

B1 (Official Form 1)(1/08)

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): UVALDE CREDIT COMPANY	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): DBA J.W. PAWN SHOP	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) 74-1507400	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): 118 W. North Street Uvalde, TX	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 78802	ZIP Code
County of Residence or of the Principal Place of Business: Uvalde	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): P.O. Box 70 Uvalde, TX	Mailing Address of Joint Debtor (if different from street address):
ZIP Code 78802	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" 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.) 	Nature of Business (Check one box) <ul style="list-style-type: none"> <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 checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <ul style="list-style-type: none"> <input type="checkbox"/> 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) <ul style="list-style-type: none"> <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/> Nature of Debts (Check one box) <ul style="list-style-type: none"> <input 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 checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <ul style="list-style-type: none"> <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. 	Chapter 11 Debtors Check one box: <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a small business debtor as defined in 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). Check if: <ul style="list-style-type: none"> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <ul style="list-style-type: none"> <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).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	100,001-500,000	OVER 500,000
Estimated Assets										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion
Estimated Liabilities										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): UVALDE CREDIT COMPANY</p>
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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, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</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;">Exhibit 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 delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): UVALDE CREDIT COMPANY</p>
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</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>X _____ Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p>_____ Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</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>X _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X <u>/s/ JAMES S. WILKINS</u> Signature of Attorney for Debtor(s)</p> <p><u>JAMES S. WILKINS 21486500</u> Printed Name of Attorney for Debtor(s)</p> <p><u>JAMES S. WILKINS</u> Firm Name</p> <p><u>WILLIS & WILKINS, L.L.P.</u> <u>100 W. Houston Street, Suite 1275</u> <u>San Antonio, TX 78205</u></p> <p>_____ Address</p> <p style="text-align: right;">Email: jwtkins@stic.net</p> <p><u>210-271-9212 Fax: 210-271-9389</u> Telephone Number</p> <p><u>August 28, 2009</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 style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</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>X _____ 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 style="text-align: center;">Signature of Debtor (Corporation/Partnership)</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>X <u>/s/ LYNN WALKER</u> Signature of Authorized Individual</p> <p><u>LYNN WALKER</u> Printed Name of Authorized Individual</p> <p><u>Vice President</u> Title of Authorized Individual</p> <p><u>August 28, 2009</u> Date</p>	

B4 (Official Form 4) (12/07)

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

In re UVALDE CREDIT COMPANY

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, 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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Armbruster, Connie 737 N. Getty Uvalde, TX 78801	Armbruster, Connie 737 N. Getty Uvalde, TX 78801			40,000.00
Browning One Browning Place Morgan, UT 84050	Browning One Browning Place Morgan, UT 84050			17,224.00
Cadena, Gary 14611 Starcross Trail Helotes, TX 78023	Cadena, Gary 14611 Starcross Trail Helotes, TX 78023			69,528.66
Carroll, Christopher 4205 Loop 20, Suite 3 PBM170 Laredo, TX 78043	Carroll, Christopher 4205 Loop 20, Suite 3 PBM170 Laredo, TX 78043			24,835.79
Garcia, Fernando 113 Rockwell Way Del Rio, TX 78840	Garcia, Fernando 113 Rockwell Way Del Rio, TX 78840			43,949.21
Garcia, Isaul 112 W. Sabinal St. Uvalde, TX 78801	Garcia, Isaul 112 W. Sabinal St. Uvalde, TX 78801			44,000.00
Hopper, James Box 418 Uvalde, TX 78802	Hopper, James Box 418 Uvalde, TX 78802			17,109.94
Hupp, Tom Box 169 Uvalde, TX 78801	Hupp, Tom Box 169 Uvalde, TX 78801			50,000.00
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	941 Taxes		65,000.00
Ligocky, Brandy Box 1555 Uvalde, TX 78802	Ligocky, Brandy Box 1555 Uvalde, TX 78802			64,460.31
Ligocky, Sandraw Box 1555 Uvalde, TX 78802	Ligocky, Sandraw Box 1555 Uvalde, TX 78802			167,397.82
Ligocky, Tim Box 1555 Uvalde, TX 78802	Ligocky, Tim Box 1555 Uvalde, TX 78802			43,684.43

B4 (Official Form 4) (12/07) - Cont.

