United States Bankruptcy Court         Voluntary Petition           Name of Debror (I advarda), oner Lase, Fatz, Madda):         Richards, Angela Leigh         Miller           Richards, Kondall Koth         Richards, Angela Leigh         Miller           All Oder Names used by the Debror (I advarda), and take tames):         DBA Sundowner Used Auto Sales         All Oder Names used by the Debror (In the last B years)           BA Sundowner Used Auto Sales         All Oder Names used by the Debror (No. and Sales):         All Oder Names used by the Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):         Total Fater Adhers of Indu Debror (No. and Sales):	B1 (Official Form 1)(1/08)												
Richards, Kendall Keith     Richards, Angela Leigh       All Other Names used by the Defaurt in the last X years (include married, mailers, and make number).     All Other Names used by the Dirich Defaurt in the last X years (include married, mailers, and make number).       DBA Sundowner Used Auto Sales     All Other Names used by the Dirich Defaurt in the last X years (include married, mailers, and make number).       DBA Sundowner Used Auto Sales     All Other Names used by the Dirich Defaurt in the last X years (include married, mailers, and make number).       Table Totas Hills Drive Vienna, WV     Zir Code (Zalide Sales)       Street Address of Joan Defaurt No. and Street, City, and Street, Zalide Sales     Zir Code (Zalide Sales)       Yood     Wood       Moning Address of Debtor (find farcent from street address): P. O. Box 2085 Parkersburg, WV     Names address of Joan Debtor (find farcent from street address): P. O. Box 2085 Parkersburg, WV       Type of Debtor (Codes are Invit)     Nature of Business (Comport of Marie Marie Sales)     Nature of Business (Comport of Marie Marie Sales)       P. O. Box 2085 Parkersburg, WV     Street Address of Joan Debtor (find farcent from street address): P. O. Box 2085 Parkersburg, WV 25102       The of Busines Line of the Marie (Comport of Marie Marie Sales)     Nature of Business (Comport of Marie Marie Sales)       Comport of Marie Marie Sales of Joan Debtor (Codes are Invit)     Nature of Business (Comport of Marie Marie Sales)       Street Address of Joan Debtor (Codes are Invit)     Nature of Business (Comport of Marie Marie Marie Marie Marie Marie Marie Marie									t			Voluntar	y Petition
(include married, maiden, and rude names):													
DBA Sundowner Used Auto Sales     Last four digits of Soc. Soc. or Individual Taxpayer I.D. (ITD) NoComplete EIN TAC Forces 118 Torexx 228 Torexx 228	All Other Na	mes used b	y the Debto	or in the last	8 years							e last 8 years	
(if more thanks, start all)       (if more thanks, start all)         Xxxxxxx1181       Xxxxxx1181         Street Address of Debtor (No. and Street, City, and State):       1740 Forest Hills Drive         Vionna, WV       ZB105-3314         County of Residence or of the Principal Place of Business:       Wood         Wood       Wood         Mining Address of Debtor (If different from street address):       P. O. Box 2085         P O. Box 2085       Parkersburg, WV         Zittor of Opinical Assets of Business Debtor       1016 Gihon Road         (Ghew or box)       (Chew or box)         (Ghew or box)       (Chew or box)         (Ghew or box)       Balancad         (Composition)       (Chew or box)         (Ghew or box)       Healt Core Business         (Conter or box)       Balancad         (Conter or box)       Chapter 1         (Check one box)       Chapter 1         (Check one box)       Chapter 1         (Conter or box)       Chapter 1         (Check one box) <td>`</td> <td>· ·</td> <td>· ·</td> <td>,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>, ,</td> <td></td> <td></td> <td></td>	`	· ·	· ·	,						, ,			
Storet Address of Johns Debor (No. and Street, City, and State):       T40 Forest Hills Drive       Tere Address of Johns Debor (No. and Street, City, and State):         T40 Forest Hills Drive       Tere Address of Johns Debor (No. and Street, City, and State):       Tere Address of Johns Debor (No. and Street, City, and State):         T40 Forest Hills Drive       Tere Address of Johns Debor (No. and Street, City, and State):       Tere Address of Johns Debor (No. and Street, City, and State):         Wood       Table Street Address of Johns Debor (No. and Street, City, and State):       Tere Address of Johns Debor (No. and Street, City, and State):         P. O. Box 2085       Parkersburg, WV       County of Residence or of the Principal Place of Business:         Wood       Maling Address of Johns Debor (II different from street address):       P. O. Box 2085         Parkersburg, WV       The Gilhon Road       Tere of Debor (No. and Absect of Business:       P. O. Box 2085         Ucention of Principal Assets of Business above:       India Address of Johns Road       Tere of Debor (No. and Absect Of Business)       P. O. Box 2085         Individual (Incides Joint Debor)       India Address of Tere Street Address of Tere S	(if more than o	one, state all)		vidual-Taxpa	ayer I.D. (	ITIN) No./0	Complete El	(if m	(if more than one, state all)				
