## **UNITED STATES BANKRUPTCY COURT**

## **Central District of California**



# **CHAPTER 13**

# PETITION FORMS

December 2007

## Chapter 13 Petition Package Index

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#### **Chapter 13 Petition Forms**

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- Verification of Creditor Mailing List
- Voluntary Petition (Official Form B1)

## ABBREVIATED FEE SCHEDULE<sup>1</sup> EFFECTIVE 1/1/07

The Bankruptcy Court will accept cash, U. S. Postal Service money orders, cashier's checks issued by an acceptable financial institution, attorney or law firm checks (payable to the U. S. Bankruptcy Court) and American Express, Diner's Club, Discover, MasterCard, and VISA for payment of fees. Credit card transactions must be made in person by the cardholder; however, this does not apply to electronically filed documents. The Court does not accept personal checks or credit cards from debtors to pay fees. All attorney/law firm checks must include a current pre-printed name, street address, telephone number, and California attorney bar number. Please do not send cash through the mail. The current fees for filing documents with the Bankruptcy Court are as follows:

New Petition:	Chapter 7	\$ 299.00
	Chapter 9	\$1,039.00
	Chapter 11 (not a Railroad)	\$1,039.00
	Chapter 11 (Railroad)	\$1,039.00
	Chapter 12 (Family Farmer)	\$ 239.00
	Chapter 13	\$ 274.00
	Chapter 15 (formerly Ancillary (Sec. 304))	\$1,039.00
Case Reopening: <sup>2</sup>	Chapter 7	\$ 260.00
	Chapter 11	\$1,000.00
	Chapter 12	\$ 200.00
	Chapter 13	\$ 235.00
Case Conversions:	Chapter 7 to Chapter 13	None
	Chapter 7 to Chapter 11	\$ 755.00
	Chapter 11 to Chapter 7	\$ 15.00
	Chapter 13 to Chapter 11	\$ 765.00
	Chapter 13 to Chapter 7	\$ 25.00
Amendments:	Schedules "D" "E" "F"	\$ 26.00
	Master Mailing List (exceptions listed in "Miscellaneous Fee Schedule")	\$ 26.00
Motions:	Motion to Compel Abandonment of Property	\$ 150.00
	Motion to Terminate, Annul, Modify, or Condition the Automatic Stay	\$ 150.00
	Motion to Withdraw Reference	\$ 150.00
Other:	Abstract of Judgment	\$ 9.00
	Appeal*	\$ 255.00
	Certification	\$ 9.00
	Complaint	\$ 250.00
	Cross-Appeal*	\$ 255.00
	Exemplification	\$ 18.00
	Filing or Indexing of Miscellaneous Paper	\$ 39.00
	Issuance of Out of District Subpoena	\$ 39.00
	Photocopies Made by Court Personnel (per page)	\$ 0.50
	Registration of Judgment from Another District	\$ 39.00
	Reproduction of Audio Recording (regardless of the medium)	\$ 26.00
	Retrieval of a Record from the NARA	\$ 45.00
	Returned Check Charge	\$ 45.00
	Search of Court Records (each name/item searched)	\$ 26.00

1. Issued in accordance with 28 U.S.C. § 1930(b) and F.R.B.P. 1006.

2. The Court must collect this fee unless the reopening is to correct an administrative error or for actions related to the debtor's discharge.

\* If the Court of Appeals authorizes a direct appeal, or direct cross appeal, **an additional fee of \$200.00** will be collected by the bankruptcy clerk.

## Order of Documents - Chapter 13

- An original and one copy is required at the time of filing.
- Papers must be assembled into complete sets.
- Pursuant to Local Bankruptcy Rule 1002-1(g)(2), even if certain of the schedules or statements
  of Official Forms 6 (Schedules A through J) and 7 (Statement of Financial Affairs) are not
  applicable to a debtor's particular situation, they shall still be filed with either the notation "None"
  marked thereon or the applicable box checked indicating that there is nothing to report for that
  particular schedule or statement.
- The first set must be the signed original.
- Pursuant to Local Bankruptcy Rule 1002-1, papers presented to the Court for filing or lodging must be on white, letter size (8-1/2 x 11 inches), single-sided, medium weight paper.
- Petition documents shall be in the following order when filed:
  - 1.\* Statement of Social Security Number(s) (required for individual debtors only, not corporations or partnerships) [backing not required]
  - 2.\* Voluntary Petition (first three pages)
  - 3. Exhibit "C" to Voluntary Petition (if Exhibit "C" "yes" box is checked on page two of the Voluntary Petition)
  - 4. Exhibit D Individual Debtor's Statement of Compliance with Credit Counseling Requirement (Counseling usually MUST be obtained BEFORE filing, even if certificate is filed later)
  - 5. Statement of Related Cases [required by Local Bankruptcy Rule 1015-2(b)(2)]
  - 6. Notice of Available Chapters [required for individuals whose debts are primarily consumer debts (11 U.S.C. § 342(b)]
  - Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159) (Official Form 6)
  - 8. Schedules A through J
  - 9. Declaration Concerning Debtor's Schedules
  - 10 Statement of Financial Affairs (Official Form 7)
  - 11. Disclosure of Compensation of Attorney for Debtor (for petitions of persons who are represented by legal counsel or where an attorney has prepared the paperwork)
  - 12. Statement Regarding Assistance of Non-Attorney with Respect to the Filing of Bankruptcy Case (for persons not represented by counsel)

#### \*Required at the time of filing

- 13. Disclosure of Compensation of Bankruptcy Petition Preparer (for persons not represented by counsel and where a bankruptcy petition preparer prepared the paperwork)
- 14. Declaration and Signature of Non-Attorney Bankruptcy Petition Preparer, if applicable (Official Form 19A)
- 15. Notice to Debtor by Non-Attorney "Bankruptcy Petition Preparer", if applicable (Official Form 19)
- 16. Copies of all payment advices (pay stubs) or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition. If the debtor(s) was self-employed or unemployed during the 60 days prior to the filing of the petition, the debtor(s) should certify this fact and use the optional form *Debtor's Certification of Employment Income Pursuant to 11 U.S.C.* § 521(a)(1)(B)(iv) to do so. This form can also be used to attach payment advices (pay stubs)
- 17. Statement of Current Monthly Income and Calculation of Commitment Period and Disposable Income (Official Form B22C)
- 18. Verification of Creditor Mailing List [Local Bankruptcy Rule 1007-2(d)]
- 19.\* Master Mailing List (in format required by Local Bankruptcy Rule 1007-2)

#### To be filed along with the petition, but as separate documents:

- 1. Chapter 13 Plan (Local Bankruptcy Rule Form F 3015-1.1)
- 2. Certificate of Credit Counseling or a motion for determination by the court
  - a) Debt Repayment Plan, if any (required if the debtor is an individual)
- 3. Computer Readable Diskette (required for petition with over 100 creditors) [Local Bankruptcy Rule 1007-2(c)]

#### \*Required at the time of filing

## **Master Mailing List Requirements**

Pursuant to Local Bankruptcy Rule 1007-2, the mailing lists for new bankruptcy petitions must be submitted in the following format:

- 1. Typed on **blank**, unlined, standard white 8-1/2 x 11 inch bond paper using **uppercase** and **lowercase** letter quality characters no smaller than **10 point** nor greater than **14 point** in either Arial, Courier, Times New Roman, or Helvetica.
- 2. Typed in a single column with no letters closer than 1-1/2 inches from any edge of the paper and left justified.
- 3. Typed with no more than 8 name/address blocks per page. Each block must consist of no more than 4 lines total for each name/address with at least 2 blank lines in between.
- 4. Include a **FIRST PAGE** reserved only for: **Debtor, Joint Debtor, Attorney for Debtor(s), Office of the United States Trustee**. (See *Exhibit 1*.) All subsequent pages contain the remaining creditors from Schedules D, E, and F of the petition.
- 5. Each line must be no more than **35 characters in length** including spaces. The **attention line**, if any, must be included on the **second line** of the block. **DO NOT INCLUDE ACCOUNT NUMBERS.** The **city**, **state** (2-letter abbreviation in capital letters only, e.g., CA), and zip code must be on the last line. Nine-digit zip codes should be separated by a hyphen. (See *Exhibit 2*.)
- 6. Contains **NO PUNCTUATION**, except for one comma between city and state (for example, Los Angeles, CA 90012).
- 7. **Provide page number on the back of each page.**
- 8. If a separate Equity Holders List is filed, it must comply with the above format requirements.
- 9. For cases with **more than 100 creditors**, the printed Master Mailing List and, if applicable, the printed Equity Holders List must be submitted along with a **non-returnable computer diskette** of all entities. Technical requirements for the diskette are listed in *Exhibit 3*.

