B1 (Official Form 1)(1/08)							
United States Bankruptcy Court District of Arizona					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): LARA, JOSE A.				Name of Joint Debtor (Spouse) (Last, First, Middle): LARA, KIMBERLY			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6941				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-1229			
Street Address of Debtor (No. and Street, City, and State): 21510 N 66TH LANE GLENDALE, AZ ZIP Code				Street Address of Joint Debtor (No. and Street, City, and State): 21510 N 66TH LANE GLENDALE, AZ 			
County of Residence or of the Principal Place of Business: MARICOPA				County of Residence or of the Principal Place of Business: MARICOPA			
Mailing Address of Debtor (if different from street address):			Mailir	ng Address	of Joint Debt	tor (if different f	from street address):
	Г	ZIP Code	_				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor Nature of Business (Form of Organization) (Check one box) (Check one box) Health Care Business Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) See Exhibit D on page 2 of this form. Railroad Corporation (includes LLC and LLP) Stockbroker Demonstration Commodity Broker		defined	□ Chapt □ Chapt ■ Chapt □ Chapt □ Chapt	the I eer 7 eer 9 eer 11 eer 12	Petition is Filed Chap of a I Chap	y Code Under Which I (Check one box) oter 15 Petition for Recognition Foreign Main Proceeding oter 15 Petition for Recognition Foreign Nonmain Proceeding	
 Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) 			nization States	s "incurred by an individual primarily for			
 Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 			r Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptano	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debtor a ncontingent liqu) are less than \$2 ith this petition. n were solicited	efined in 11 U.S.C. § 101(51D). Is defined in 11 U.S.C. § 101(51D). idated debts (excluding debts owed 2,190,000.
Statistical/Administrative Information *** ALLAN D. NEWDELMAN 004066 *** THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. THIS SPACE IS FOR COURT USE ONLY							
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000	10,001-	□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 3 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	5500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100	100,000,001 to \$500 million	5500,000,001 to \$1 billion			

B1 (Official For	m 1)(1/08)		Page 2		
Voluntar	y Petition	Name of Debtor(s): LARA, JOSE A.			
(This page mu	ust be completed and filed in every case)	LARA, JOSE A. LARA, KIMBERLY			
· _ ·	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, atta	ach additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debtor is an inc	Exhibit B dividual whose debts are primarily consumer debts.)		
forms 10K a pursuant to S and is reques	 (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. Katcher A. S. ALLAN D. NEWDELMAN May 13, 200 Signature of Attorney for Debtor(s) (Date) ALLAN D. NEWDELMAN 				
		ALLAN D. NEWDEEN			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and iden	itifiable harm to public health or safety?		
Exhibit If this is a joi	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made int petition: D also completed and signed by the joint debtor is attached a	a part of this petition.			
	Information Regardin	-			
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principa			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
	Certification by a Debtor Who Reside		roperty		
	(Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, 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 this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08) Volumtory: Dotition	Page Name of Debtor(s):
Voluntary Petition	LARA, JOSE A.
(This page must be completed and filed in every case)	LARA, KIMBERLY
	latures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	 I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) □ I request relief in accordance with chapter 15 of title 11. United States Code Certified copies of the documents required by 11 U.S.C. §1515 are attached
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
	X
X /s/ JOSE A. LARA Signature of Debtor JOSE A. LARA	X
Signature of Debtor JOSE A. LARA	
X /s/ KIMBERLY LARA Signature of Joint Debtor KIMBERLY LARA	Printed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	
May 13, 2009	Signature of Non-Attorney Bankruptcy Petition Preparer
Date	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
Signature of Attorney*	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
X /s/ ALLAN D. NEWDELMAN	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notice
ALLAN D. NEWDELMAN 004066	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.
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
•	
ALLAN D. NEWDELMAN, P.C. Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
80 EAST COLUMBUS AVENUE	
PHOENIX, AZ 85012	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: ANEWDELMAN@USWEST.NET (602) 264-4550 Fax: (602) 277-0144	
Telephone Number	
May 13, 2009	
Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	X
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	A
mornation in the schedules is incorrect.	Data
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	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United	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:
States Code, specified in this petition.	not an murvidual.
X	
X Signature of Authorized Individual	
	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of
Title of Authorized Individual	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.
Deta	
Date	