Vienna, WV     Vienna, WV       ZPI Code     ZPI Code       Ze105-3314     Ze105-3314       County of Residence or of the Principal Place of Business:     Wood       Mailing Address of Debtor (if different from street address):     P. O. Box 2085       Parkersburg, WV     ZE102       Individual (includes Lot on the principal Place of Business Debtor)     1016 Glinon Road       P. O. Box 2085     Parkersburg, WV       Ze102     Ze102       Includes above:     1016 Glinon Road       Parkersburg, WV ZEICode     Chapter of Bunkruptey Code Under Which the Petition is Filed (Check one box) (Check one box)       (förr of Organization)     Health Care Business       (Check one box)     Health Care Business       Counter of the above entities     Chapter of Bunkruptey Code Under Which the Petition is Filed (Check one box) (Check one box)       Individual (includes Lot and LP)     Busines at defines in 11 U.S.C. § 101 (S1B)       Backade Rull State as defined in 11 U.S.C. § 100 (S1B)     Chapter 12       Chapter of the above entities     Chapter 13       Other (If deburs is on one of the above entities)     Chapter 13       Chapter 14     Chapter 15       Parknersburg, WV     Enterband (Check one box)       Parknersburg, WV     Enterband (Check one box)       Parknersburg, WV     Enterband (Check one box)       Parknersburg, WV				Street, City,	and State)	:		Stree	t Address of	f Joint Debtor		City, and State)	:
Test Point         Parkersburg, WV			Drive							-	ve		
County of Residence or of the Principal Place of Business:          Wood       Woid         Mailing Address of Debtor (if different from street address):       P. O. Box 2005         P O. Box 2005       Parkersburg, WV         Zericola       2002         County of Residence or of the Principal Place of Business:       Wood         Deation of Principal Assets of Debtors (if different from street address):       P. O. Box 2005         Farkersburg, WV       ZBF Cola         Zeation of Principal Assets of Business Debtors (if different from street address babve):       1016 Gilhon Road Parkersburg, WV 22102         Type of Debtors (if different from street address babve):       Individual (includes LL C and LLP)         Individual (includes Joint Debtors)       Bingle Asset Real Estate as defined in thus, Stockhock core box:         See Exhibit D on page 2 of his form.       Commodity Broker         Compare in (includes LL C and LLP)       Bairoad         Other (ff debrer is and new type of eawy below):       Tax-Seempt Fatting         Chapter 12       Chapter 13         Other (ff debrer is and the adve advised bar of individus only). Must attach signed application for the coard's constrainting the particular destate adve advised bar of a foreign Nomana Proceeding         Full Filing Fee (Check one box)       Check one box:         Compare in (ff debrer is and the adve advised bar of the internal Reveaue Code).         Full Fil						Е		14					
P. O. Box 2085         Parkersburg, WV         ZIP Code         Zatio2         Location of Principal Assets of Business Debor         Type of Debiner         (if different from street address above):         Type of Debiner         (if different from street address above):         Type of Debiner         (if different from street address above):         Individual (includes Joint Debtors)         See Exhibit Do na page 2 of this form.         Comporation (includes LLC and LLP)         Parkersburg, WV         Stock Khocker         Commodity Broker         Other (If above is not one of the above assings, etc.kinker)         (Check one box)         Filing Fee authened         Synck Khowa         Statistical application for the court's consideration on state of distingt on the court's consideration on the above asin the spinod application for the court's consi	Wood					5:		Cour W	ood		Ĩ		
Parkersburg, WV       ZP Code       Parkersburg, WV       ZP Code       Zet Code <td>-</td> <td></td> <td>otor (if diffe</td> <td>rent from str</td> <td>eet addres</td> <td>s):</td> <td></td> <td></td> <td>-</td> <td></td> <td>tor (if different fro</td> <td>om street addres</td> <td>s):</td>	-		otor (if diffe	rent from str	eet addres	s):			-		tor (if different fro	om street addres	s):
