B1 (Official)	L (Official Form 1)(1/08)											
	United States Bankruptcy C District of Arizona					Court				Voluntary	Petition	
Name of Debtor (if individual, enter Last, First, Middle): ROSSO, TERRY					of Joint De SSO, LA	ebtor (Spouse URA	e) (Last, First	, Middle):				
All Other Na (include mar			or in the last 8 e names):	3 years					used by the J maiden, and		in the last 8 years):	
Last four dig (if more than of xxx-xx-0	one, state all)		vidual-Taxpa	yer I.D. (I	TIN) No./0	Complete E	(if mor	our digits o e than one, s	tate all)	r Individual-′	Taxpayer I.D. (ITIN) No	o./Complete EIN
Street Addre	ess of Debto		Street, City, a	nd State):		ZIP Code	Street 14 YU	Address of			reet, City, and State):	ZIP Code
						85367						85367
County of R YUMA	esidence or	of the Prind	cipal Place of	Business	:		YU	MA		I	ace of Business:	
Mailing Add	lress of Deb	otor (if diffe	rent from stro	et address	3):		Mailir	ng Address	of Joint Debt	tor (if differe	nt from street address):	
						ZIP Code						ZIP Code
Location of I (if different f	Principal As from street a	ssets of Bus address abo	siness Debtor we):									
		Debtor				of Business					otcy Code Under Whic	h
 (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) 			☐ Singl in 11 ☐ Railr ☐ Stocl ☐ Com	th Care Bu le Asset Re U.S.C. § oad	eal Estate as 101 (51B)	defined	 □ Chapt □ Chapt □ Chapt □ Chapt □ Chapt □ Chapt 	er 7 er 9 er 11 er 12		iled (Check one box) hapter 15 Petition for Ro a Foreign Main Procee hapter 15 Petition for Ro a Foreign Nonmain Pro	ding ecognition	
Other (If				D Othe	0						e of Debts	
ur			unde	(Check box or is a tax- r Title 26 c	mpt Entity , if applicable exempt orgo of the United nal Revenue	e) anization d States	defined "incurr	are primarily co 1 in 11 U.S.C. § ed by an indivi nal, family, or	onsumer debts, § 101(8) as idual primarily	for	are primarily ess debts.	
 ☐ Filing Fe attach sig is unable ☐ Filing Fe 	Filing Fee (Check one box) Check one box: Chapter 11 Debtors Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Thing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor 's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).											
Debtor e	stimates tha stimates tha	t funds will t, after any	ation ** be available exempt prop for distributi	for distrib erty is exc	oution to un luded and	administrati	editors.	es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated No 1- 49	umber of Cr 50- 99	reditors 100- 199	200-	□ 1,000- 5,000	5,001- 10,000	□ 10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	D OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	550,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li	iabilities 50,001 to \$100,000	□ \$100,001 to \$500,000 :08-bk	\$500,001 to \$1	1,000,001 to \$10	10,000,001 to \$50 million	550,000,001 to \$100	to \$500	5500,000,001 to \$1 billion	\$1 billion	41/08/0	8-08:00:39 - D	esc
	2400 0					Docum		Page 1		,		

B1 (Official For	rm 1)(1/08)		Page 2
Voluntar	y Petition	Name of Debtor(s): ROSSO, TERRY	
(This page mu	ust be completed and filed in every case)	ROSSO, LAURA	
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two,	attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	ending Bankruptcy Case Filed by any Spouse, Partner, or		more than one, attach additional sheet)
Name of Debt - None -	tor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is a	Exhibit B n individual whose debts are primarily consumer debts.)
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United	ner named in the foregoing petition, declare that I r that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available urther certify that I delivered to the debtor the notice (b).
L LAMOR	A is attached and made a part of this petition.	Signature of Attorney for ROBERT M COOK	r Debtor(s) (Date)
	Ext	hibit C	
	or own or have possession of any property that poses or is alleged to	pose a threat of imminent and i	dentifiable harm to public health or safety?
☐ Yes, and■ No.	Exhibit C is attached and made a part of this petition.		
	Ext	nibit D	
-	bleted by every individual debtor. If a joint petition is filed, ea		d attach a separate Exhibit D.)
■ Exhibit If this is a joi	D completed and signed by the debtor is attached and made int petition:	a part of this petition.	
-	D also completed and signed by the joint debtor is attached a	and made a part of this petitiv	on.
		ng the Debtor - Venue	
	(Check any ag	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partnership	pending in this District.
	Debtor is a debtor in a foreign proceeding and has its prin- this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a he interests of the parties will	defendant in an action or l be served in regard to the relief
	Certification by a Debtor Who Reside (Check all app	es as a Tenant of Residentia	ll Property
	Landlord has a judgment against the debtor for possession	ı of debtor's residence. (If box	. checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the co after the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C. §	$\frac{362(1)}{11/08/08}$ 08:00:30 Dece

