Case 10-31618 Document 1 Filed in TXSB on 02/28/10 Page 1 of 12

B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION						Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Vaughan, Jr. Jesse				Name of Joint Debtor (Spouse) (Last, First, Middle): Vaughan, Frances				
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): aka Fran Vaughan				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-9574				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-4393				
Street Address of Debtor (No. and Street, City, and State): 1116 Bering Unit 12 Houston, TX				Street Address of Joint Debtor (No. and Street, City, and State): 1116 Bering Unit 12 Houston, TX ZIP CODE				
County of Residence or of the Principal Place of Business:				County of Residence or of the Principal Place of Business:				
Harris Mailing Address of Debtor (if different from street address):				Harris Mailing Address of Joint Debtor (if different from street address):				
1116 Bering Unit 12 Houston, TX				1116 Bering Unit 12 Houston, TX				
		ZIP CODE 77057						ZIP CODE 77057
Location of Principal Assets of Business Debto	r (if different from stre	eet address ab	ove):					ZIP CODE
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.)	Nature of Business (Check one box.) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) Chapter 7 Chapter 7 Chapter 9 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 11 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Chapter 13 Debts Check one box.) Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." Debts are primarily					
Filing Fee (Check one box.)				Check one box: Chapter 11 Debtors				
 Full Filing Fee attached. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				 Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). 				
Statistical/Administrative Information THIS SPACE IS FOR Image: Debtor estimates that funds will be available for distribution to unsecured creditors. COURT USE ONLY Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. COURT USE ONLY						THIS SPACE IS FOR COURT USE ONLY		
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets Image: State of the state of t		10,000,001 to \$50 million	□ \$50,000 to \$100		\$100,000,001 to \$500 million	□ \$500,000,001 to \$1 billion	☐ More than \$1 billion	-
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 milli	\$1,000,001 on to \$10 million	10,000,001 to \$50 million	□ \$50,000 to \$100		100,000,001 to \$500 million	500,000,001 to \$1 billion	More than \$1 billion	

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B1 (Official Form 1) (1/08)		Page 2						
Voluntary Petition								
(This page must be completed and filed in every case.)	Frances Vaugr	Frances Vaughan						
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)								
Location Where Filed: None	Case Number:	Date Filed:						
Location Where Filed:	Case Number:	Date Filed:						
Pending Bankruptcy Case Filed by any Spouse, Partner	Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)							
Name of Debtor: None	Case Number:	Date Filed:						
District:	Relationship:	Judge:						
Exhibit A (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.)	(To be completed whose debts are pr I, the attorney for the petitioner named in t informed the petitioner that [he or she] ma of title 11, United States Code, and have e	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) 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).						
	X							
		Date						
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No.								
	Exhibit D							
 (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. 								
Information Regarding the Debtor - Venue								
(Check any applicable box.)								
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.								
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.								
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.								
	esides as a Tenant of Residential Prope	rty						
(Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)								
	(Name of landlord that obtained judgme	ent)						
	(Address of landlord)							
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and								
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.								
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).								

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B1 (Official Form 1) (1/08)	Page 3 Name of Debtor(s): Jesse Vaughan, Jr.				
Voluntary Petition	Name of Debtor(s): Jesse Vaughan, Jr. Frances Vaughan				
(This page must be completed and filed in every case)					
Signatures					
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	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.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Jesse Vaughan, Jr. Jesse Vaughan, Jr.	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.				
Jesse Vaughan, Jr.	X				
Y /s/ Frances Vaughan	(Signature of Foreign Representative)				
X /s/ Frances Vaughan Frances Vaughan					
Telephone Number (If not represented by attorney) 02/28/2010	(Printed Name of Foreign Representative)				
Date	Date				
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer				
X /s/ Calvin Braun Calvin Braun Bar No. 00783713 calvinbraun@orlandobraun.com Bar No. 00783713 Orlando & Braun LLP 3401 Allen Parkway Suite 101 Houston, TX 77019 Phone No.(713) 521-0800 Fax No.(713) 521-0842 02/28/2010 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X				
XSignature of Authorized Individual Printed Name of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
Title of Authorized Individual Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or				
	imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

Case No.

In re: Jesse Vaughan, Jr. Frances Vaughan

(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 couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services You must file a copy of a certificate from the agency describing the services provided to you and a copy of any provided to me. debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case No.