Zé102       Zé102         Location of Principal Assets of Business Debtor (if different from street address above):       Type of Debtor (Born of Organization) (Check we box)       Type of Debtor       Nature of Basiness (Desk one box)       Chapter of Bankruptey Code Under Which the Petition is Filed (Check one box)         Individual (includes Join Debtors) See Exhibit D on gage 2 of his form.       Bigle Asset Real Estate as defined in 11 USC, S 101 (51B)       Chapter 7       Chapter 15 Petition for Recognition of a Foreign Main Proceeding         Opportation (includes LLC and LLP) Partnership       Commodity Broker       Chapter 12       Chapter 12       Chapter 13         Other       Chapter in a to ac of the above emilies check this box and state type of emity below.       Check one box)       Debtor is a tra-scenergit Organization under Title 2 of the United State Code (the Internal Revenue Code)       Check one box       Debts are primarily construct one box:       Debts are primarily tusiness debts.       Debts are primarily tusiness debts.         Filing Fee attached       Filing Fee (Check one box)       Check one boxs:       Check one boxs:       Chapter 10 Debtor         Filing Fee attached       Filing Fee (Check one to active) consideration certifying that the debtor is wable to apy fee except in installments: Rule 1006(b). See Official Form 38.       Check one box:       Chapter 10 Debtors         Filing Fee attached       Filing Fee attached       Filing Fee attached       Debtor sis marel Business debtora se defined in 11 U.S.C			,										
Location of Principal Assets of Business Debtor       1016 Gihon Road Parkersburg, WV 26102         Chapter of Reakraptey Code Under Which (Check one box)         Individual (includes store Data)       Chapter of Business (Check one box)       Chapter of Business (Check one box)         Individual (includes store Data)       Individual (includes store Data)       Chapter 15 Petition for Recognition of a Foreign Main Proceeding         Corporation (includes LLC and LLD)       Raticoal Stocebbroker       Chapter 13       Chapter 15 Petition for Recognition of a Foreign Main Proceeding         Other (f debor is not one of the above entitis, check this box and state type of entity below.)       Other (f debor is not one of the above entitis, check this box and state type of entity below.)       Other (f debor is not one of the above entitis, check this box and state type of entity below.)       Other (f debor is not one of the above entitis, check this box and state type of entity below.)       Other (f debor is not one of the above entitis, check this box and state type of entity below.)       Debtor is not a set of the above entitis, check this box and state type of entity below.)       Debtor is not a set of the above entitis, check this box and state type of entity below.)       Debtor is not a set of the above entitis, check this box and state type of entity below.)       Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).         Debtor site matched       Filing Fee (Check one box)       Check the not primarily business debtor as defined in 11 U.S.C. § 101(51D).         Entities and business debtor as define						Б		-					
(Point of Organization) (Check one box)       (Check one box)       the Petition is Filed (Check one box)         Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership       Health Case Boxiess Single Asset Real Estate as defined in f1 USC (\$ 101 (S1B) Stockbroker       Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         Other (If debor is not one of the above entities, check this box and state type of entity below.)       Tax-Exempt Entity (Check one it paintents)       Chapter 12 Chapter 13       Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         Fluid Filing Fee (Check one box)       Tax-Exempt Entity (Check one it paintents)       Debtor is a tax-exempt organization outed Title 26 of the United States Code (the Internal Revenue Code).       Check one box:       Debts are primarily consumer debts. Check one box:       Debtor is a small business debtor as defined in 11 US.C. § 101(51D). Debtor is a small business debtor as defined in 11 US.C. § 101(51D). Debtor is on a small business debtor as defined in 11 US.C. § 101(51D). Debtor is on a small business debtor as defined in 11 US.C. § 101(51D). Debtor is anall business debtor as defined in 11 US.C. § 101(51D). Check atl applicable boxes: I a prime application for the court's consideration certifying that the debtor is unable to pay free except Installments. See Official Form 3B.       Check one box: I a patients that, after any except property is excluded and administrative expresses paid, there will be no funds available for distribution to unsecured creditors.         Estimated Number of Creditors       Stotomol Stotomol Stotomol Stotomol Stotomol Stotomol Stotomol Stotomol Stotomol St						016 Giho	n Road	6102					1