Main Document Page 2 of 13

If page must be completed and filed in every case) ROSSO, LARRA Signatures Signatures Signatures Signatures Signatures Signatures Signatures Signatures If periodics is an individual whose debs are primarily constance debs and primary in the information provided in this test and concella, and that I am attributed in the information operation is an individual whose debs are primarily constance debt and primary in the information provided in this periodic is an individual whose debt are primary in the information provided in this periodic is an individual whose debt are primary in the information provided in this periodic is an individual whose debt are primary in the information provided in this periodic in this periodi in this periodic in this	oluntary Petition	Name of Debtor(s):
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Jagaature of Joint Debtor LAURA ROSSO [s] (ALURA ROSSO Signature of Joint Debtor LAURA ROSSO Date November 8, 2008 Date Signature of Attorney 7 I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) prepared this document for compensation and have provide the debtor with a copy of this document for compensation and have provide the debtor with a copy of this document for services. Signature of Attorney for Debtor(s) ROBERT M COOK Signature of Attorney for Debtor(s) THE LAW OFFICES OF ROBERT M COOK, PLLC Firm Name Printed Name of Attorney bas to knowledge after an inquiry that the information in the stered to a scenity number of the officer. Address Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition bear every. November 8, 2008 Date Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition. The debtor. Signature of Authorized Individual The debtor (Corporation/Partnership) I declare under penaly of perjury that the information provided in	I request relief in accordance with the chapter of title 11, United States Code	recognition of the foreign main proceeding is attached.
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Telephone Number (If not represented by attorney) November 8, 2008 Date Signature of Attorney* I declare under penalty of perjury that: (1) I am a bankrupty petition preparer as defined in 11 U.S.C. § 110(b), 101 (32 (C), § 110(b), 21 (D), and (32 (F)) (21 (C)) prepared this document for compensation and have provided the debtor with a copy of this document for formers, investigation required under 11 U.S.C. § 110(b), and (32 (F)) resting a maximum fee for services ROBERT M COOK Signature of Attorney for Debtor(s) ROBERT M COOK 00062628 Printed Name of Attorney for Debtor(s) THE LAW OFFICES OF ROBERT M COOK, PLLC Firm Name 219 WEST SECOND STREET YUMA, AZ 85364 Printed Name of Attorney for Debtor(s) Address Scicial-Security number (If the bankruptcy Petition preparer is no an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer is no an an individual, state the attorney has no knowledge after an inquiry that the information provided in this petition is mead correct, and that 1 have been authorized to file this petition is preparer or officer, principal, responsible person or partner of officer, principal, responsible person or partner officer official form for each person. Signature of Authorized Individual I declare under equiption is the adorney has no knowledge after an inquiry that the information provided in this petition in the adorney has no k		Date
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Date I declare under penalty of perjury that: (1) I am a barkrupty petition preparer as defined in 11 U.S.C. § 110(2) I repared this document for compensation and have perjury that: (1) I am a barkrupty petition preparer as defined in 11 U.S.C. § 110(2) I am a barkrupty petition preparer as defined in 11 U.S.C. § 110(2) I am a barkrupty petition preparer as defined in 11 U.S.C. § 110(2) I am a barkrupty petition compensation and have perjury that: (1) I am a barkrupty petition preparer as defined in 11 U.S.C. § 110(2) I am a barkrupty petition compensation and have perjury that: (1) I am a barkrupty petition preparer as defined in 11 U.S.C. § 110(2) I am a barkrupty petition compensation and have perjury that: (1) I am a barkrupty petition compensation and have perjury that (1) U.S.C. § 110(1) am a barkrupty petition compensation and have pervises and information and have perjury that the information in the scheet size is incorrect. I declare under penalty of perjury that the information provided in this petition is the scheed size is incorrect. Frinted Name of Authorized Individual I declare under penalty of perjury that the information provided in this petition is the scheed size is incorrect. Social-Security number of all other individual short perparer as four an individual. I declare under penalty of perjury that the information provided in this petition is the scheed size is incorrect. Signature of Barkruptey Petition Preparer or officer, principal, responsible person or partner of the barkruptey petition preparer as failure to comply with the provided above. Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. I declare		Signature of Non-Attorney Bankrupicy Feution Preparer
Signature of Attorney* /s/ ROBERT M COOK Signature of Attorney for Debtor(s) ROBERT M COOK 002628 Printed Name of Attorney for Debtor(s) THE LAW OFFICES OF ROBERT M COOK, PLLC Firm Name THE LAW OFFICES OF ROBERT M COOK, PLLC Firm Name 219 WEST SECOND STREET YUMA, AZ 85364 Address Email: robertmcook@yahoo.com 928-782-7771 Fax: 928-782-7777 Telephone Number November 8, 2008 Date The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual Printed Name of Authorized Individual The debtor requests relief in an knowledge after an inquiry that the information provided in this petition behalf of the debtor. Signature of Authorized Individual If more than one person prepared this document, attach additional sheeds conforming to the appropriate official form for each person. Signature of Authorized Individual The debtor requests relief in this petition Preparer of title 11, United States Code, specified in this petition. Signature of Authorized Individual Printed Name of Authorized Individual		I declare under penalty of perjury that: (1) I am a bankruptcy petition preserver as defined in 11 US C \leq 110: (2) I prepared this document for