## Exhibit 1

Debtor Name Mailing Address City, State (2-letter abbreviation) Zip Code

Spouse of Debtor (if appropriate) Mailing Address City, CA Zip Code

Attorney of Debtor Mailing Address Suite Number City, State Zip Code

United States Trustee Address City, State Zip Code

## Exhibit 2

Acme Auto Repair 1234 S Street Los Angeles, CA 90005

Acme Hair Repair Attn Herman 1234 S Ave Los Angeles, CA 90005-0001

Acme Dental Clinic 745 Tungsten Boulevard Hollywood, CA 90027

Internal Revenue Service Address City, State Zip Code

Acme Talent Agency 421 N Copper Canyon Way Burbank, CA 91505-0002

Loans By Acme 7485 Chromium Circle Beverly Hills, CA 90210

Acme And Sons Insurance Attn D Acme 13363 Hierro Street Suite 25 Van Nuys, CA 91401

Acme Bar and Grill 114 Aluminum Alley Chatsworth, CA 91313

## Exhibit 3



# Technical Requirements for Diskette (100 or more creditors)

Pursuant to Local Bankruptcy Rule 1007-2(c), for cases with more than 100 creditors that are not electronically filed, the debtor or such person as the court may order, shall provide the clerk with the Master Mailing List in a court-approved electronic format (non-returnable computer diskette). The printed creditor matrix must be submitted along with the non-returnable computer diskette containing the names and addresses of all entities shown in Schedules D, E, and F of the petition.

- Computer-readable 3.5" virus-free diskette.
- Label diskette with debtor name.
- Text in ASCII-readable format. File name must be "Creditor.TXT".
- No page breaks, miscellaneous characters, or other computer instructions are to be included in text.
- Names and addresses of Debtor, Joint Debtor, Attorney for Debtor(s), and the Office of the United States Trustee are specifically to be excluded from diskette contents but must still be submitted on the printed copy.

		UNITED STATES BANKRU CENTRAL DISTRICT OF (			
		(set forth here all names including married, maiden, and trade s used by the debtor within last 8 years):	FOR COURT USE ONLY		
		Debtor.			
A	ddre	SS:	Case No.:		
			Chapter:		
L	ast fo	our digits of Social Security Number(s):			
С	omp	lete Employer's Tax Identification Number(s) ( <i>if any</i> ):	STATEMENT OF SOCIAL-SECURITY NUMBER(S) (OR OTHER INDIVIDUAL TAXPAYER-IDENTIFICATION NUMBER (ITIN))		
1.	Nai (Ch	me of Debtor (enter Last, First, Middle): neck the appropriate box and, if applicable, provide the required in	formation.)		
		Debtor has a Social Security Number and it is: ( <i>If more than one, state all.</i> )			
		Debtor does not have a Social-Security Number but has an Indi	vidual Taxpayer-Identification Number (ITIN), and it is:		
		(If more than one, state all.)			
		Debtor does not have either a Social-Security Number or an Indi	vidual Taxpayer-Identification Number (ITIN).		
<ol> <li>Name of Joint Debtor (enter Last, First, Middle):</li></ol>					
	Joint Debtor has a Social Security Number and it is: (If more than one, state all.)				
	Joint Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN) an is:				
	_	(If more than one, state all.)			
	Ц	Joint Debtor does not have either a Social-Security Number or an I	ndividual Taxpayer-Identification Number (ITIN).		
I de	eclar	e under penalty of perjury that the foregoing is true and correct.			
Sig	inatu	re of Debtor Date	9		
Sig	natu	re of Joint Debtor Date			

\*Joint debtors must provide information for both spouses.

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

Form B1	(Official Form 1	)	-	(Rev. 1/08)

2008 USBC, Central District of California

UNITED STATES BANKRUPTCY COUL CENTRAL DISTRICT OF CALIFORNIA				
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, ano 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):	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. & Street, City, and State):	Street Address of Joint Debtor (No. & Street, City, and State):			
ZIP CODE	ZIP CODE			
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):			
ZIP CODE	ZIP CODE			
Location of Principal Assets of Business Debtor (if different from street address abo	ove):			
Type of Debtor (Form of Organization)         Nature of Business	ZIP CODE Chapter of Bankruptcy Code Under Which			
(Check one box.) (Check one box.)	the Petition is Filed (Check one box)			
<ul> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this frm</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Other (if debtor is not one of the above entities, check this box and state type of entity below)</li> <li>Health Care Business</li> <li>Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</li> <li>Railroad</li> <li>Stockbroker</li> <li>Commodity Broker</li> <li>Clearing Bank</li> <li>Other</li> </ul>	<ul> <li>Chapter 7</li> <li>Chapter 11</li> <li>Chapter 15 Petition for Recognition of a Foreign Main Proceeding</li> <li>Chapter 13</li> <li>Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</li> </ul> Nature of Debts (Check one box.)			
Tax-Exempt Entity         (Check one box, if applicable)         Debtor is a tax-exempt organization under         Title 26 of the United States Code (the         Internal Revenue Code.)	<ul> <li>Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house-hold purpose."</li> </ul>			
Filing Fee (Check one box)	Chapter 11 Debtors: Check one box:			
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed</li> </ul>	<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>			
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 if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.			
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<ul> <li>Check all applicable boxes:</li> <li>A plan is being filed with this petition</li> <li>Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b)</li> </ul>			
Statistical/Administrative Information	THIS SPACE FOR			
<ul> <li>Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li>Debtor estimates that, after any exempt property is excluded and administrative expense to unsecured creditors.</li> </ul>	s paid, there will be no funds available for distribution			
Estimated Number of Creditors           1-         50-         100-         200-         1,000-         5,001-         10,001         25,001-         50,001-           49         99         199         999         5,000         10,000         25,000         50,000         100,000	OVER 100,000			
Estimated Assets				
\$0 to \$50,001 to         \$100,001 to         \$500,001 to         \$10,000,001 to         \$50,000,001           \$50,000         \$100,000         \$500,000         \$1 million         \$10 million         \$50 million         \$100 million           Image: Solution of the state of the stat	to \$100,000,001 \$500,000,001 More to \$500 million to \$1 billion \$1 billion			
Estimated Liabilities				
\$0 to \$50,001 to         \$100,001 to         \$500,001 to         \$10,000,001         \$50,000,001           \$50,000         \$100,000         \$500,000         \$1 million         \$10 million         to \$50 million         \$100 million           Image: Solution in the	to \$100,000,001 \$500,000,001 More than to \$500 million to \$1 billion \$1 billion			

Form B1 (Official Form 1) (Rev. 1/08)	20	08 USBC, Central District of California		
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s):	FORM B1, Page 2		
Prior Bankruptcy Case Filed Within La	ast 8 Years (If more than two, attach additional sheet	)		
Location Where Filed:	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partn	er or Affiliate of this Debtor (If more than one, attach	additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A         (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)         Exhibit A is attached and made a part of this petition.				
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				
		or 180 days immediately preceding the date		
<ul> <li>There is a bankruptcy case concerning debtor's affiliate, general</li> <li>Debtor is a debtor in a foreign proceeding and has its principal place of business or assets in the United States but is a defend parties will be served in regard to the relief sought in this District</li> </ul>	I place of business or principal assets in the Unit lant in an action or proceeding [in a federal or stat			
	Resides as a Tenant of Residential Property all applicable boxes.			
□ Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, complete th	e following.)		
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there a default that gave rise to the judgment for possession, after the		be permitted to cure the entire monetary		
Debtor has included in this petition the deposit with the of the petition.	court of any rent that would become due d	uring the 30-day period after the filing		
Debtor certifies that he/she has served the Landlord with this c	vertification (11 U.S.C. § 362(1)).			

Name of Debtor(s): FORM B1, Page 3
lignatures
Signature of a Foreign Representative
<ul> <li>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 main proceeding, and that I am authorized to file this petition.</li> <li>(Check only <b>one</b> box.)</li> <li>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.</li> <li>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.</li> <li>X</li> </ul>
(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

#### Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

#### [Caption as in Form 16B]

## Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

#### UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

In	ro.
	16.

CHAPTER: Debtor(s). CASE NO.:

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.

□ 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.);

 $\Box$  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:

Date:

#### STATEMENT OF RELATED CASES INFORMATION REQUIRED BY LOCAL BANKRUPTCY RULE 1015-2 UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

- A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
- 2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
- 3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
- 4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

I declare, under penalty of per	jury, that the foregoing is true a	nd correct.	
Executed at	, California.	Debtor	
Dated		Joint Debtor	

This form is mandatory by Order of the United States Bankruptcy Court for the Central District of California.

