

United States Bankruptcy Court
Western District of Texas

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):
ANDERSON, WAYNE E.

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)
xxx-xx-8031

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):
110 Woodland Blvd.
Boerne, TX
ZIP Code
78006

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

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

County of Residence or of the Principal Place of Business:

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

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

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

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 9
Chapter 11
Chapter 12
Chapter 13
Chapter 15 Petition for Recognition
of a Foreign Main Proceeding
Chapter 15 Petition for Recognition
of a Foreign Nonmain Proceeding

Nature of Debts
(Check one box)
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."
Debts are primarily
business debts.

Filing Fee (Check one box)
Full Filing Fee attached
Filing Fee to be paid in installments (applicable to individuals only). Must
attach signed application for the court's consideration certifying that the
debtor is unable to pay fee except in installments. Rule 1006(b). See Official
Form 3A.
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must
attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors
Check one box:
Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
Check if:
Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates)
are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).
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
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
Estimated Assets
Estimated Liabilities

THIS SPACE IS FOR COURT USE ONLY

| | |
|---|---|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | Name of Debtor(s): ANDERSON, WAYNE E. |
|---|---|

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

| | | |
|--|-----------------------------------|-------------------------------|
| Location Where Filed: Western District of Texas San Antonio Division | Case Number: 10-50086-K | Date Filed: 1/04/10 |
| 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> |
|---|--|

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)).

Voluntary Petition
(This page must be completed and filed in every case)

Name of Debtor(s):
ANDERSON, WAYNE E.

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).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ WAYNE E. ANDERSON
Signature of Debtor **WAYNE E. ANDERSON**

X
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 1, 2010
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 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
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ JAMES S. WILKINS
Signature of Attorney for Debtor(s)

JAMES S. WILKINS 21486500
Printed Name of Attorney for Debtor(s)

JAMES S. WILKINS
Firm Name

WILLIS & WILKINS, L.L.P.
100 W. Houston Street, Suite 1275
San Antonio, TX 78205

Address

Email: **jwilkins@stic.net**

210-271-9212 Fax: 210-271-9389
Telephone Number

October 1, 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.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 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.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of 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.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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

In re WAYNE E. ANDERSON

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.*

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 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.

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/ WAYNE E. ANDERSON
WAYNE E. ANDERSON

Date: October 1, 2010

United States Bankruptcy Court
Western District of Texas

In re WAYNE E. ANDERSON

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> |
| Axis Capital, Inc. P.O. Box 2355 Grand Island, NE 68802 | Axis Capital, Inc. P.O. Box 2355 Grand Island, NE 68802 | | | 19,000.00 |
| Bank of America P.O. Box 15102 Wilmington, DE 19886-5102 | Bank of America P.O. Box 15102 Wilmington, DE 19886-5102 | | | 17,000.00 |
| Bank of America P.O. Box 660687 Dallas, TX 75266-0687 | Bank of America P.O. Box 660687 Dallas, TX 75266-0687 | House and lot located at 110 Woodland Blvd., Boerne, Texas | | 191,000.00 (190,000.00 secured) |
| Capital One, F.S.B. P.O. Box 105131 Atlanta, GA 30348-5131 | Capital One, F.S.B. P.O. Box 105131 Atlanta, GA 30348-5131 | | | 2,396.00 |
| Capital One, F.S.B. P.O. Box 85667 Richmond, VA 23285-5667 | Capital One, F.S.B. P.O. Box 85667 Richmond, VA 23285-5667 | | | 1,997.00 |
| Capital One, F.S.B. P.O. Box 105087 Atlanta, GA 30348-5087 | Capital One, F.S.B. P.O. Box 105087 Atlanta, GA 30348-5087 | | | 9,246.00 |
| Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014 | Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014 | | | 12,785.00 |
| Chase Auto Finance P.O. Box 4376 Houston, TX 77210-4376 | Chase Auto Finance P.O. Box 4376 Houston, TX 77210-4376 | | | 1,176.00 |
| Home Depot P.O. Box 6028 The Lakes, NV 88901-6028 | Home Depot P.O. Box 6028 The Lakes, NV 88901-6028 | | | 3,974.00 |
| Johnson Outdoors 18416 Network Place Chicago, IL 60673-1284 | Johnson Outdoors 18416 Network Place Chicago, IL 60673-1284 | | | 992.00 |
| JP Morgan Chase Bank P.O. Box 46489 New York, NY 10087-6489 | JP Morgan Chase Bank P.O. Box 46489 New York, NY 10087-6489 | | | 37,548.53 |

