing LLC PO Box 522 Madison, MS 39130-0522		Educational		<b>\$125,364.17</b>
Gulf Coast Medical Center 10141 Hwy 59 Wharton, TX 77488		Contract Action		<b>\$94,167.00</b>
Suntech/gco Education 6400 S Fiddlers Gr Englewood, CO 80111		Educational		<b>\$88,028.00</b>
Suntech/gco Education 6400 S Fiddlers Gr Englewood, CO 80111		Educational		<b>\$44,824.00</b>
Efficiency Plus Medical c/o Rash Curtis and Associates PO Box 5790 Vacaville, CA 95695		Collection		<b>\$21,273.16</b>

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Michael Charles Edwards**

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

*Continuation Sheet No. 1*

(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]
Sharp & Cobos, P.C. 4705 Spicewood Springs Rd Suite 100 Austin, TX 78759		Collection		<b>\$15,528.45</b>
Attorney General Child Support Attn: Bankruptcy PO Box 12017 Credit Group Austin, TX 78711		Family Support		<b>\$15,315.00</b>
American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355		Credit Card		<b>\$14,145.00</b>
Umpqua Bank P.O. Box 790408 St. Louis, MO 63179		Credit Card		<b>\$13,457.46</b>
Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		Credit Card		<b>\$12,031.00</b>
Brazos 501 Bleecker St Utica, NY 13501		Educational		<b>\$12,012.00</b>
AAA Financial Services P.O. Box 15726 Wilmington, DE 19886-5726		Credit Card		<b>\$9,802.05</b>

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Michael Charles Edwards**

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

*Continuation Sheet No. 2*

(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]
Citifinancial PO Box 9018 Des Moines, IA 50368-9018		Credit Card		<b>\$9,053.49</b>
Bank of America Attn: Bankruptcy Dept NC4-105-03-14 PO Box 26012 Greensboro, NC 27420		Credit Card		<b>\$4,673.00</b>
Chase Attn: Bankruptcy Dept PO Box 100018 Kennesaw, GA 30156		Credit Card		<b>\$3,161.00</b>
The Hertz Corporation P.O. Box 121056 Dallas, TX 75312-1056		Collection		<b>\$2,884.69</b>
Umpqua Bank P.O. Box 790408 St. Louis, MO 63179-0408		Credit Card		<b>\$2,880.01</b>
Chase - Cc Attention: Bankruptcy Department PO Box 15298 Wilmington, DE 19850		Credit Card		<b>\$2,634.00</b>
Baroldi & Associates 23456 Madero, Suite 185 Mission Viejo, CA 92691		Professional Services		<b>\$2,350.00</b>

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Michael Charles Edwards**

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

*Continuation Sheet No. 3*

I 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: **09/01/2008** \_\_\_\_\_

Signature: **/s/ Michael Charles Edwards**  
**Michael Charles Edwards** \_\_\_\_\_

\_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Michael Charles Edwards**

CASE NO

CHAPTER **11**

**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 09/01/2008

Signature */s/ Michael Charles Edwards*  
*Michael Charles Edwards*

Date \_\_\_\_\_

Signature \_\_\_\_\_

AAA Financial Services  
P.O. Box 15726  
Wilmington, DE 19886-5726

Abn Amro Mortgage Grou  
Po Box 9438  
Gaithersburg, MD 20898

American Express  
c/o Becket and Lee  
PO Box 3001  
Malvern, PA 19355

American Home Shield  
PO Box 2803  
Memphis, TX 38101

Americas Servicing Co  
Attention: Bankruptcy  
3476 St. View Blvd  
Fort Mill, SC 29715

AT&T  
PO Box 68055  
Anaheim Hills, CA 92817

Attorney General Child Support  
Attn: Bankruptcy  
PO Box 12017 Credit Group  
Austin, TX 78711

Bank of America  
Attn: Bankruptcy Dept NC4-105-03-14  
PO Box 26012  
Greensboro, NC 27420

Bank of America  
Attn: Bankruptcy NC4-105-02-99  
PO Box 26012  
Greensboro, NC 27410

Bank of America Mortgage  
Attn: Bankruptcy Dept  
475 Crosspoint Parkway  
Getzville, NY 14068

Baroldi & Associates  
23456 Madero, Suite 185  
Mission Viejo, CA 92691

Blue Cross of California  
P.O. Box 4194  
Woodland Hills, CA 91365

Brazos  
501 Bleecker St  
Utica, NY 13501

Calaveras County  
891 Mt. Ranch Rd.  
San Andreas, CA 95249

Calaveras County Water District  
c/o Umpqua Bank  
PO Box 15949  
Sacramento, CA 95852