(Check one box) <ul> <li>Individual (includes Joint Debtors) Sie Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Patnership</li> <li>Chapter 13</li> <li>Chapter 13</li> <li>Chapter 14</li> <li>Chapter 15</li> <li>Chapter 14</li> <li>Chapter 12</li> <li>Chapter 13</li> <li>Chapter 14</li> <li>Chapter 14&lt;</li></ul>													
<ul> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Check this box and state type of entity below.</li> <li>Check Debtor 12 Check Debtor 13 Check Debtor 14 Check Debtor 14 Check Debtor 15 Check Debtor 15 Check Debtor 15 Check Debtor 15 Check Debtor 12 Check Debtor 14 Check Debtor 14 Check Debtor 14 Check Debtor 14 Check Debtor 15 Check Debtor 14 Check Debtor 14 Debtor 14 Check Debtor 14 Check Debtor 14 Debtor 14 Debtor</li></ul>			-		□ Hea	`	,						
See Exhibit D on page 2 of this form.       Corporation (includes LLC and LLP)       Railroad       Chapter 11       Chapter 12       Chapter 13       Chapter 14       Chapter 14       Chapter 14       Chapter 13       Chapter 14	Individua	ul (includes	Joint Debto	ors)				defined	fined Chapter 9 Chapter 15 Petition for Recognition				
□ Corporation (includes LL2 and LLP)       □ Stocknown         □ Partnerskip       □ Chapter 13       of a Poreign Nonmain Proceeding         □ Other (If debor is not one of the above entities,       □ Check to x; if applicable)       □ Check to x; if applicable)       □ Check to x; if applicable)         □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revence Code).       □ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revence Code).       □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).         □ Full Filing Fee tached       □ Chapter 11 Debtors       □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).         □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 38.       Check all applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 38.       □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).         □ bebtor estimates that funds will be available for distribution to unsecured creditors.       □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).         □ bebtor estimates that funds will be available for distribution to unsecured creditors.       □ Debtor is a small business debtor as defined on an or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).         □ Estimated Xumbor of Creditors       □ Debtor is a small business debtor astin accordance with 11 U.S.C. § 1126(b). <td></td> <td></td> <td></td> <td>•</td> <td colspan="3">□ Railroad</td> <td></td> <td colspan="4"></td>				•	□ Railroad								
Clearing Bank. Clearing Bank. Clearing Bank. Other (If debtor is not one of the above entities check this box and state type of entity below.) Clearing Bank. Check this box and state type of entity below.) Check box, if applicable (Check box, if applicable) (Check are box). Full Filing Fee tatached Filing Fee to be paid in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (application or the court's consideration. See Official Form 3B. Check and splicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: Tatistical/Administrative Information Debtor estimates that, fuer any exempt property is excluded and administrative expenses paid, there will be on funds available for distribution to unsecured creditors. Estimated Assets Stooding St	-		es LLC and	LLP)	Commodity Broker								
check this box and state type of entity below.)       Tax-Exempt Entity (Check box, if applicable)       (Check one box)       Debts are primarily considered by 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.         Full Filing Fee (Check one box)       Filing Fee (Check one box)       Check one box:       Chapter 11 Debtors         Full 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.       Check one box:       Chapter 11 Debtors         Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3A.       Check one box:       Chapter 11 Debtors         Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).       Check are primarily one as small business debtor as defined in 11 U.S.C. § 101(51D).         Check are primarily counce as the start of the court's consideration. See Official Form 3A.       Check are primarily botor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.         Statistical/Administrative Information       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 status that, after any exempt property is excluded and administrative expenses paid, there will be on funda svaliable for	☐ Other (If	debtor is not							Nature of Debts				