B 201 - Notice of Available Chapters (Rev. 04/06)

Name:					
Address:					
Telephone: Fax:					
Attorney for Debtor					
Debtor in Pro Per					
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA					
List all names including trade names, used by Case No.: Debtor(s) within last 8 years:					
	NOTICE OF AVAILABLE CHAPTERS				
	(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)				

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. <u>The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors</u>

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- After completing the payments under your plan, your debts are generally discharged except for domestic support
  obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are
  not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain
  long term secured obligations.

#### <u>Chapter 11</u>: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. <u>Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials</u>

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:

Х

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

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.)

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X\_\_\_\_\_ Signature of Debtor Date Х

Signature of Joint Debtor (if any)

Date

## FORM 6. SCHEDULES

#### **Summary of Schedules**

#### Summary of Schedules Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A	-	Real Property
Schedule B	-	Personal Property
Schedule C	-	Property Claimed as Exempt
Schedule D	-	Creditors Holding Secured Claims
Schedule E	-	Creditors Holding Unsecured Priority Claims
Schedule F	-	Creditors Holding Unsecured Nonpriority Claims
Schedule G	-	Executory Contracts and Unexpired Leases
Schedule H	-	Codebtors
Schedule I	-	Current Income of Individual Debtor(s)
Schedule J	-	Current Expenditures of Individual Debtor(s)

#### **Unsworn Declaration under Penalty of Perjury**

**GENERAL INSTRUCTIONS**: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

## UNITED STATES BANKRUPTCY COURT Central District of California

In re

Debtor.

Case No.:

(If known)

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A -	Real Property			\$		
B-	Personal Property			\$		
C-	Property Claimed as Exempt					
D-	Creditors Holding Secured Claims				\$	
E-	Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F-	Creditors Holding Unsecured Nonpriority Claims				\$	
G-	Executory Contracts and Unexpired Leases					
H-	Codebtors					
I-	Current Income of Individual Debtor(s)					\$
J-	Current Expenditures of Individual Debtors(s)					\$
		TOTAL		\$	\$	

#### UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

CHAPTER:

Debtor(s). CASE NO.:

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

#### This information is for statistical purposes only under 28 U.S.C. § 159.

#### Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

#### State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$

#### State the following:

<ol> <li>Total from Schedule D, "UNSECURED PORTION, IF ANY" column</li> </ol>	\$
<ol> <li>Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.</li> </ol>	\$
<ol> <li>Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column</li> </ol>	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

Debtor.

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

## Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	   	Fotal ➤		

(Report also on Summary of Schedules.)

Form B6B - (12/07	)
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Debtor.

Case No.:

(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

## Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home stead associations, or credit unions, brokerage houses, or cooperatives.				
3.	Security deposits with public utilities, telephone companies, landlords, and others.				
4.	Household goods and furnishings, including audio, video, and computer equipment.				
5.	Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6.	Wearing apparel.				
7.	Furs and jewelry.				
8.	Firearms and sports, photo-graphic, and other hobby equipment.				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10.	Annuities. Itemize and name each issuer.				
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				

#### Form B6B - (12/07)

In re

2007 USBC, Central District of California

Case No.:

Debtor.

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.				
14.	Interests in partnerships or joint ventures. Itemize.				
15.	Government and corporate bonds and other negotiable and non- negotiable instruments.				
16.	Accounts receivable.				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20.	Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
22.	Patents, copyrights, and other intellectual property. Give particulars.				
23.	Licenses, franchises, and other general intangibles. Give particulars.				

### SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25.	Automobiles, trucks, trailers, and other vehicles and accessories.				
26.	Boats, motors, and accessories.				
27.	Aircraft and accessories.				
28.	Office equipment, furnishings, and supplies.				
29.	Machinery, fixtures, equipment, and supplies used in business.				
30.	Inventory.				
31.	Animals.				
32.	Crops - growing or harvested. Give particulars.				
33.	Farming equipment and implements.				
34.	Farm supplies, chemicals, and feed.				
35.	Other personal property of any kind not already listed. Itemize.				
. <u> </u>		-	continuation sheets attached	Total ►	\$

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

(If known)

Debtor.

Case No.:

In re

Form B6C - (12/07)	2007 USBC, Central District of California
In re	Case No.:
Debtor.	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2)

11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

Form B6D - (12/07)

In re

2007 USBC, Central District of California

Case No.:

Debtor

(If known)

#### SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND A ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO.	-							
			Value \$					
Last four digits of ACCOUNT NO.	-							
			Value \$					
Last four digits of ACCOUNT NO.								
			Value \$					
Continuation Sheets attached	1		(Total	Su of this	btotal page)	>	\$	
Total (Use only last page) ►						>	\$	
							(Report total also	(If applicable, report

on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

#### 2007 USBC, Central District of California

In re

Form B6D - (12/07)

Debtor.

Case No.:

(If known)

## SCHEDULE D – CREDITORS HOLDING SECURED CLAIMS

## (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO.	-							
			Value \$					
Last four digits of ACCOUNT NO.	-							
			Value \$					
Last four digits of ACCOUNT NO.								
			Value \$	-				
Last four digits of ACCOUNT NO.	-							
			Value \$					
Last four digits of ACCOUNT NO.	-							
			Value \$					
Sheet noofcontinua	tion shee	ts	(Total(s)	Subto	otal(s) page)	►	\$	

attached to Schedule of Creditors Holding Secured Claims

Total(s) (Use only last page)

> (Report also on Summary of Schedules)

\$

>

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

2007 USBC, Central District of California

Case No.:

Debtor

(If known)

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- Domestic Support Obligations: Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case: Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- □ Wages, salaries, and commissions: Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- Contributions to employee benefit plans: Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- Certain farmers and fishermen: Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- Deposits by individuals: Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Form B6E - (Rev. 12/07)	2007 USBC, Central District of California					
In re		Case No.:				
	Debtor.	(If known)				

- Taxes and Certain Other Debts Owed to Governmental Units: Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution: Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated: Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_\_ Continuation Sheets attached

2007 USBC, Central District of California

Case No.:

Debtor.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

				1		1			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Last four digits of Account No.									
Last four digits of Account No.									
Last four digits of Account No.									
Last four digits of Account No.									
Last four digits of Account No.									
Sheet no of continuation attached to Schedule of Creditor Priority Claims	on she rs Hole	ets ding	(Totals of	Subto this pa		>	\$	\$	
Total       ►         (Use only on last page of the completed Schedule E.       \$         Report also on the Summary of Schedules.)       \$									
Totals>\$\$(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)\$\$							\$		

2007 USBC, Central District of California

Case No .:

Debtor.

(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor. state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, quardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. Π

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO.	_						
Last four digits of ACCOUNT NO.	-						
Last four digits of ACCOUNT NO.	_						
Last four digits of ACCOUNT NO.	-						
					Subto	tal 🕨	\$
Continuation Sheets attached		(Repo	(Use only on last page of the complet ort also on Summary of Schedules and, i	ed Scho if applic	To edule able,	F.) ►	\$

the Statistical Summary of Certain Liabilities and Related Data.)

Case No.:

Debtor.

(If known)

## **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO.							
Last four digits of ACCOUNT NO.							
Last four digits of ACCOUNT NO.							
Last four digits of ACCOUNT NO.							
Sheet no of sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		(Report a	(Use only on last page of the complet also on Summary of Schedules and, if ap istical Summary of Certain Liabilities and	ed Scho plicabl	e on ti	tal F.) he	\$

Case No.:

Debtor.

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

□ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Form B6H - (12/07)	2007 USBC, Central District of California

Case No.:

Debtor. (If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

□ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re

	2007 USB0	Central	District	of	California
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I	n	re

Form B6I - (Rev. 12/07)

Debtor.