Chase  
Attn: Bankruptcy Dept  
PO Box 100018  
Kennesaw, GA 30156

Chase - Cc  
Attention: Bankruptcy Department  
PO Box 15298  
Wilmington, DE 19850

Chase Bank  
340 S. Cleveland Ave, Bldg 370  
Westerville, OH 43081

Chase Student Loan Servicing LLC  
PO Box 522  
Madison, MS 39130-0522

Citifinancial  
PO Box 9018  
Des Moines, IA 50368-9018

Clarke Broadcasting Corp.  
342 S. Washington St.  
Sonora, CA 95370

Directv  
73233 Highway 70  
Portola, CA 96122-7064

Discover Financial  
Attention: Bankruptcy Department  
PO Box 3025  
New Albany, OH 43054

Downey Brand LLP  
3425 Brookside Rd., Suite A  
Stockton, CA 95219-1757

DSRM National Bank/Diamond Shamrock  
PO Box 631  
Amarillo, TX 79105

Durnall & Campora Propane  
PO Box 1085  
Sonora, CA 95370

Durnall & Campora Propane, Inc.  
P.O. Box 1085  
19330 Industrial Drive  
Sonora, CA 95370

Efficiency Plus Medical  
c/o Rash Curtis and Associates  
PO Box 5790  
Vacaville, CA 95695

Gemb/chevron  
4125 Windward Plz  
Alpharetta, GA 30005

Golden State Cellular  
P.O. Box 2607  
Oakhurst, CA 93644-2607

Guaranty Bank  
18302 Irvine Blvd Ste 30  
Tustin, CA 92780

Gulf Coast Medical Center  
10141 Hwy 59  
Wharton, TX 77488

Heritage Dry Cleaners  
P.O. Box 220  
Standard, CA 95373

JS West  
P.O. Box 60000  
San Francisco, CA 94160

Mother Lode Answering Service  
71 S. Sheperd Street  
Sonora, CA 95370

Mother Lode Bank  
172 W. Stockton Rd.  
Sonora, CA 95370

NCO Financial Systems Inc.  
P.O. Box 15773  
Wilmington, DE 19850-5773

NRAI  
P.O. Box 927  
West Windsor, NJ 08550-0927

Ocwen Federal Bank  
12650 Ingenuity Dr.  
Orlando, FL 32826

PG&E  
Box 997300  
Sacramento, CA 95899-7300

PJ & Associates, Inc.  
PO Box 9  
Twain Harte, CA 95383

Roadloans.com  
Attn: Bankruptcy  
5201 Rufe Snow Dr Ste 400  
North Richland Hills, TX 76180

Saxon Mortgage Sercive  
4708 Mercantile Dr  
N Fortworth, TX 76137

Sharp & Cobos, P.C.  
4705 Spicewood Springs Rd  
Suite 100  
Austin, TX 78759

Shell Oil / Citibank  
Attn.: Centralized Bankruptcy  
PO Box 20507  
Kansas City, MO 64195

Sonora Regional Medical Center  
1000 Greenley Rd.  
Sonora, CA 95370

Star Furniture Co  
Po Box 219169  
Houston, TX 77218

Suntech/gco Education  
6400 S Fiddlers Gr  
Englewood, CO 80111

The Hertz Corporation  
P.O. Box 121056  
Dallas, TX 75312-1056

The Methodist Hospital  
PO Box 4315  
Houston, TX 77210-4315

Transworld Systems, Inc.  
2235 Mercury Way, #275  
Santa Rosa, CA 95407

Triad Financial  
5201 Rufe Snow Dr.  
North Richland Hills, TX 76180

Umpqua Bank  
PO Box 1820  
Roseburg, OR 97470

Umpqua Bank  
P.O. Box 790408  
St. Louis, MO 63179

Umpqua Bank  
P.O. Box 790408  
St. Louis, MO 63179-0408

Union Democrat  
Attn Collections  
84 S Washington St  
Sonora, CA 95370

Verizon California  
PO Box 9688  
Mission Hills, CA 91346

Verizon Wireless  
PO Box 9622  
Mission Hills, CA 91346

Whitaker Chalk Swindle & Sawyer, L.L.P.  
5840 Interstate 20 W., Suite 200  
Arlington, TX 76011