In re: Jesse Vaughan, Jr. Frances Vaughan

Debtor(s)

(if known)

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 responsibilites.);
- 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/ Jesse Vaughan, Jr. Jesse Vaughan, Jr.

Date: 02/28/2010

Case No.

In re: Jesse Vaughan, Jr. Frances Vaughan

(if known)

Debtor(s)

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

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Case No.

In re: Jesse Vaughan, Jr. Frances Vaughan

Debtor(s)

(if known)

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

Continuation Sheet No. 1

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- 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/ Frances Vaughan Frances Vaughan

Date: 02/28/2010

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Abe Dunn, PC 1900 North Loop Ste 650 Houston, TX 77018

Abn Amro Mortgage Group P.O. Box 79022 St. Louis, OH 63179

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

American Express c/o Mann Bracken LLP 5215 North O'Connor Blvd #1060 Irving, TX 75039

Bank Of America Po Box 17054 Wilmington, DE 19850

Bank Of America Po Box 1598 Norfolk, VA 23501

Bank of America P O Box 15726 Wilmington, DE 19850

Bank of America P O Box 15026 Wilmington, DE 19850

Bellsouth Telecommunications c/o James Grudus, Esq ATT Services, Inc. One AT&T Way, Room 3A218 Bedminster, NJ 07921

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Centralized Showing Service 11225 College Blvd, Ste 450 Overland Park, KS 66210

Chase Po Box 15298 Wilmington, DE 19850

Chase AARP Mastercard Cardmember Services P O Box 94014 Palatine, IL 60094

Citi Po Box 6241 Sioux Falls, SD 57117

CitiAdvantage Mastercard Box 6062 Sioux Falls, SD 57117

CITIBusiness/Advantage Card P O Box 6235 Sioux Falls, SD 57117

Compass Bank LOC P O Box 830696 Birmingham, AL 35283

Frances Vaughan 1116 Bering Unit 12 Houston, TX 77057

G M A C PO Box 130424 Roseville, MN 55113

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Gemb/care Credit Po Box 981439 El Paso, TX 79998

Gemb/sams Club Dc Attention: Bankruptcy PO Box 103106 Roswell, GA 30076

Harris County et al c/o John Dillman Linebarger Goggan Blair P.O. Box 3064 Houston, TX 77253

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114-0326

Intuit Payment Solutions 21215 Burbank BLV 100 Woodland Hills, CA 91367

Jesse Vaughan, Jr. 1116 Bering Unit 12 Houston, TX 77057

Larry C. Morris 4295 San Felipe, Ste 210 Houston, TX 77057

Larry C. Morris 4295 San Felipe, Ste 210 Houston, TX 77027

Linebarger Goggan Blair & Sampson P O Box 3064 Houston, TX 77253 Attn: John Dillman

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LMS Services Inc 1268 N River Rd NE, Ste 1 Warren, OH 44483

LMS Services, Inc. 1268 North River Road, Ste 1 P O Box 4302 Warren, OH 44483

LTD Financial Services LP 7322 SW Frwy, Ste 1600 Houston, TX 77074

Marc Dereck Dietrick and Kelly Dietrich 10 Hilshire Houston, TX 77055

Mark Akerlund 1918 Winter St Houston, TX 77007

Midland Reporter Telegram P O Box 80074 Prescott, AZ 86304

Nationwide Mutual Insurance Co P O Box 742522 Cincinnati, OH 45274

Nelvin Joseph Adriatico aka Nelvin Joseph Esquillo 2109 Signal Hill Pearland, TX 77584

Now Loan P O Box 192 Birmingham, AL 35201-1092

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One Source Credit Reporting 13405 NW Frwy, Ste 124 Houston, TX 77040

Orlando & Braun LLP 3401 Allen Parkway Suite 101 Houston, TX 77019

Prosperity Bank 202 W Colorado Lagrange, TX 78945

Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444

SBLS (SBA) 9801 Westheimer Rd, 11th Floor Houston, TX 77042

Texas First Bank 3300 Palmer Hwy Texas City, TX 77590

Wachrl Po Box 3117 Winston Salem, NC 27102

Wells Fargo Home Mtg Attention: Bankruptcy Department MAC-X 3476 Stateview Blvd. Fort Mill, SC 29715