Case No.:

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE			
Status:	RELATIONSHIP(S)	AGE(S)		
Employment:	DEBTOR	SPO	OUSE	
Occupation				
Name of Employer				
How Long Employed				
Address of Employer				
<b>INCOME:</b> (Estimate of average	ge or projected monthly income at time case filed)	DEBTOR	SPOUSE	
1. Monthly gross wages, sa	alary, and commissions (Prorate if not paid monthly)	\$	\$	
2. Estimate monthly overting	me	\$	\$	
3. SUBTOTAL		\$	\$	
4. LESS PAYROLL DEDU a. Payroll taxes	ICTIONS and social security	\$	\$	
b. Insurance		\$	\$	
c. Union dues		\$	\$	
	/)	\$	\$	
5. SUBTOTAL OF PAYRO		\$	\$	
6. TOTAL NET MONTHLY		\$	\$	
<ol> <li>Regular income from op statement)</li> </ol>	peration of business or profession or farm (attach detailed	\$	\$	
8. Income from real proper	ty	\$	\$	
9. Interest and dividends		\$	\$	
10. Alimony, maintenance o that of dependents listed	or support payments payable to the debtor for the debtor's use d above.	or	\$	
11. Social security or other ( ( <i>Specify</i> )	government assistance	\$	\$	
12. Pension or retirement in		\$	\$	
13. Other monthly income (Specify)		\$	\$	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	\$	
	INCOME: (Add amounts shown on lines 6 and 14)	\$	\$	
	MONTHLY INCOME (Combine column totals from line 15)	\$		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Form B6J - (Rev. 12/07)	2007 USBC, Central District of California
In re	Case No.:

Cas

Debtor.

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

□ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1.	Rent or home mortgage payment (include lot rented for mobile home)	\$
	a. Are real estate taxes included? Yes No	
	a. Are real estate taxes included?       Yes       No         b. Is property insurance included?       Yes       No	
2.	Utilities: a. Electricity and heating fuel	\$
	b. Water and sewer	\$
	c. Telephone	\$
	d. Other Home maintenance (repairs and upkeep)	\$
		\$
4.	Food	\$
5.	Clothing	\$
6.	Laundry and dry cleaning	\$
7.	Medical and dental expenses	\$
8. 0	Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
9. 10	Charitable contributions	\$
	Insurance (not deducted from wages or included in home mortgage payments)	Ψ
	a. Homeowner's or renter's	\$
	b. Life	\$
	c. Health	\$ \$
	d. Auto	\$
	e. Other	\$
12.	Taxes (not deducted from wages or included in home mortgage payments)	
	(Specify)	\$
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
	a. Auto	\$
	b. Other	\$
		\$
	Alimony, maintenance, and support paid to others	\$
	Payments for support of additional dependents not living at your home	\$
	Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17.	Other	\$
18.	AVERAGE MONTHLY EXPENSES (Total lines 1-17, Report also on Summary of Schedules and,	\$
	If applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: \_\_\_\_\_

20. STATEMENT OF MONTHLY NET INCOME

- a. Total monthly income from Line 15 of Schedule I
- b. Total monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

Form B6 - Declaration (Rev. 12/07)		2007 USBC, Central District of California
In re		Case No.:
	Debtor.	(If known)
DECLAR	ATION CONCERNING DEBTOR'S	SCHEDULES
DECLARATIO	N UNDER PENALTY OF PERJURY BY INI	DIVIDUAL DEBTOR
	ave read the foregoing summary and schedules, t to the best of my knowledge, information, and b	
Date	Signature: Debto	)r
Date	Signature:	
	[If joir	Debtor, if any) it case, both spouses must sign.]
DECLARATION AND SIGNATUR	E OF NON-ATTORNEY BANKRUPTCY PETIT	ON PREPARER (See 11 U.S.C. § 110)
or compensation and have provided the	I am a bankruptcy petition preparer as defined in debtor with a copy of this document and the not ules or guidelines have been promulgated pursua stition preparers, I have given the debtor notice	ices and information required under 11 U.S.C. nt to 11 U.S.C. § 110(h) setting a maximum fee of the maximum amount before preparing any
or services chargeable by bankruptcy pe	ng any fee from the debtor, as required by that s	ection.
for services chargeable by bankruptcy pe document for filing for a debtor or accepti Printed or Typed Name and Title, if any, o If the bankruptcy petition preparer is not	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add	Security No. ad by 11 U.S.C. § 110.)
or services chargeable by bankruptcy pe document for filing for a debtor or accepti Printed or Typed Name and Title, if any, o f the bankruptcy petition preparer is not principal, responsible person, or partner v	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add who signs this document.	Security No. ed by 11 U.S.C. § 110.)
or services chargeable by bankruptcy per document for filing for a debtor or accepti Printed or Typed Name and Title, if any, o If the bankruptcy petition preparer is not principal, responsible person, or partner v	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add who signs this document.	Security No. ad by 11 U.S.C. § 110.)
Address Signature of Bankruptcy Petition Prepa	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add who signs this document.	Security No. ed by 11 U.S.C. § 110.) ress, and social security number of the officer,
or services chargeable by bankruptcy per document for filing for a debtor or accepti Printed or Typed Name and Title, if any, of the bankruptcy petition preparer is not brincipal, responsible person, or partner v Address Address X Signature of Bankruptcy Petition Prepa Names and Social Security numbers of all other in ndividual:	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add who signs this document.	Security No. ad by 11 U.S.C. § 110.) ress, and social security number of the officer,
Address X Signature of Bankruptcy Petition Preparer X Signature of Bankruptcy numbers of all other in dividual: f more than one person prepared this document, A bankruptcy petition preparer is not comply with t	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add who signs this document.	Security No. ad by 11 U.S.C. § 110.) ress, and social security number of the officer; ument, unless the bankruptcy petition preparer is not ar riate Official Form for each person.
Address X Signature of Bankruptcy Petition Prepa Vames and Social Security numbers of all other in dividual: f more than one person prepared this document, Abankruptcy petition preparer's failure to comply with t § 110; 18 U.S.C. § 156.	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add who signs this document.	Security No. ad by 11 U.S.C. § 110.) ress, and social security number of the officer, ument, unless the bankruptcy petition preparer is not an riate Official Form for each person. accedure may result in fines or imprisonment or both. 11 U.S.C.
The period of the perturbed of the person of the person of the person of the person of the perturbed of the perturbed of the person of the person of the perturbed of the perturbed of the perturbed of the person of the perturbed of the	of Bankruptcy Petition Preparer Social S (Require an individual, state the name, title (if any), add who signs this document.	Becurity No. ad by 11 U.S.C. § 110.) ress, and social security number of the officer, ument, unless the bankruptcy petition preparer is not an riate Official Form for each person. Accedure may result in fines or imprisonment or both. 11 U.S.C. RPORATION OR PARTNERSHIP of the corporation or a member or an authorized agent med as debtor in this case, declare under penalty of
or services chargeable by bankruptcy period document for filing for a debtor or acception of the bankruptcy petition preparer is not brincipal, responsible person, or partner version of partner version of bankruptcy petition preparer is not brincipal, responsible person, or partner version of bankruptcy petition preparer is not brincipal. Signature of Bankruptcy Petition Preparer is not individual: f more than one person prepared this document, a bankruptcy petition preparer's failure to comply with the source of the partnership of the	of Bankruptcy Petition Preparer       Social S (Require an individual, state the name, title (if any), add who signs this document.         an individual, state the name, title (if any), add who signs this document.         an individual, state the name, title (if any), add who signs this document.         an individual, state the name, title (if any), add who signs this document.         an individuals who prepared or assisted in preparing this doc attach additional signed sheets conforming to the approp the provisions of title 11 and the Federal Rules of Bankruptcy Pro- tection of the president or other officer or an authorized agent [corporation or partnership] na y and schedules, consisting of	Becurity No. ad by 11 U.S.C. § 110.) ress, and social security number of the officer, ument, unless the bankruptcy petition preparer is not an riate Official Form for each person. Incedure may result in fines or imprisonment or both. 11 U.S.C. RPORATION OR PARTNERSHIP of the corporation or a member or an authorized agent med as debtor in this case, declare under penalty of 
or services chargeable by bankruptcy period document for filing for a debtor or acception of the bankruptcy petition preparer is not brincipal, responsible person, or partner version of partner version of bankruptcy petition preparer is not brincipal, responsible person, or partner version of bankruptcy petition preparer is not brincipal. Signature of Bankruptcy Petition Preparer is not individual:  f more than one person prepared this document, A bankruptcy petition preparer's failure to comply with the \$110; 18 U.S.C. § 156.  DECLARATION UNDER PE , the	of Bankruptcy Petition Preparer       Social S (Require an individual, state the name, title (if any), add who signs this document.         an individual, state the name, title (if any), add who signs this document.         an individual, state the name, title (if any), add who signs this document.         an individual, state the name, title (if any), add who signs this document.         an individuals who prepared or assisted in preparing this doc         attach additional signed sheets conforming to the appropriate the provisions of title 11 and the Federal Rules of Bankruptcy Pro- ENALTY OF PERJURY ON BEHALF OF A COF [[the president or other officer or an authorized agent of [corporation or partnership] na y and schedules, consisting of wledge, information, and belief.	Becurity No. ad by 11 U.S.C. § 110.) ress, and social security number of the officer, ument, unless the bankruptcy petition preparer is not an riate Official Form for each person. Incedure may result in fines or imprisonment or both. 11 U.S.C. RPORATION OR PARTNERSHIP of the corporation or a member or an authorized agent med as debtor in this case, declare under penalty of 

## UNITED STATES BANKRUPTCY COURT Central District of California

Debtor.

