

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Ward, Bruce	Name of Joint Debtor (Spouse) (Last, First, Middle): Ward, Sally
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-4309	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8228
Street Address of Debtor (No. and Street, City, and State): 3528 Fishtrap Loop NE Olympia, WA ZIP Code 98506-9605	Street Address of Joint Debtor (No. and Street, City, and State): 3528 Fishtrap Loop NE Olympia, WA ZIP Code 98506-9605
County of Residence or of the Principal Place of Business: Thurston	County of Residence or of the Principal Place of Business: Thurston
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) <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.)	Nature of Business (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 Tax-Exempt Entity (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).	Chapter of Bankruptcy Code Under Which the Petition is Filed (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 Nature of Debts (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.
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Filing Fee (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.	Chapter 11 Debtors Check one box: <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: <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: <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"/> 1-49	<input 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
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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 checked="" type="checkbox"/> \$500,001 to \$1 million	<input 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
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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
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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): Ward, Bruce Ward, Sally</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 <u>/s/ Benjamin J. Riley</u> September 16, 2008 Signature of Attorney for Debtor(s) (Date) Benjamin J. Riley 34949</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)).

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

Name of Debtor(s):
Ward, Bruce
Ward, Sally

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/ Bruce Ward
Signature of Debtor **Bruce Ward**

X /s/ Sally Ward
Signature of Joint Debtor **Sally Ward**

Telephone Number (If not represented by attorney)

September 16, 2008
Date

Signature of Attorney*

X /s/ Benjamin J. Riley
Signature of Attorney for Debtor(s)

Benjamin J. Riley 34949
Printed Name of Attorney for Debtor(s)

Brian Budsberg, P.L.L.C.
Firm Name
1801 West Bay Drive, Suite 301

Address

Email: trustee@budsberg.com
3605849093 Fax: 3602528333

Telephone Number

September 16, 2008
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 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

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 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.

United States Bankruptcy Court
Western District of Washington

In re Bruce Ward
Sally Ward

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 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, Exh. D (10/06) - Cont.

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/ Bruce Ward
Bruce Ward

Date: September 16, 2008

United States Bankruptcy Court
Western District of Washington

In re Bruce Ward
Sally Ward

Debtor(s)

Case No. _____

Chapter 11

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

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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, Exh. D (10/06) - Cont.

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/ Sally Ward
 Sally Ward

Date: September 16, 2008

United States Bankruptcy Court
Western District of Washington

In re **Bruce Ward**
Sally Ward

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>
American Express P.O. Box 650448 Dallas, TX 75265-0448	American Express P.O. Box 650448 Dallas, TX 75265-0448			3,088.81
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726	Bank of America P.O. Box 15726 Wilmington, DE 19886-5726			116,223.83
Capital One P.O. Box 60024 City Of Industry, CA 91716-0024	Capital One P.O. Box 60024 City Of Industry, CA 91716-0024			3,901.28
Connolly, Tacon & Meserve 201 5th Avenue SW, Suite 301 Olympia, WA 98501-1060	Connolly, Tacon & Meserve 201 5th Avenue SW, Suite 301 Olympia, WA 98501-1060			10,841.00
Countrywide P.O. Box 8239 Van Nuys, CA 91409-8239	Countrywide P.O. Box 8239 Van Nuys, CA 91409-8239	3828 Fishtrap Loop NE		399,498.26 (0.00 secured)
DEX P.O. Box 79167 Phoenix, AZ 85062-9167	DEX P.O. Box 79167 Phoenix, AZ 85062-9167			15,197.73
Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395	Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395			7,714.97
Global Creditors Network 2450 White Road, Ste 200 Irvine, CA 92614	Global Creditors Network 2450 White Road, Ste 200 Irvine, CA 92614			15,197.73
HFC P.O. Box 60101 City Of Industry, CA 91716-0101	HFC P.O. Box 60101 City Of Industry, CA 91716-0101			20,651.37
Internal Revenue Service Ogden, UT 84201-0039	Internal Revenue Service Ogden, UT 84201-0039			5,233.29
Key Bank P.O. Box 6417 The Lakes, NV 88901-6417	Key Bank P.O. Box 6417 The Lakes, NV 88901-6417			10,665.42