/s/ ROBERT M COOK Signature of Attorney for Debtor(s) ROBERT M COOK 002628 Printed Name of Attorney for Debtor(s) THE LAW OFFICES OF ROBERT M COOK, PLLC Firm Name 219 WEST SECOND STREET YUMA, AZ 85364 Printed Name of Attorney for Debtor(s) Address Printed Name and title, if any, of Bankruptcy Petition preparer 219 WEST SECOND STREET YUMA, AZ 85364 Printed Name and title, if any, of Bankruptcy Petition preparer is no an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer is no an individual, state the Social Security number of the bankruptcy petition preparer is no an individual, state the social Security number of the bankruptcy petition preparer is no an individual. Address The clear penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition is true and correct, and that I have been authorized to file this petition. Signature of Authorized Individual Printed Name of Authorized Individual Printed Name of Authorized Individual The debtor quests relief in a necordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individua		compensation and have provided the debtor with a copy of this documen
Js/ ROBERT M COOK Signature of Authorized Individual Finde Name of Authorized Individual The Law OFFICES OF ROBERT M COOK, PLLC Frinted Name of Authorized Individual The Law OFFICES OF ROBERT M COOK, PLLC Frinten Name 219 WEST SECOND STREET YUMA, AZ 85364 Printed Name of Authorized Individual	Signature of Attorney	and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated
Signature of Autorized Individual Signature of Autorized Individual The character of Autorized Individual		pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Inclution in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) Ide debtor requests relief in accordance with the chapter of tile 11, United States Code, specified in this petition. Signature of Authorized Individual The debtor requests relief in accordance with the chapter of tile 11, United States Code, specified in this petition. Signature of Authorized Individual The debtor requests relief in this petition.	Signature of Attorney for Debtor(s)	of the maximum amount before preparing any document for filing for a
Printed Name of Authorized Individual THE LAW OFFICES OF ROBERT M COOK, PLLC Firm Name 219 WEST SECOND STREET YUMA, AZ 85364 Printed Name and title, if any, of Bankruptcy Petition Preparer is no 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 928-782-7771 Fax: 928-782-7778 Telephone Number November 8, 2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information provided in this petition is the schedules is incorrect. Videaler under penalty of perjury that the information provided in this petition is the add correct, and that I have been authorized to file this petition an behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual Finted Name of Authorized Individual Thied Name of Authorized Individual		
Firm Name 219 WEST SECOND STREET YUMA, AZ 85364 Address Email: robertmcook@yahoo.com 928-782-7771 Fax: 928-782-7778 Telephone Number November 8, 2008 Date In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the atomery has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) t declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition ne behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual Thite of Authorized Individual Thite of Authorized Individual Thite of Authorized Individual Thite of Authorized Individual	Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
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928-782-7771 Fax: 928-782-7778 Telephone Number November 8, 2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Title of Authorized Individual	219 WEST SECOND STREET YUMA, AZ 85364	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
November 8, 2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions optitile 11 and the Federal Rules of Bankruptcy Procedure may result in		
Date Address *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. M Signature of Debtor (Corporation/Partnership) Date I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of Bankruptcy Petition Preparer or officer, principal, responsible person.or partner whose Social Security numbers of all other individuals who prepare assisted in preparing this document unless the bankruptcy petition prepare not an individual: Signature of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Abdress Address	Telephone Number	
Date *In a case in which \$ 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	November 8, 2008	Addross
 Contraction that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual Tritle of Authorized Individual 		1101055
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Signature of Authorized Individual Signature of Authorized Individual Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions op title 11 and the Federal Rules of Bankruptcy Procedure may result in	Signature of Debtor (Corporation/Partnershin)	- Date
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Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in the provision of title 11 and the Federal Rules of Bankruptcy Procedure May result in the provision of the prov		
Printed Name of Authorized Individual Title of Authorized Indi		
Printed Name of Authorized Individual conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in	Signature of Authorized Individual	
Title of Authorized Individual title 11 and the Federal Rules of Bankruptcy Procedure may result in	Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	Title of Authorized Individual	

United States Bankruptcy Court District of Arizona

TERRY ROSSOIn reLAURA ROSSO

Debtor(s)

Case No. Chapter

11

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

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

□ 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.