Case No.:

(If known)

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## Definitions

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from Employment or Operation of Business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

## 2. Income Other than from Employment or Operation of Business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

## 3. Payments to Creditors

#### Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF	AMOUNT	AMOUNT
NAME AND ADDRESS OF CREDITOR	PAYMENTS	PAID	STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	ME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
--	----------------------------	------------------------------------	---	-----------------------

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF	AMOUNT	AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	STILL OWING

## 4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, Foreclosures and Returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATE OF REPOSSESSION,
NAME AND ADDRESS	FORECLOSURE SALE,
OF CREDITOR OR SELLER	TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

## 6. Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND LOCATION	DATE OF	DESCRIPTION
NAME AND ADDRESS		ORDER	AND VALUE OF
OF CUSTODIAN	CASE TITLE AND NUMBER		PROPERTY

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE OF	AND VALUE
OR ORGANIZATION	IF ANY	GIFT	OF GIFT

## 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments Related to Debt Counseling or Bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 10. Other Transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

## 11. Closed Financial Accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe Deposit Boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	NAMES AND ADDRESSES	DESCRIPTION	DATE OF TRANSFER
OF BANK OR	OF THOSE WITH ACCESS	OF	OR SURRENDER,
OTHER DEPOSITORY	TO BOX OR DEPOSITORY	CONTENTS	IF ANY

## 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

## 14. Property Held for Another Person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

## 15. Prior Address of Debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME	NAME AND ADDRESS	DATE OF	ENVIRONMENTAL
AND ADDRESS	OF GOVERNMENTAL UNIT	NOTICE	LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME	NAME AND ADDRESS	DATE OF
AND ADDRESS	OF GOVERNMENTAL UNIT	NOTICE

ENVIRONMENTAL LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

## 18. Nature, Location and Name of Business

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOC.			
	SEC. NO./ COMPLETE EIN <sup>1</sup> OR		NATURE OF	<b>BEGINNING AND</b>
NAME	OTHER TAXPAYER I.D. NO.	ADDRESS	BUSINESS	ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## **19.** Books, Records and Financial Statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market, or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME	AND	ADD	RESS
------	-----	-----	------

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## 22. Former Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

## 23. Withdrawals from a Partnership or Distributions by a Corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

. . . . . . . . .

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	Signature	
		Debtor
Date	_ Signature	Joint Debtor (if any)
[If completed on behalf of a partnership or corpo	oration]	
I, declare under penalty of perjury that I any attachments thereto and that they are true a		ined in the foregoing statement of financial affairs and knowledge, information and belief.
Date	_ Signature	
		Print Name and Title
[An individual signing on behalf of a partnership	o or corporation must indicate	position or relationship to debtor.]
_	continuation sheets	added
		up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
		ANKRUPTCY PETITION PREPARER
for compensation and have provided the debtor wi 110(b), 110(h), and 342(b); and, (3) if rules or guid	ith a copy of this document and delines have been promulgated eparers, I have given the debto	defined in 11 U.S.C. § 110; (2) I prepared this document the notices and information required under 11 U.S.C. §§ d pursuant to 11 U.S.C. § 110(h) setting a maximum fee or notice of the maximum amount before preparing any by that section.
Printed or Typed Name and Title, if any, of Bankruptcy F	Petition Preparer Complete So	ocial Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an indivi principal, responsible person, or partner who sig		ny), address, and social-security number of the officer,
Address		

Signature of Bankruptcy Petition Preparer

Date

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

If more than one person prepared this document, attach additional signed 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. 18 U.S.C. § 156.

Name		
Address		
Telephone	(FAX)	
Email Address		

Attorney for Debtor State Bar No.

Debtor in Pro Se (Any reference to the singular shall include the plural in the case of joint debtors.)

## UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

List all names (including trade names) used by the debtor within the last 8 years:	Chapter 13 Case No.:
	CHAPTER 13 PLAN
	CREDITOR'S MEETING: Date: Time: Place: CONFIRMATION HEARING: Date: Time: Place:

## NOTICE

This Chapter 13 Plan is proposed by the above Debtor. The Debtor attests that the information stated in this Plan is accurate. Creditors cannot vote on this Plan. However, creditors may object to this Plan being confirmed pursuant to 11 U.S.C. §1324. Any objection must be in writing and must be filed with the court and served upon the Debtor, Debtor's attorney (if any), and the Chapter 13 Trustee not less than 8 days before the date set for the meeting of creditors. Unless an objection is filed and served, the court may confirm this Plan. The Plan, if confirmed, modifies the rights and duties of the Debtor and creditors to the treatment provided in the Plan as confirmed, with the following IMPORTANT EXCEPTIONS:

Unless otherwise provided by law, each creditor will retain its lien until the earlier of payment of the underlying debt determined under non-bankruptcy law or discharge under 11 U.S.C.§1328. If the case under this chapter is dismissed or converted without completion of the Plan, such lien shall also be retained by such holder to the extent recognized by applicable non-bankruptcy law.

Defaults will be cured using the interest rate set forth below in the Plan. Any ongoing obligation will be paid according to the terms of the Plan.

HOLDERS OF SECURED CLAIMS AND CLASS 1 CLAIMANTS WILL BE PAID ACCORDING TO THIS PLAN AFTER CONFIRMATION UNLESS THE SECURED CREDITOR OR CLASS 1 CLAIMANT FILES A PROOF OF CLAIM IN A DIFFERENT AMOUNT THAN THAT PROVIDED IN THE PLAN. If a secured creditor or a class 1 creditor files a proof of claim, that creditor will be paid according to that creditor's proof of claim, unless the court orders otherwise.

HOLDERS OF ALL OTHER CLAIMS MUST TIMELY FILE PROOFS OF CLAIMS, IF THE CODE SO REQUIRES, OR THEY WILL NOT BE PAID ANY AMOUNT. A Debtor who confirms a Plan may be eligible thereafter to receive a discharge of debts to the extent specified in 11 U.S.C. § 1328.

The Debtor proposes the following Plan and makes the following declarations:

## I. PROPERTY AND FUTURE EARNINGS OR INCOME SUBJECT TO THE SUPERVISION AND CONTROL OF THE CHAPTER 13 TRUSTEE

The Debtor submits the following to the supervision and control of the Chapter 13 Trustee:

- A. Payments by Debtor of \$\_\_\_\_\_ per month for \_\_\_\_\_months. This monthly Plan Payment will begin within 30 days of the date the petition was filed.
- B. The base plan amount is \$\_\_\_\_\_\_% of the allowed claims of nonpriority unsecured creditors. If that percentage is less than 100%, the Debtor will pay the Plan Payment stated in this Plan for the full term of the Plan or until the base plan amount is paid in full, and the Chapter 13 Trustee may increase the percentage to be paid to creditors accordingly.
- C. Amounts necessary for the payment of post petition claims allowed under 11 U.S.C. §1305.
- D. Preconfirmation adequate protection payments for any creditor who holds an allowed claim secured by personal property where such security interest is attributable to the purchase of such property and preconfirmation payments on leases of personal property whose allowed claim is impaired by the terms proposed in the plan. Preconfirmation adequate protection payments and preconfirmation lease payments will be paid to the Chapter 13 Trustee for the following creditor(s) in the following amounts:

Creditor/Lessor Name	Collateral Description	Last 4 Digits of Account #	Amount
			\$
			\$
			\$

Each adequate protection payment or preconfirmation lease payment will commence on or before the 30<sup>th</sup> day from the date of filing of the case. The Chapter 13 Trustee shall deduct the foregoing adequate protection payment(s) and/or preconfirmation lease payment from the Debtor's Plan Payment and disburse the adequate protection payment or preconfirmation lease payment to the secured(s) creditor(s) at the next available disbursement or as soon as practicable after the payment is received and posted to the Chapter 13 Trustee's account. The Chapter 13 Trustee will take his or her statutory fee on all disbursements made for preconfirmation adequate protection payments.