Bruce Ward
In re **Sally Ward**

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>
Lumbermans 1830 Black Lake Blvd. SW Olympia, WA 98512	Lumbermans 1830 Black Lake Blvd. SW Olympia, WA 98512			2,800.00
Schweet Rieke & Linde, PLLC 80th Ave Professional Building 2955 80th Ave SE, Ste 102 Mercer Island, WA 98040	Schweet Rieke & Linde, PLLC 80th Ave Professional Building 2955 80th Ave SE, Ste 102 Mercer Island, WA 98040	C/O TBF financial, L.L.C.		21,304.86
State of Washington DOR P.O. Box 5127 Lacey, WA 98509-5127	State of Washington DOR P.O. Box 5127 Lacey, WA 98509-5127	Tax Warrants 1012316A, 093826A, 096350A, 097856A		34,599.22
State of Washington Employment South Sound District Tax Office Tacoma, WA 98402-1903	State of Washington Employment South Sound District Tax Office Tacoma, WA 98402-1903	Employment Security Tax		32,132.14
Toyota of Olympia 5033 Joppa St. SW Olympia, WA 98512	Toyota of Olympia 5033 Joppa St. SW Olympia, WA 98512			13,654.36
Union Plus Credit Card P.O. Box 60102 City Of Industry, CA 91716- 0102	Union Plus Credit Card P.O. Box 60102 City Of Industry, CA 91716-0102			12,204.97
US Bank Manifest Funding Services P.O. Box 790448 Saint Louis, MO 63179-0448	US Bank Manifest Funding Services P.O. Box 790448 Saint Louis, MO 63179-0448	Credit Account		14,792.80
Washington Mutual 1301 Second Ave Seattle, WA 98101	Washington Mutual 1301 Second Ave Seattle, WA 98101			5,300.00
Washington State L&I P.O. Box 44000 Olympia, WA 98504-4000	Washington State L&I P.O. Box 44000 Olympia, WA 98504-4000			12,000.00

In re **Bruce Ward**
Sally Ward _____
Debtor(s)

Case No. _____

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

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

We, **Bruce Ward** and **Sally Ward**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **September 16, 2008** _____

Signature **/s/ Bruce Ward**
Bruce Ward
Debtor

Date **September 16, 2008** _____

Signature **/s/ Sally Ward**
Sally Ward
Joint 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.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS, TX 75265-0448

ART BRASS PLATING INC.
5516 3D AVE S
SEATTLE, WA 98108

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

BANK OF AMERICA
P.O. BOX 15726
WILMINGTON, DE 19886-5726

CAPITAL ONE
P.O. BOX 60024
CITY OF INDUSTRY, CA 91716-0024

CONNOLLY, TACON & MESERVE
201 5TH AVENUE SW, SUITE 301
OLYMPIA, WA 98501-1060

COUNTRYWIDE
P.O. BOX 8239
VAN NUYS, CA 91409-8239

DEX
P.O. BOX 79167
PHOENIX, AZ 85062-9167

DISCOVER CARD
P.O. BOX 30395
SALT LAKE CITY, UT 84130-0395

DRIVE FINANCIAL
P.O. BOX 560248, STE. 900
DALLAS, TX 75247

GLOBAL CREDITORS NETWORK
2450 WHITE ROAD, STE 200
IRVINE, CA 92614

HFC
P.O. BOX 60101
CITY OF INDUSTRY, CA 91716-0101

INTERNAL REVENUE SERVICE
OGDEN, UT 84201-0039

JC PENNEY
P.O. BOX 960090
ORLANDO, FL 32896-0090

KEY BANK
P.O. BOX 6417
THE LAKES, NV 88901-6417

LUMBERMANS
1830 BLACK LAKE BLVD. SW
OLYMPIA, WA 98512

NATIONWIDE CREDIT, INC
4700 VESTAL PKWY E
VESTAL, NY 13850-3770

OLYMPIA ORTHOPAEDIC ASSOCIATES
P.O. BOX 368
OLYMPIA, WA 98507-0368

PROVIDENCE ST. PETERS HOSPITAL
P.O. BOX 34995
SEATTLE, WA 98124-1995

ROTTERS AUTO CENTER
2225 CARRIAGE ST. S.W.
OLYMPIA, WA 98502

ROY "Y" AUTO WRECKING, INC.
19125 PACIFIC AVE
SPANAWAY, WA 98387

SCHWEET RIEKE & LINDE, PLLC
80TH AVE PROFESSIONAL BUILDING
2955 80TH AVE SE, STE 102
MERCER ISLAND, WA 98040

SHELL FLEET
PROCESSING CENTER
P.O. BOX 689010
DES MOINES, IA 50368-9010

SHOPNBC
P.O. BOX 29066
MINNEAPOLIS, MN 55429

STAPLES
P.O. BOX 689020
DES MOINES, IA 50368-9020

STATE OF WASHINGTON DOR
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LACEY, WA 98509-5127

STATE OF WASHINGTON EMPLOYMENT
SOUTH SOUND DSTIRCT TAX OFFICE
TACOMA, WA 98402-1903

TARGET
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MINNEAPOLIS, MN 55459-0317

TIMBERLAND BANK
801 TROSPER ROAD
OLYMPIA, WA 98512

TOYOTA OF OLYMPIA
5033 JOPPA ST. SW
OLYMPIA, WA 98512

UNION PLUS CREDIT CARD
P.O. BOX 60102
CITY OF INDUSTRY, CA 91716-0102

US BANK
MANIFEST FUNDING SERVICES
P.O. BOX 790448
SAINT LOUIS, MO 63179-0448

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TACOMA, WA 98424

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