In re **UVALDE CREDIT COMPANY**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Margers, Mary HRC 70 Box 467 Con Can, TX 78834	Margers, Mary HRC 70 Box 467 Con Can, TX 78834			165,338.36
Patlan, Jodi 136 Williams Uvalde, TX 78801	Patlan, Jodi 136 Williams Uvalde, TX 78801			46,202.85
Pena, George 721 S. High Uvalde, TX 78801	Pena, George 721 S. High Uvalde, TX 78801			13,236.47
Richardson, Ladon Box 1400 Uvalde, TX 78802	Richardson, Ladon Box 1400 Uvalde, TX 78802			60,528.07
Rudinger, Kim 1112 N. High St. Uvalde, TX 78801	Rudinger, Kim 1112 N. High St. Uvalde, TX 78801			36,019.67
Thurmond, Gaylynn Box 763 Blessing, TX 77419	Thurmond, Gaylynn Box 763 Blessing, TX 77419			62,705.96
US Bank P.O. Box 790408 Saint Louis, MO 63179-0408	US Bank P.O. Box 790408 Saint Louis, MO 63179-0408			19,169.04
Valdez, Rick 111 Lookout Drive Del Rio, TX 78840	Valdez, Rick 111 Lookout Drive Del Rio, TX 78840			133,906.23

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

I, the Vice President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **August 28, 2009**

Signature **/s/ LYNN WALKER**
LYNN WALKER
Vice President

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.

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

In re UVALDE CREDIT COMPANY

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

I, the Vice President of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: August 28, 2009

/s/ LYNN WALKER

LYNN WALKER/Vice President

Signer/Title

American Express Credit Services
P.O. Box 650448
Dallas, TX 75265-0448

Armbruster, Connie
737 N. Getty
Uvalde, TX 78801

AT&T Yellow Pages
P.O. Box 650098
Dallas, TX 75265-0098

Browning
One Browning Place
Morgan, UT 84050

Cadena, Gary
14611 Starcross Trail
Helotes, TX 78023

Capital One Bank
P.O. Box 60599
City Of Industry, CA 91716-0599

Carl Zeiss Optical, Inc.
13005 North Kingston Ave.
Chester, VA 23836

Carroll, Christopher
4205 Loop 20, Suite 3 PBM170
Laredo, TX 78043

Dell Finance Services
P.O. Box 81577
Austin, TX 78708-1577

Exxon Mobil
Credit Card Center
P.O. Box 688941
Des Moines, IA 50368-8941

First State Bank of Uvalde
P.O. Box 1908
Uvalde, TX 78802-1908

Garcia, Fernando
113 Rockwell Way
Del Rio, TX 78840

Garcia, Isaul
112 W. Sabinal St.
Uvalde, TX 78801

Garcia, Juanita
112 W. Sabinal St.
Uvalde, TX 78801

Hopper, James
Box 418
Uvalde, TX 78802

Hupp, Tom
Box 169
Uvalde, TX 78801

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

Kitchens, Marsha
698 W. Fannin
Uvalde, TX 78801

Ligocky, Brandy
Box 1555
Uvalde, TX 78802

Ligocky, Sandraw
Box 1555
Uvalde, TX 78802

Ligocky, Tim
Box 1555
Uvalde, TX 78802

Margers, Mary
HCR 70 Box 467
Con Can, TX 78834

Mathis, Travis
Box 1488
Austin, TX 78767

Patlan, Jodi
136 Williams
Uvalde, TX 78801

Patlan, Jose
136 Williams St.
Uvalde, TX 78801

Patlan, Renee
136 Williams St.
Uvalde, TX 78801

Pena, George
721 S. High
Uvalde, TX 78801

Pitney Bowes
P.O. Box 856042
Louisville, KY 40285-6042

Richardson, Ladon
Box 1400
Uvalde, TX 78802

Rudinger, Kim
1112 N. High St.
Uvalde, TX 78801

Shell Card Center
P.O. Box 689152
Des Moines, IA 50368-9152

Thurmond, Gaylynn
Box 763
Blessing, TX 77419

US Bank
P.O. Box 790408
Saint Louis, MO 63179-0408

Valdez, Rick
111 Lookout Drive
Del Rio, TX 78840

Walker, Kendall
Box 5221
Uvalde, TX 78802

Waller, Charles L.
Box 1771
Uvalde, TX 78802

Watkins, Beaumont
Box 1196
Uvalde, TX 78802

Wimberley, Brandon
Box 83
Uvalde, TX 78802

Wimberley, Justin
Box 83
Uvalde, TX 78802

Yellow Book Sales & Dis. Co., Inc.
c/o Clovis & Roche
P.O. Box 1164
Metairie, LA 70004-1164