E. Other property: \_

(specify property or indicate none)

## II. ORDER OF PAYMENTS; CLASSIFICATION AND TREATMENT OF CLAIMS:

Except as otherwise provided in the Plan or by court order, the Chapter 13 Trustee shall disburse all available funds for the payment of claims as follows:

A. ORDER OF PAYMENTS:

- 1. If there are Domestic Support Obligations, the order of priority shall be:
  - (a) Domestic Support Obligations and the Chapter 13 Trustee's fee not exceeding the amount accrued on payments made to date;
  - (b) Administrative expenses (Class 1(a)) in an amount not exceeding \_\_\_\_\_ % of each Plan Payment until paid in full;

This form is mandatory by Order of the United States Bankruptcy Court for the Central District of California.

- 2. If there are no Domestic Support Obligations, the order of priority shall be the Chapter 13 Trustee's fee not exceeding the amount accrued on payments made to date, and administrative expenses (Class 1(a)) in an amount not exceeding \_\_\_\_\_\_ % of each Plan Payment until paid in full.
- 3. Notwithstanding 1 and 2 above, ongoing payments on secured debts that are to be made by the Chapter 13 Trustee from the Plan Payment; such secured debt may be paid by the Chapter 13 Trustee commencing with the inception of Plan Payments.
- 4. Subject to 1, 2, and 3 above, pro rata to all other claims except as otherwise provided in the Plan.
- 5. No payment shall be made on nonpriority unsecured claims until all secured and priority claims have been paid in full.
- B. CLASSIFICATION AND TREATMENT OF CLAIMS:

CLASS 1										
ALLOWED UN	ALLOWED UNSECURED CLAIMS ENTITLED TO PRIORITY UNDER 11 U.S.C. §507									
The Debter will now Class 1 claims in fully execut the debter may provide for lass then full nowment of Demostic Current Obligations are used at										
The Debtor will pay Class 1 claims in full; except the debtor may provide for less than full payment of Domestic Support Obligations pursuant to 11 U.S.C. §1322(a)(4).										
CATEGORY	AMOUNT OF	INTEREST	MONTHLY	NUMBER OF	TOTAL					
CATEGORY	PRIORITY CLAIM	RATE, if any	PAYMENT	MONTHS	PAYMENT					
a. Administrative Expenses										
(1) Chapter 13 Trustee's Fee – estin	(1) Chapter 13 Trustee's Fee – estimated at 11% of all payments to be made to all classes through this Plan.									
(2) Attorney's Fees	\$		\$		\$					
(3) Chapter 7 Trustee's Fees	\$		\$		\$					
(Specify Trustee Name)										
(4) Other	\$		\$		\$					
b. Other Priority Claims										
(1) Internal Revenue Service	\$	%	\$		\$					
(2) Franchise Tax Board	\$	%	\$		\$					
(3) Domestic Support Obligation	\$	%	\$		\$					
(4) Other	\$	%	\$		\$					
c. Domestic Support Obligations t	hat are not to be paid in	full in the Plan	(Specify Cre	ditor Name):						
	\$	%	\$		\$					

CLASS 2									
<ul> <li>CLAIMS SECURED SOLELY BY PROPERTY THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE ON WHICH OBLIGATION MATURES <u>AFTER</u> THE FINAL PLAN PAYMENT IS DUE</li> <li>1. The post-confirmation monthly mortgage payment will be made by the Chapter 13 Trustee from the Plan Payment to:</li> <li>2. The post-confirmation monthly mortgage payment will be made by the Debtor directly to:</li> </ul>									
(nan	(name of creditor) (last 4 digits of account number)								
(last 4 digits of account number) (name of creditor) (last 4 digits of account number) The Debtor will cure all prepetition arrearages for the primary residence through the Plan Payment as set forth below.									
				Cure of Det	iault				
Name of Creditor	Last Four Digits of Account Number	AMOUNT OF ARREARAGE	INTEREST RATE	MONTHLY PAYMENT	NUMBER OF MONTHS	TOTAL PAYMENT			
		\$	%	\$		\$			
		\$	%	\$		\$			

	CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE PAID IN FULL DURING THE TERM OF THE PLAN									
Name of Creditor	Name of Creditor         Last Four Digits of Account No.         CLAIM TOTAL         SECURED CLAIM AMOUNT         INTEREST RATE         Equal Monthly Payment         NUMBER OF MONTHS         TOTAL PAYMENT									
		\$	\$	%	\$		\$			
	\$									

		CLASS	Λ					
OTHER SECURED CL	AIMS ON WHICH TH			FTER THE DA	TE ON WHICH	THE FINAL		
		IENT UNDER THE						
1. The post-confirmation monthly payment pursuant to the promissory note will be made by the Chapter 13 Trustee from the Plan Payment to:								
2. The post-confirmation monthly payment pursuant to the promissory note will be made by the Debtor directly to:								
(name of creditor) (last 4 digits of account number)								
(name o	of creditor)			(last 4 digits of	f account number)			
The Debtor will cure all prepetition arrearages on these claims through the Plan Payment as set forth below.								
Name of Creditor	Last Four Digits of Account Number	Cure of Default						
		AMOUNT OF ARREARAGE	INTEREST RATE	MONTHLY PAYMENT	NUMBER OF MONTHS	TOTAL PAYMENT		
		\$	%	\$		\$		
		\$	%	\$		\$		
CLASS 5 NON-PRIORITY UNSECURED CLAIMS								
The Debtor estimates that no	on-priority unsecured clai	ims total the sum of	\$					
Class 5 claims will be paid as	s follows:							
(Check one box only.)	allowed unsecured amo	ounts from Class 3) a	are of one class	s and will be pa	id pro rata.			
OR								

Class 5 claims will be divided into subclasses as shown on the attached exhibit (which also shows the justification for the differentiation among the subclasses) and the creditors in each subclass will be paid pro rata.

## **III. COMPARISON WITH CHAPTER 7**

The value as of the effective date of the Plan of property to be distributed under the Plan on account of each allowed claim is not less than the amount that would be paid on such claim if the estate of the Debtor were liquidated under chapter 7 of the Bankruptcy Code on such date. The amount distributed to nonpriority unsecured creditors in chapter 7 would be which is estimated to pay \_\_\_\_\_% of the scheduled nonpriority unsecured debt.

## IV. PLAN ANALYSIS

CLASS 1a	\$
CLASS 1b	\$
CLASS 1c	\$
CLASS 2	\$
CLASS 3	\$
CLASS 4	\$
CLASS 5	\$
SUB-TOTAL	\$
CHAPTER 13 TRUSTEE'S FEE (Estimated 11% unless advised otherwise)	\$
TOTAL PAYMENT	\$

## V. OTHER PROVISIONS

- A. The Debtor rejects the following executory contracts and unexpired leases.
- B. The Debtor assumes the executory contracts or unexpired leases set forth in this section. As to each contract or lease assumed, any defaults therein and Debtor's proposal for cure of said default(s) is described in Class 4 of this Plan. The Debtor has a leasehold interest in personal property and will make all post-petition payments directly to the lessor(s):
- C. In addition to the payments specified in Class 2 and Class 4, the Debtor will make regular payments, including any preconfirmation payments, directly to the following:
- D. The Debtor hereby surrenders the following personal or real property. (Identify property and creditor to which it is surrendered.)
- E. The Debtor shall incur no debt greater than \$500.00 without prior court approval unless the debt is incurred in the ordinary course of business pursuant to 11 U.S.C. §1304(b) or for medical emergencies.
- F. Miscellaneous provisions: (Use Attachment, if necessary)
- G. The Chapter 13 Trustee is authorized to disburse funds after the date confirmation is announced in open court.

- H. The Debtor will pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they come due.
- I. The Debtor will pay all amounts required to be paid under a Domestic Support Obligation that first became payable after the date of the filing of the petition.

#### VI. REVESTING OF PROPERTY

Property of the estate shall not revest in the Debtor until such time as a discharge is granted or the case is dismissed or closed without discharge. Revestment shall be subject to all liens and encumbrances in existence when the case was filed, except those liens avoided by court order or extinguished by operation of law. In the event the case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the Plan, the Chapter 13 Trustee shall have no further authority or fiduciary duty regarding use, sale, or refinance of property of the estate except to respond to any motion for proposed use, sale, or refinance as required by the Local Bankruptcy Rules. Prior to any discharge or dismissal, the Debtor must seek approval of the court to purchase, sell, or refinance real property.

Dated:

Attorney for Debtor

Debtor

Joint debtor

# UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA In re Case No.: DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Debtor.

Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow:

For legal services, I have agreed to accept	\$
Prior to the filing of this statement I have received.	\$
Balance Due	\$

- 2. The source of the compensation paid to me was:
  - □ Debtor □ Other (specify)
- 3. The source of compensation to be paid to me is:
  - □ Debtor □ Other (specify)
- 4. Let have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
  - □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
  - e. [Other provisions as needed].