□ Debtor is a tax-exempt organization under Title 26 of the United States       □ defined in 11 U.S.C. § 101(8) as       □ business debts.         □ Full Filing Fee (Check one box)       □ Filing Fee (Check one box)       □ Debtor is a tax-exempt organization aretrofying that the debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).       □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).         □ Full Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration acertifying that the debtor is a garge gate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.       □ Debtor is a install business debtor as defined in 11 U.S.C. § 101(51D).         □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.       □ Check all applicable boxes:       □ Debtor is a mall business debtor as defined in 11 U.S.C. § 101(51D).         □ Debtor estimates that funds will be available for distribution to unsecured creditors.       □ Debtor is a mall business debtor as defined on or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).         Statistical/Administrative Information       □ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	check this	box and state	e type of enti	ty below.)					(Check one box)				
<ul> <li>Full Filing Fee attached         <ul> <li>Full 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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul> </li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> <li>Statistical/Administrative Information         <ul> <li>Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> </ul> </li> <li>Statistical/Administrative Information         <ul> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Check if:                 <ul> <li>Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Check if:</li></ul></li></ul></li></ul>					Debtor is a tax-exempt organize under Title 26 of the United Sta			anization 1 States	zation tatesdefined in 11 U.S.C. § 101(8) asbusiness debts."incurred by an individual primarily for				
□       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.       □       Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).         □       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 not a small business debtor as defined in 11 U.S.C. § 101(51D).         Check if:       □       Debtor is aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.         Check if:       □       Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).         Check if:       □       Debtor is aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.         Statistical/Administrative Information       See Official Form 3B.       □       A plan is being filed with this petition.         Debtor estimates that, funds will be available for distribution to unsecured creditors.       □       Debtor is not a small business debtor as defined in 11 U.S.C. § 1126(b).         Statistical/Administrative Information       □       □       □       □       □         □       Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured credi			_	ee (Check or	ne box)						-		C & 101(51D)
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.       CHC    Debtor's aggregate noncontingent liquidated debts (excluding debts owed in insiders or affiliates) are less than \$2,190,000.         Check all applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.       A plan is being filed with this petition.         A plan is being filed with this petition.       A coeptances 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       Image: Check all applicable boxes:         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 Aussets       Image: Check all applicable boxes is boxed in box boxed in box boxed in box boxed in box boxed in boxed in box boxed in box boxed in box boxed in box boxed in boxed in box boxed in boxed in boxed in boxed in boxed in box boxed in boxed		-		ants (applice	ble to ind	lividuale on	ly) Must	[	Debtor is				
attach signed application for the court's consideration. See Official Form 3B.	attach signed application for the court's consideration certifying that the debtor							Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.					
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$								<ul> <li>A plan is being filed with this petition.</li> <li>Acceptances of the plan were solicited prepetition from one or more</li> </ul>					
$ \begin{bmatrix} Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. \\ \hline Estimated Number of Creditors \\ \hline 1- 50- 100- 200- 10,000 - 5,001- 10,000 - 25,001- 50,001- 100,000 - 100,000 - 100,000 \\ \hline 49 99 99 199 999 5,000 - 10,000 - 5,001- 10,000 - 25,000 - 100,000 - 100,000 \\ \hline Estimated Assets \\ \hline S0 to S50,000 \\ $100,000 $									THIS SPA	CE IS FOR COUL	RT USE ONLY		
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.												
Image: Stop of the stop	1-	□ 50-	□ 100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	OVER			
Estimated Liabilities State State S	\$0 to	□ \$50,001 to	\$100,001 to	\$500,001 to \$1	to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	1 \$500,000,001	More than			
	□ \$0 to	□ \$50,001 to	\$100,001 to	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	1 \$500,000,001	More than			