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Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

 \Box Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 \Box Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ TERRY ROSSO TERRY ROSSO

Date: November 8, 2008

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	Cer	rtificate Number: 00437-AZ-CC-004762638					
CERTIFICAT	<u>e Of</u>	COUNSELING					
I CERTIFY that on August 26, 2008	, ai	t <u>8:52</u> o'clock <u>AM MDT</u> ,					
Terry Rosso		received from					
Black Hills Children's Ranch, Inc.		?					
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit counseling in the					
District of Arizona	, a	n individual [or group] briefing that complied					
with the provisions of 11 U.S.C. §§ 109(h)	and 111						
A debt repayment plan was not prepared	If a c	debt repayment plan was prepared, a copy of					
the debt repayment plan is attached to this	certifica	te.					
This counseling session was conducted by	internet a	and telephone.					
Date: August 26, 2008	By	/s/Bruce Wiens					
	Name	Bruce Wiens					
	Title	Credit Counselor					
* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).							
		AUG 2 5 2008					
Case 0:08-bk-15966-EWH Doc 1 Fi Main Docu	iled 11/ ment						

United States Bankruptcy Court District of Arizona

TERRY ROSSOIn reLAURA ROSSO

Debtor(s)

Case No. Chapter

11

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

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

□ 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.

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Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

 \Box Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 \Box Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ LAURA ROSSO LAURA ROSSO

Date: November 8, 2008

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CEDTIFICAT		tificate Number: <u>00437-AZ-CC-004759755</u>					
CERTIFICAT	<u>e of</u>	COUNSELING					
I CERTIFY that on August 25, 2008	, at	7:22 o'clock PM MDT ,					
Laura R Rosso		received from					
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit counseling in the					
District of Arizona	. a	n individual [or group] briefing that complied					
with the provisions of 11 U.S.C. §§ 109(h)							
-		lebt repayment plan was prepared, a copy of					
the debt repayment plan is attached to this o	certificat	le.					
This counseling session was conducted by	internet a	ind telephone					
Date: August 25, 2008	Ву	/s/Sully Serrano					
	Name	Sully Serrano					
	Title	Credit Counselor					
* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).							
		- 0 2008					
Case 0:08-bk-15966-EWH Doc 1 Fi Main Docu	led 11/ ment	08/08 Entered 11/08/08 08:00:39 Desc Page 9 of 13					

United States Bankruptcy Court District of Arizona

In re	TERRY ROSSO LAURA ROSSO		Case No.	0	
mie			-	44	
		Debtor(s)	Chapter	11	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
ADONAI CONSTRUCTION 1683 E MAIN SOMERTON, AZ 85350	ADONAI CONSTRUCTION 1683 E MAIN SOMERTON, AZ 85350	CONSTRUCTION COSTS		500.00
CHASE CARD SERVICES POB 94014 PALATINE, IL 60094-4014	CHASE CARD SERVICES POB 94014 PALATINE, IL 60094-4014	CREDIT CARD		7,500.00
CITIFINANCIAL RETAIL SERVICES POB 22060 TEMPE, AZ 85285-2060	CITIFINANCIAL RETAIL SERVICES POB 22060 TEMPE, AZ 85285-2060	CREDIT CARD		5,000.00
CUSTOM CRAFT CABINETS 3830 S AVENUE 4 1/2 E YUMA, AZ 85365	CUSTOM CRAFT CABINETS 3830 S AVENUE 4 1/2 E YUMA, AZ 85365	CONSTRUCTION COSTS		15,000.00
DISCOVER POB 30395 SALT LAKE CITY, UT 84130- 0395	DISCOVER POB 30395 SALT LAKE CITY, UT 84130-0395	CREDIT CARD		6,000.00
DISCOVER POB 30395 SALT LAKE CITY, UT 84130- 0395	DISCOVER POB 30395 SALT LAKE CITY, UT 84130-0395	CREDIT CARD		6,000.00
DOWNEY SAVINGS MC FIA CARD SERVICES POB 37279 BALTIMORE, MD 21297-3279	DOWNEY SAVINGS MC FIA CARD SERVICES POB 37279 BALTIMORE, MD 21297-3279	CREDIT CARD		14,000.00
HOME DEPOT POB 6028 THE LAKES, NV 88901-6028	HOME DEPOT POB 6028 THE LAKES, NV 88901-6028	CREDIT CARD		12,000.00
KROGER PERSONAL FINANCE POB 42010 PROVIDENCE, RI 02940-2010	KROGER PERSONAL FINANCE POB 42010 PROVIDENCE, RI 02940-2010	VISA CREDIT CARD		500.00
LION ELECTRIC 5199 W HIGHWAY 95 SOMERTON, AZ 85350	LION ELECTRIC 5199 W HIGHWAY 95 SOMERTON, AZ 85350	CONSTRUCTION COSTS		3,000.00