#### Form B203 Page Two - Disclosure of Compensation of Attorney for Debtor (1/88)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

Signature of Attorney

Name of Law Firm

## UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

In re

Case No.:

Chapter:

## STATEMENT REGARDING ASSISTANCE OF NON-ATTORNEY WITH RESPECT TO THE FILING OF BANKRUPTCY CASE

## THE DEBTOR/JOINT DEBTOR DOES HEREBY STATE AND REPRESENT:

I received assistance from a non-attorney in connection with the filing of my bankruptcy case.

- 1. I paid the sum of \$\_\_\_\_\_
- 2. I still owe the sum of \$\_\_\_\_\_
- 3. I agreed to turn over or give a security interest in the following property:
- 4. The name of the person or the name of the firm that assisted me was:

Name:

Address:

Telephone:

I did not receive assistance from a non-attorney in connection with the filing of my bankruptcy case.

I declare under penalty of perjury that the foregoing is true and correct.

Executed at \_\_\_\_\_, California.

Executed on: \_\_\_\_\_

Date

Debtor

Joint Debtor

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA					
Attorney or Party Name, Address, and Telephone Number	FOR COURT USE ONLY				
In re	CASE NO.:				
	CHAPTER:				
	Debtor Address:				
Debtor.					

## DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparations services, I have agreed to accept	\$
Prior to the filing of this statement I have received	\$
Balance Due	\$

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

- 3. The source of the compensation paid to me was:
  - debtor Other (specify):
- 4. The source of compensation to be paid to me is:
  - debtor Other (*specify*):
- 5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.
- 6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

## UNITED STATES BANKRUPTCY COURT Central District of California

Case No.:

Debtor.

(If known)

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (11 U.S.C. § 110)

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 the accompanying document(s) listed below for compensation and have provided the debtor with a copy of the document(s) and the attached notice as required by 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 by that section.

Accompanying documents:

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. of Bankruptcy Petition Preparer (Required by 11 U.S.C. § 110)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person or partner who signs this document.

Address

Х

Signature of Bankruptcy Petition Preparer

Date

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 signed 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.

In re

Case No.:

Debtor.

(If known)

## NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- · how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

#### [The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

Signature of Debtor Date [In a joint case, both spouses must sign.]

Joint Debtor (if any)

Date

In re

February 2006

## UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

In re

CHAPTER:

Debtor(s). CASE NO.:

## DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)

Please fill out the following blank(s) and check the box next to <u>one</u> of the following statements:

Ι, \_

(Print Name of Debtor)

\_\_\_\_\_, the debtor in this case, declare under penalty

of perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.
   (NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.
  - (Print Name of Joint Debtor, if any)

\_\_\_\_\_, the debtor in this case, declare under penalty of

perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.
   (NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

Date \_\_\_\_\_

Signature \_

Signature \_

Debtor

Date \_\_\_\_\_

Joint Debtor (if any)

Case No.:

Debtor(s). (If known)

According to the calculations required by this statement:

- $\hfill\square$  The applicable commitment period is 3 years
- $\hfill\square$  The applicable commitment period is 5 years
- Disposable income determined under § 1325(b)(3)
- □ Disposable income not determined under § 1325(b)(3)

(Check the boxes as directed in Lines 17 and 23 of this statement)

#### STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME FOR USE IN CHAPTER 13

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME							
	Marital/filing status. Check the box that applies and complete the balance of this part of this state a.  Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b.  Married, Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income")							
1.	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Column A Debtor's Income	Column B Spouse's Income	
2.	Gros	s wages, salary, tips, bonuses, overtime, o	commissior	ıs.		\$	\$	
3.	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.							
	a.	Gross receipts		\$				
	b.	Ordinary and necessary business expenses		\$				
	c. Business income Subtract Line b from Line a					\$	\$	
	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part</b> of the operating expenses entered on Line b as a deduction in Part IV.							
4.	a. Gross receipts \$							
	b.	Ordinary and necessary operating expenses	6	\$				
	C.	Rent and other real property income		Subtract Li	ne b from Line a	\$	\$	
5.	Inter	est, dividends, and royalties.				\$	\$	
6.	Pens	ion and retirement income.				\$	\$	
7.	7. Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.					\$	\$	
8.	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or							
	Unemployment compensation claimed to be a benefit under the Social Security Act       Debtor \$       Spouse \$					\$	\$	

In re

#### 2008 USBC, Central District of California

9.	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.							
	a.			\$				
	b \$							\$
10.		<b>tal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is co mn B. Enter the total(s).	mpleted,	add Lines 2 t	hrough 9	\$		\$
11.		If Column B has been completed, add Line 10, Column A t al. If Column B has not been completed, enter the amount				\$		
		Part II. CALCULATION OF § 1325	5(b)(4) C	СОММІТМЕ		OD		
12.	Enter t	the amount from Line 11.						
40	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
13.	a.		\$					
	b.		\$					
	c.		\$					
	Total a	nd enter on Line 13.					\$	
14.	14. Subtract Line 13 from Line 12 and enter result.							
15.	15. <b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.						\$	
16.	(This i	able median family income. Enter the median family incomponent in available by family size at <u>www.usdoj.gov/ust</u> er debtor's state of residence: b. Enter	or from	oplicable state the clerk of th household siz	e bankrupt	ehold size. cy court.)	\$	
17.	□ The	ation of § 1325(b)(4). Check the applicable box and proce amount on Line 15 is less than the amount on Line 16 top of page 1 of this statement and continue with this statement	. Check		he applical	ble commitm	ent pe	riod is 3 years" at
		a amount on Line 15 is not less than the amount on Line the top of page 1 of this statement and continue with this statement and con		ck the box for	"The appli	cable comm	itment	period is 5 years"
		Part III. APPLICATION OF § 1325(b)(3) FOR		RMINING D	ISPOSA	BLE INCO	ME	
18.	18. Enter the amount from Line 11.						\$	
	<b>Marital adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.							
19.	a.		\$					
	b.		\$					
	c.		\$					
	Total a	nd enter on Line 19.			_		\$	
20.	Currer	nt monthly income for § 1325 (b)(3). Subtract Line 19 from	n Line 18	and enter the	e result.		\$	

21.	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.					\$		
22.	Applicable median family income. Enter the amount from line 16. \$						\$	
	Application of § 1325(b)(3). Check the applicable box and proceed as directed.							
23.	□ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is deter						rmined under § 1325	
	The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined un § 1325 (b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part IV, V, or VI.							
	Part IV. CALCULATION OF DEDUCTIONS FROM INCOME							
		Subpart A: Ded	luctions under Stand	lards	of the Internal Reven	ue Servic	e (IRS)	
24A.	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.)					\$		
24B.								
	Household members under 65 years of age				Household members 65 yolder	years or ag	je ol	
	a1.	Allowance per member		a2.	Allowance per member			
	b1.	Number of members		b2	Number of members			
	c1.	Subtotal		c2	Subtotal			\$
25A.	Utilitie	I Standards: housing and es Standards; non-mortgage able at <u>www.usdoj.gov/ust/</u> o	e expenses for the applica	ble co	ounty and household size. (	e IRS Hous This informa	sing and ation is	\$
	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.							
25B.	a. IRS Housing and Utilities Standards; mortgage/rent Expense			\$				
	b.	Average Monthly payment home, if any, stated in Line	for any debts secured by y e 47	your	\$			
	C.	Net mortgage/rental expen	ise.		Subtract Line b from Line a			\$
26.	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25 B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
								\$
Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are						hicle and		
27A.	included as a contribution to your household expenses in Line 7. $\Box$ 0 $\Box$ 1 $\Box$ 2 or more.							
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.)							

27B.	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <u>www.usdoj.gov/ust/</u> or from the clerk of the bankruptcy court.)				
	Local you cl vehicl				
28.	Enter, at <u>ww</u> Payme in Line				
	a.	IRS Transportation Standards, Ownership Costs	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$		
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$
		Standards: transportation ownership/lease expense; Ve nore" Box in Line 28.	hicle 2. Complete this Line only if you	u checked the	
	at <u>ww</u> Paym	in Line a below, the "Ownership Costs" for "One Car" from th w.usdoj.gov/ust/ or from the clerk of the bankruptcy court); ents for any debts secured by Vehicle 2, as stated in Line 4 29. <b>Do not enter an amount less than zero.</b>	enter in Line b the total of the Ave	rage Monthly	
29.	a.	IRS Transportation Standards, Ownership Costs, Second	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$		
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$
30.	Other state a securi	\$			
31.	Other deduc unifor	\$			
32.	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
33.	Other pay pu includ	\$			
34.	Other Enter and for educa	\$			
35.	Other childc	\$			
36.	Other health insura incluc	\$			
37.	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service-such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
38.	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.				