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

| (1) <i>Name of creditor and complete mailing address including zip code</i> | (2) <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> | (3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5) <i>Amount of claim [if secured, also state value of security]</i> |
|--|---|--|---|--|
| JP Morgan Chase Bank P.O. Box 29550 Phoenix, AZ 85038 | JP Morgan Chase Bank P.O. Box 29550 Phoenix, AZ 85038 | | | 33,729.00 |
| Lowe's P.O. Box 530914 Atlanta, GA 30353-0914 | Lowe's P.O. Box 530914 Atlanta, GA 30353-0914 | | | 4,050.00 |
| NCO Financial Systems P.O. Box 15630 Dept. 72 Wilmington, DE 19850 | NCO Financial Systems P.O. Box 15630 Dept. 72 Wilmington, DE 19850 | | | 4,307.00 |
| Prichard Hawkins McFarland Young, LLP 10101 Reunion Place, Suite 600 San Antonio, TX 78216 | Prichard Hawkins McFarland Young, LLP 10101 Reunion Place, Suite 600 San Antonio, TX 78216 | | | 8,000.00 |
| Sears/CBSD P.O. Box 6922 The Lakes, NV 88901-6922 | Sears/CBSD P.O. Box 6922 The Lakes, NV 88901-6922 | | | 1,798.00 |
| USAA Savings Bank P.O. Box 14050 Las Vegas, NV 89114-4050 | USAA Savings Bank P.O. Box 14050 Las Vegas, NV 89114-4050 | | | 22,529.00 |
| Wells Fargo Financial P.O. Box 98788 Las Vegas, NV 89193-8788 | Wells Fargo Financial P.O. Box 98788 Las Vegas, NV 89193-8788 | | | 1,548.00 |
| Wells Fargo Financial P.O. Box 14433 Des Moines, IA 50306 | Wells Fargo Financial P.O. Box 14433 Des Moines, IA 50306 | | | 428.00 |
| Wells Fargo Financial National Bank P.O. Box 7510 Urbandale, IA 50323 | Wells Fargo Financial National Bank P.O. Box 7510 Urbandale, IA 50323 | | | 3,671.00 |

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

I, **WAYNE E. ANDERSON**, 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 October 1, 2010

Signature /s/ WAYNE E. ANDERSON
WAYNE E. ANDERSON
 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.

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

In re WAYNE E. ANDERSON
Debtor(s)

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: October 1, 2010

/s/ WAYNE E. ANDERSON
WAYNE E. ANDERSON
Signature of Debtor

Alliance One
4850 Street Rd., Suite 300
Feasterville Trevose, PA 19053

Alliance One
1160 Centre Point Dr., Suite 1
Saint Paul, MN 55120

Arthur, Eric
465 Barracuda Dr.
Corpus Christi, TX 78411

Axis Capital, Inc.
P.O. Box 2355
Grand Island, NE 68802

Bank of America
P.O. Box 660687
Dallas, TX 75266-0687

Bank of America
P.O. Box 15102
Wilmington, DE 19886-5102

CAC Financial Corp.
2601 NW Expressway, Suite 1000 E
Oklahoma City, OK 73112-7236

Capital One, F.S.B.
P.O. Box 85667
Richmond, VA 23285-5667

Capital One, F.S.B.
P.O. Bos 105087
Atlanta, GA 30348-5087

Capital One, F.S.B.
P.O. Box 105131
Atlanta, GA 30348-5131

Chase
Cardmember Service
P.O. Box 94014
Palatine, IL 60094-4014

Chase Auto Finance
P.O. Box 4376
Houston, TX 77210-4376

CitiBank
P.O. Box 6062
Sioux Falls, SD 57117-6062

Citicards
P.O. Box 9057
Gray, TN 37615-9057

Citifinancial Auto
P.O. Box 183036
Columbus, OH 43218

Comal County Tax Assessor/Collector
P.O. Box 311445
New Braunfels, TX 78131

FIA Card Services, NA
P.O. Box 15026
Wilmington, DE 19850-5026

GE Money Bank
P.O. Box 960061
Orlando, FL 32896-0061

GMAC
P.O. Box 78234
Phoenix, AZ 85062-8234

Greenpoint Mortgage Funding, Inc.
777 Post Oak Blvd., Suite 700
Houston, TX 77056

Home Depot
P.O. Box 6028
The Lakes, NV 88901-6028

Homecomings Financial
P.O. Box 205
Waterloo, IA 50704-0205

Johnson Outdoors
18416 Network Place
Chicago, IL 60673-1284

JP Morgan Chase Bank
P.O. Box 46489
New York, NY 10087-6489

JP Morgan Chase Bank
P.O. Box 29550
Phoenix, AZ 85038

Kendall County Tax Assessor
c/o McCreary, Veselka, et.al.
P.O. Box 0990
Austin, TX 78755-0990

Lowe's
P.O. Box 530914
Atlanta, GA 30353-0914

NCO Financial Systems
P.O. Box 15630 Dept. 72
Wilmington, DE 19850

Ocwen Mortgage
P.O. Box 6440
Carol Stream, IL 60197-6440

Prichard Hawkins McFarland Young, LLP
10101 Reunion Place, Suite 600
San Antonio, TX 78216

Pro Consulting Services, Inc.
P.O. Box 66768
Houston, TX 77266-6768

Real Time Resolution
1750 Regal Row, Suite 120
Dallas, TX 75235

Richmond North Assoc., Inc.
P.O. Box 963
Amherst, NY 14226-0963

SARMA
1801 Broadway
San Antonio, TX 78215

Sears/CBSD
P.O. Box 6922
The Lakes, NV 88901-6922

Security Service FCU
16211 La Cantera Parkway
San Antonio, TX 78256

STA International
P.O. Box 66458
Chicago, IL 60666-0458

USAA Credit Card
10750 McDermott Freeway
San Antonio, TX 78288-0570

USAA Savings Bank
P.O. Box 14050
Las Vegas, NV 89114-4050

Wells Fargo Financial
P.O. Box 98788
Las Vegas, NV 89193-8788

Wells Fargo Financial
P.O. Box 14433
Des Moines, IA 50306

Wells Fargo Financial National Bank
P.O. Box 7510
Urbandale, IA 50323