<b>B1 (Official For</b>	m 1)(1/08)		Page 2		
Voluntar	y Petition	Name of Debtor(s): Pichards Kendall Keith			
(This page mu	st be completed and filed in every case)	Richards, Kendall Keith Richards, Angela Leigh			
(	All Prior Bankruptcy Cases Filed Within Last		-		
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debtor is a	Exhibit B		
<ul> <li>(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.)</li> <li>Exhibit A is attached and made a part of this petition.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> <li>(To be completed if debtor is an individual whose debts are primarily constitution.</li> </ul>					
	 F1	l ibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	identifiable harm to public health or safety?		
(To be comp	Exh leted by every individual debtor. If a joint petition is filed, ea	<b>libit D</b> ch spouse must complete ar	nd attach a separate Exhibit D.)		
-	D completed and signed by the debtor is attached and made				
If this is a joi ■ Exhibit	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petiti	ion.		
	Information Regardin	g the Debtor - Venue			
	(Check any ap	0			
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for				
	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.				
	<b>Certification by a Debtor Who Reside</b> (Check all app		al Property		
	Landlord has a judgment against the debtor for possession		x checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the co after the filing of the petition.	ourt of any rent that would b	ecome due during the 30-day period		

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

	Name of Debtor(s):				
Voluntary Petition	Richards, Kendall Keith				
This page must be completed and filed in every case)	Richards, Angela Leigh				
	natures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
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).	<ul> <li>I declare under penalty of perjury that the information provided in this is true and correct, that I am the foreign representative of a debtor in a proceeding, and that I am authorized to file this petition.</li> <li>(Check only one box.)</li> <li>□ I request relief in accordance with chapter 15 of title 11. United State Certified copies of the documents required by 11 U.S.C. §1515 are and pursuant to 11 U.S.C. §1511, I request relief in accordance with the</li> </ul>				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
🗴 /s/ Kendall Keith Richards	X				
Signature of Debtor Kendall Keith Richards	Signature of Foreign Representative				
X /s/ Angela Leigh Richards	Printed Name of Foreign Representative				
Signature of Joint Debtor Angela Leigh Richards	Timed Ivane of Foreign Representative				
	Date				
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer				
November 16, 2009	Signature of Non-Autorney Bankrupicy retuon rreparer				
Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. $\delta$ 110: (2) I prepared this document for				
Signature of Attorney*	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				
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notic of the maximum amount before preparing any document for filing for a				
Joseph W. Caldwell 586	debtor or accepting any fee from the debtor, as required in that section.				
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.				
Caldwell & Riffee	Printed Name and title, if any, of Bankruptcy Petition Preparer				
Firm Name 3818 MacCorkle Ave. S.E. Suite 101 Post Office Box 4427 Charleston, WV 25364-4427	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition				
Address	preparer.)(Required by 11 U.S.C. § 110.)				
Email: chuckriffee@verizon.net (304) 925-2100 Fax: (304) 925-2193 Telephone Number					
November 16, 2009	Address				
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.	x				
Signature of Debtor (Corporation/Partnership)	<ul> <li>Date</li> <li>Signature of Bankruptcy Petition Preparer or officer, principal, responsible</li> </ul>				
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	person, or partner whose Social Security number is provided above.				
States Code, specified in this petition.					
X	If more than one person prepared this document, attach additional sheets				
Printed Name of Authorized Individual	conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of				
Title of Authorized Individual	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 Southern District of West Virginia