\$

Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37						
	Healt in the deper					
39.	a. Health Insurance \$		\$			
	b.	Disability Insurance	\$			
	С.	Health Savings Account	\$			
	Total	and enter on Line 39		\$		
	lf you space \$					
40.	Conti exper ill, or exper	\$				
41.	Prote actua applic	\$				
42.	Home Stand truste claim	\$				
43.	Educ actua by you of yo not a	\$				
44.	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			\$		
45.	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. $\$$ 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>					
46.	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.       \$					

## Subpart C: Deductions for Debt Payment

Future payments on secured claims. For each of your debts that is secured by an interest in property that you
own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and
check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts
scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case,
divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly
Payments on Line 47.

47.		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
	a.			\$	🗆 yes 🗆 no
	b.			\$	🗆 yes 🗆 no
	C.			\$	🗆 yes 🗆 no
				Total: Add Lines a, b, and c	

	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.					in nts ult		
48.		Name of Creditor	Property Securing the De	ebt in Default	1/60th of the Cure Amount	t		
	a.				\$			
	b.				\$			
	c.				\$			
					Total: Add Lines a, b, and	с		
49.	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.						s \$	
		ter 13 administrative expenses ing administrative expense	. Multiply the amount in Line	e a by the amou	nt in Line b, and enter the			
	a.				\$			
50.	b.	Current multiplier for your district as determined under schedules issu by the Executive Office for United States Trustees. (This information available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy cou			х			
	с.	Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and I				b	\$	
51.	. Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.						\$	
	Subpart D: Total Deductions from Income							
52.	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.					\$		
	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)							
53.	Total current monthly income. Enter the amount from Line 20.       \$							
	Total	current monthly income. Enter	the amount from Line 20.					
54.	Supp paym	ort income. Enter the monthly avenue of a dependent child, re ankruptcy law, to the extent reason	verage of any child support p ported in Part I, that you	received in a	ccordance with applicable	\$		
54. 55.	Supp paym nonba Quali	ort income. Enter the monthly average of the	verage of any child support p ported in Part I, that you onably necessary to be expe ter the monthly total of (a) a rement plans, as specified ir	anded for such c	held by your employer from			
	Supp paym nonba Quali wages of loa	ort income. Enter the monthly avents for a dependent child, reankruptcy law, to the extent reasonable retirement deductions. En	verage of any child support p ported in Part I, that you onably necessary to be expe ter the monthly total of (a) a rement plans, as specified in cified in § 362(b)(19).	I received in a ended for such c all amounts with n § 541(b)(7) and	Accordance with applicable hild. held by your employer from to be applied by the second secon	\$		
55.	Supp paym nonba Quali wage: of loa Total Dedu which a-c be 57. Y	ort income. Enter the monthly avents for a dependent child, reankruptcy law, to the extent reasc fied retirement deductions. En s as contributions for qualified reti- ns from retirement plans, as specified	verage of any child support p ported in Part I, that you onably necessary to be expe- ter the monthly total of (a) a rement plans, as specified in cified in § 362(b)(19). er § 707(b)(2). Enter the an s. If there are special circun e, describe the special circun intries on a separate page. T stee with documentation	I received in a ended for such c all amounts with a § 541(b)(7) and nount from Line instances that jue notat the expension of these expension	below with applicable wild. held by your employer from d (b) all required repayments 52. stify additional expenses for e resulting expenses in lines es and enter the total in Line ses and you must provide	\$		
55.	Supp paym nonba Quali wage: of loa Total Dedu which a-c be 57. Y	ort income. Enter the monthly avents for a dependent child, reankruptcy law, to the extent reason fied retirement deductions. Enters as contributions for qualified retirement plans, as spector all deductions allowed under there is no reasonable alternative elow. If necessary, list additional e four wast provide your case true	verage of any child support p ported in Part I, that you anably necessary to be expe- ter the monthly total of (a) a rement plans, as specified in cified in § 362(b)(19). er § 707(b)(2). Enter the an s. If there are special circum e, describe the special circum stee with documentation of circumstances that make sin	I received in a ended for such c all amounts with a § 541(b)(7) and nount from Line instances that jue notat the expension of these expension	<ul> <li>bild.</li> <li>beld by your employer from d (b) all required repayments</li> <li>52.</li> <li>stify additional expenses for e resulting expenses in lines es and enter the total in Line sees and you must provide necessary and reasonable.</li> </ul>	\$		
55.	Supp paym nonba Quali wage: of loa Total Dedu which a-c be 57. Y	ort income. Enter the monthly avents for a dependent child, reankruptcy law, to the extent reason fied retirement deductions. Enters as contributions for qualified retirement plans, as spector all deductions allowed under the is no reasonable alternative elow. If necessary, list additional e for unust provide your case truailed explanation of the special of the sp	verage of any child support p ported in Part I, that you anably necessary to be expe- ter the monthly total of (a) a rement plans, as specified in cified in § 362(b)(19). er § 707(b)(2). Enter the an s. If there are special circum e, describe the special circum stee with documentation of circumstances that make sin	i received in a ended for such o all amounts with \$ 541(b)(7) and nount from Line instances that just notances and the rotal the expense of these expenses r	<ul> <li>bild.</li> <li>beld by your employer from d (b) all required repayments</li> <li>52.</li> <li>stify additional expenses for e resulting expenses in lines es and enter the total in Line sees and you must provide necessary and reasonable.</li> </ul>	\$		
55.	Supp paym nonba Quali wage of loa Total Dedu which a-c be 57. Y a deta	ort income. Enter the monthly avents for a dependent child, reankruptcy law, to the extent reason fied retirement deductions. Enters as contributions for qualified retirement plans, as spector all deductions allowed under the is no reasonable alternative elow. If necessary, list additional e for unust provide your case truailed explanation of the special of the sp	verage of any child support p ported in Part I, that you anably necessary to be expe- ter the monthly total of (a) a rement plans, as specified in cified in § 362(b)(19). er § 707(b)(2). Enter the an s. If there are special circum e, describe the special circum stee with documentation of circumstances that make sin	i received in a ended for such o all amounts with \$ 541(b)(7) and nount from Line instances that just notances and the rotal the expense of these expenses r	<ul> <li>bild.</li> <li>beld by your employer from d (b) all required repayments</li> <li>52.</li> <li>stify additional expenses for e resulting expenses in lines es and enter the total in Line sees and you must provide necessary and reasonable.</li> </ul>	\$		
55.	Supp paym nonba Quali wage of loa Total Dedu which a-c be 57. Y a deta	ort income. Enter the monthly avents for a dependent child, reankruptcy law, to the extent reason fied retirement deductions. Enters as contributions for qualified retirement plans, as spector all deductions allowed under the is no reasonable alternative elow. If necessary, list additional e for unust provide your case truailed explanation of the special of the sp	verage of any child support p ported in Part I, that you anably necessary to be expe- ter the monthly total of (a) a rement plans, as specified in cified in § 362(b)(19). er § 707(b)(2). Enter the an s. If there are special circum e, describe the special circum stee with documentation of circumstances that make sin	i received in a ended for such o all amounts with \$ 541(b)(7) and nount from Line instances that just notances and the rotal the expense of these expenses r	<ul> <li>bild.</li> <li>beld by your employer from d (b) all required repayments</li> <li>52.</li> <li>stify additional expenses for e resulting expenses in lines es and enter the total in Line sees and you must provide necessary and reasonable.</li> </ul>	\$		
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## Part VI: ADDITIONAL EXPENSE CLAIMS

 Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

 60.

 Expense Description
 Monthly Amount
 s
 b.
 s
 c.
 Total: Add Lines a, b, and c
 s

Part VII: VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)					
	Date:	Signature:				
61.		(Debtor)				
	Date:	Signature:				
		(Joint Debtor, if any)				

## MASTER MAILING LIST Verification Pursuant to Local Bankruptcy Rule 1007-2(d)

Name	
Address	
Telephone	
<ul><li>Attorney for Debtor(s)</li><li>Debtor in Pro Per</li></ul>	
UNITED STATES BANKR CENTRAL DISTRICT OF	
List all names including trade names used by Debtor(s) within last 8 years):	Case No.:
	Chapter:

## VERIFICATION OF CREDITOR MAILING LIST

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of \_\_\_\_\_\_ sheet(s) is complete, correct, and consistent with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date: \_\_\_\_\_

Debtor

Attorney (if applicable)

Joint Debtor