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B4 (Official Form 4) (12/07) - Cont. TERRY ROSSO In re LAURA ROSSO

Debtor(s)

Case 1	No.
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LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(2)	(3)	(4)	(5)
Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
LONE WOLF CONSTRUCTION 1219 E 21ST ST YUMA, AZ 85365	CONSTRUCTION COSTS		7,000.00
PEERLESS PAINTING LLC 610 S 6TH AVE	CONSTRUCTION COSTS		5,000.00
WELLS FARGO BANK POB 10347 DES MOINES, IA 50306	CREDIT CARD		7,500.00
	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted LONE WOLF CONSTRUCTION 1219 E 21ST ST YUMA, AZ 85365 PEERLESS PAINTING LLC 610 S 6TH AVE YUMA, AZ 85364 WELLS FARGO BANK POB 10347	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contactedNature of claim (trade debt, bank loan, government contract, etc.)LONE WOLF CONSTRUCTION 1219 E 21ST ST YUMA, AZ 85365CONSTRUCTION COSTSPEERLESS PAINTING LLC 610 S 6TH AVE YUMA, AZ 85364CONSTRUCTION COSTSWELLS FARGO BANK POB 10347CREDIT CARD	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contactedNature of claim (trade debt, bank loan, government contract, etc.)Indicate if claim is contingent, unliquidated, disputed, or subject to setoffLONE WOLF CONSTRUCTION 1219 E 21ST ST YUMA, AZ 85365CONSTRUCTION COSTSIndicate if claim is contingent, unliquidated, disputed, or subject to setoffPEERLESS PAINTING LLC 610 S 6TH AVE YUMA, AZ 85364CONSTRUCTION COSTSIndicate if claim is contingent, unliquidated, disputed, or subject to setoffWELLS FARGO BANK POB 10347CREDIT CARDIndicate if claim is contingent, unliquidated, disputed, or subject to setoff

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

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

Date November 8, 2008

Signature /s/ TERRY ROSSO TERRY ROSSO Debtor

Date November 8, 2008

Signature /s/ LAURA ROSSO LAURA ROSSO

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Best Case Bankruptcy

Case 0:08-bk-15966-EWH Doc 1 Filed 11/08/08 Entered 11/08/08 08:00:39 Desc Main Document Page 11 of 13 ADONAI CONSTRUCTION 1683 E MAIN SOMERTON AZ 85350

CHASE CARD SERVICES POB 94014 PALATINE IL 60094-4014

CITIFINANCIAL RETAIL SERVICES POB 22060 TEMPE AZ 85285-2060

CUSTOM CRAFT CABINETS 3830 S AVENUE 4 1/2 E YUMA AZ 85365

DISCOVER POB 30395 SALT LAKE CITY UT 84130-0395

DOWNEY SAVINGS POB 6060 NEWPORT BEACH CA 92658

DOWNEY SAVINGS MC FIA CARD SERVICES POB 37279 BALTIMORE MD 21297-3279

HOME DEPOT POB 6028 THE LAKES NV 88901-6028

INDYMAC BANK ATTN: CASHIERING DEPT 6900 BEATRICE DR KALAMAZOO MI 49009

KROGER PERSONAL FINANCE POB 42010 PROVIDENCE RI 02940-2010

LION ELECTRIC 5199 W HIGHWAY 95 SOMERTON AZ 85350 LONE WOLF CONSTRUCTION 1219 E 21ST ST YUMA AZ 85365

PEERLESS PAINTING LLC 610 S 6TH AVE YUMA AZ 85364

PORTOFINO APARTMENTS 30000 RANCHO CALIF RD TEMECULA CA 92591

WELLS FARGO BANK POB 10347 DES MOINES IA 50306

WELLS FARGO HOME MORTGAGE POB 54107 LOS ANGELES CA 90054-0107