Kendall Keith RichardsIn reAngela Leigh Richards

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*.

 $\Box$  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.* 

 $\Box$  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. [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.

B 1D(Official Form 1, Exhibit D) (12/08) - 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.]

 $\Box$  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.);

 $\Box$  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/ Kendall Keith Richards Kendall Keith Richards

Date: November 16, 2009

## United States Bankruptcy Court Southern District of West Virginia

Kendall Keith RichardsIn reAngela Leigh Richards

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*.

 $\Box$  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.* 

 $\Box$  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. [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.

B 1D(Official Form 1, Exhibit D) (12/08) - 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.]

 $\Box$  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.);

 $\Box$  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/ Angela Leigh Richards
Angela Leigh Richards

Date: November 16, 2009

## United States Bankruptcy Court Southern District of West Virginia

	Kendall Keith Richards
In re	Angela Leigh Richards

Debtor(s)

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

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
4 M Emer Sys of Parkersburg, Inc. P. O. Box 200435 Pittsburgh, PA 15251-0435	4 M Emer Sys of Parkersburg, Inc. P. O. Box 200435 Pittsburgh, PA 15251-0435	Medical		306.00
4M Emer Sys of Parkersburg P. O. Box 200435 Pittsburgh, PA 15251-0435	4M Emer Sys of Parkersburg P. O. Box 200435 Pittsburgh, PA 15251-0435	Medical		223.00
Advanta Business P. O. Box 8088 Philadelphia, PA 19101-8088	Advanta Business P. O. Box 8088 Philadelphia, PA 19101-8088	Business		12,052.37
Capital One P. O. Box 30285 Salt Lake City, UT 84130-0285	Capital One P. O. Box 30285	Credit Card - Miscellaneous Purchases		4,496.23
Citi Bank Box 6500 Sioux Falls, SD 57117	Citi Bank Box 6500 Sioux Falls, SD 57117	Credit Card - Miscellaneous Purchases		30,843.00
Discover P. O. Box 30943 Salt Lake City, UT 84130	Discover P. O. Box 30943 Salt Lake City, UT 84130	Credit Card - Miscellaneous Purchases		14,650.15
Disney Rewards Cardmember Service P. O. Box 15153 Wilmington, DE 19886-5153	Disney Rewards Cardmember Service P. O. Box 15153 Wilmington, DE 19886-5153	Credit Card - Miscellaneous Purchases		13,454.17
Husqvarna/GEMB GE Money Bank P. O. Box 981438 El Paso, TX 79998-1438	Husqvarna/GEMB GE Money Bank P. O. Box 981438 El Paso, TX 79998-1438	Credit		3,750.52
Internal Revenue Service Attn: Special Procedures 425 Juliana Street Parkersburg, WV 26101	Internal Revenue Service Attn: Special Procedures 425 Juliana Street Parkersburg, WV 26101	1040 Taxes		4,500.00
Lowes Business Card Lowes Business P.O. Box 4554 Dept. 79 Carol Stream, IL 60197-4554	Lowes Business Card Lowes Business P.O. Box 4554 Dept. 79 Carol Stream, IL 60197-4554	Business		9,454.07

Debtor(s)

Case	No.

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Medical (Collecting for Cincinnati Eye Institute CU)		1,715.00
Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Medical (Collecting for Cincinnati Eye Institute CU)		787.88
Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Medical (Collecting for Cincinnati Eye Institute CU)		667.64
Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014	Medical (Collecting for Cincinnati Eye Institute CU)		200.00
Sears Gold MasterCard P. O. Box 6282 Sioux Falls, SD 57117-6282	Sears Gold MasterCard P. O. Box 6282 Sioux Falls, SD 57117-6282	Credit Card - Miscellaneous Purchases		4,021.84
St. Joseph's Hospital P. O. Box 402822 Atlanta, GA 30384	St. Joseph's Hospital P. O. Box 402822 Atlanta, GA 30384	Medical		1,556.61
St. Joseph's Hospital/PKBG, WV 18009 P. O. Box 402822 Atlanta, GA 30384-2822	St. Joseph's Hospital/PKBG, WV 18009 P. O. Box 402822 Atlanta, GA 30384-2822	Medical		1,082.22
The Peoples Savings Bank P. O. Box 246 New Matamoras, OH 45767	The Peoples Savings Bank P. O. Box 246 New Matamoras, OH 45767	Personal Loan		6,570.00
Wells Fargo P. O. Box 348750 Sacramento, CA 95834	Wells Fargo P. O. Box 348750 Sacramento, CA 95834	Credit Card - Miscellaneous Purchases		7,749.47
WV State Department of Tax & Revenue Bankruptcy Unit P. O. Box 766 Charleston, WV 25323-0766	WV State Department of Tax & Revenue Bankruptcy Unit P. O. Box 766 Charleston, WV 25323-0766	Personal Taxes		3,000.00

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, **Kendall Keith Richards** and **Angela Leigh Richards**, 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 November 16, 2009

Signature /s/ Kendall Keith Richards Kendall Keith Richards Debtor

Date November 16, 2009

Signature /s/ Angela Leigh Richards Angela Leigh Richards 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. 4 M Emer Sys of Parkersburg, Inc. P. O. Box 200435 Pittsburgh, PA 15251-0435

4M Emer Sys of Parkersburg P. O. Box 200435 Pittsburgh, PA 15251-0435

Advanta Business P. O. Box 8088 Philadelphia, PA 19101-8088

Advantage Bank 1500 Grand Central Avenue Vienna, WV 26105-1079

Advantage Bank P. O. Box 1030 Cambridge, OH 43725

Capital One P. O. Box 30285 Salt Lake City, UT 84130-0285

Citi Bank Box 6500 Sioux Falls, SD 57117

Discover P. O. Box 30943 Salt Lake City, UT 84130

Disney Rewards Cardmember Service P. O. Box 15153 Wilmington, DE 19886-5153

Husqvarna/GEMB GE Money Bank P. O. Box 981438 El Paso, TX 79998-1438 Internal Revenue Service Attn: Special Procedures 425 Juliana Street Parkersburg, WV 26101

Lowes Business Card Lowes Business P.O. Box 4554 Dept. 79 Carol Stream, IL 60197-4554

Recovery Solutions Corp. 6625 Dixie Highway, Suite W Fairfield, OH 45014

Sears Gold MasterCard P. O. Box 6282 Sioux Falls, SD 57117-6282

St. Joseph's Hospital P. O. Box 402822 Atlanta, GA 30384

St. Joseph's Hospital P. O. Box 99400 Louisville, KY 40269

St. Joseph's Hospital Parkersburg WV P. O. Box 13620 Richmond, VA 23226-3620

St. Joseph's Hospital/PKBG, WV 18009
P. O. Box 402822
Atlanta, GA 30384-2822

The Peoples Savings Bank P. O. Box 246 New Matamoras, OH 45767

Washington Mutual / CHASE P. O. Box 9001123 Louisville, KY 40290-1123 Wells Fargo P. O. Box 348750 Sacramento, CA 95834

WV State Department of Tax & Revenue Bankruptcy Unit P. O. Box 766 Charleston, WV 25323-0766