United States Bankruptcy Court District of Arizona

JOSE A. LARA In re KIMBERLY LARA

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ JOSE A. LARA JOSE A. LARA

Date: May 13, 2009

Certificate Number: 02910-AZ-CC-006403804

CERTIFICATE OF COUNSELING

I CERTIFY that on March 12, 2009	, at	2:03	o'clock <u>PM EDT</u> ,		
Jose Lara	rareceived from				
InCharge Education Foundation, Inc.			,		
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the					
District of Arizona	, ar	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 debt repayment plan was prepared, a copy of					
the debt repayment plan is attached to this certificate.					
This counseling session was conducted by internet and telephone					
Date: March 12, 2009	By	/s/Steven Canfie	ld		
	Name	Steven Canfield			
	Title	Bankruptcy Cou	nselor		

* 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).

United States Bankruptcy Court District of Arizona

JOSE A. LARA In re KIMBERLY LARA

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

 \Box 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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

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

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

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

□ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ KIMBERLY LARA KIMBERLY LARA

Date: May 13, 2009

Certificate Number: 02910-AZ-CC-006404084

<u>CERTIFICATE OF COUNSELING</u>

I CERTIFY that on March 12, 2009	, at	2:18	_o'clock <u>PM EDT</u> ,	
Kimberly Lara		received	from	
InCharge Education Foundation, Inc.			,	
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the				
District of Arizona	, ai	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	Ifad	lebt repayment p	blan was prepared, a copy of	
the debt repayment plan is attached to this certificate.				
This counseling session was conducted by internet and telephone				
Date: March 12, 2009	By	/s/Steven Canfie	eld	
	Name	Steven Canfield	l	
	Title	Bankruptcy Cou	unselor	
* Individuals who wish to file a bankruptcy Code are required to file with the United St counseling from the nonprofit budget and c the counseling services and a copy of the d credit counseling agency. <i>See</i> 11 U.S.C. §§	tates Ban credit cou ebt repay	kruptcy Court a inseling agency yment plan, if ar	that provided the individual	

n: :

AMERICAN EXPRESS P O BOX 0001 LOS ANGELES CA 90096

AMERICAN SERVICING COMPANY P O BOX 60768 LOS ANGELES CA 90060

AMERICAS SERVICING COMPANY P O BOX 60768 LOS ANGELES CA 90060

ARIZONA DEPT OF REVENUE 1600 WEST MONROE 7TH FLOOR PHOENIX AZ 85007

BANK OF AMERICA P O BOX 30750 LOS ANGELES CA 90030

BANK OF AMERICA P O BOX 15726 WILMINGTON DE 19886

BANK OF AMERICA P O BOX 15710 WILMINGTON DE 19886

BANK OF AMERICA 101 S MARENGO AVE PASADENA CA 91101

CARMAN THOMAS / GUS LARA 16295 W MOUNTAIN PASS DRIVE SUN CITY AZ 85374

CHASE P O BOX 94014 PALATINE IL 60094

COMPASS BANK P O BOX 192 BIRMINGHAM AL 35201 COUNTRYWIDE HOME LOANDS P O BOX 650070 DALLAS TX 75265

COUNTRYWIDE HOME LOANS P O BOX 10219 VAN NUYS CA 91410

COUNTRYWIDE HOME LOANS P O BOX 10287 VAN NUYS CA 91410

COUNTRYWIDE HOME LOANS P O BOX 650070 DALLAS TX 75265

DAVID REID

ENRIQUE RUIZ

GMAC P O BOX 79135 PHOENIX AZ 85062

HEDY BRITTO 16295 WEST MOUNTAIN PASS DR SUN CITY AZ 85374

INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 21126 PHILADELPHIA PA 19114-0326

JAMES SHIVELY ESQ POLI & BALL PLC 2999 N 44TH ST, SUITE 500 PHOENIX AZ 85018

JAMES WARLICK 6607 W VISTA BONITA DR GLENDALE AZ 85310 JUAN LARA 16295 W MOUNTAIN PASS DR SUN CITY AZ 85374

MICHAEL REZENBLUM 10609 SAN ANTONIO NE ALBUQUERQUE NM 87122

TENANTS 1803 N 31ST ST PHOENIX AZ

WELLS FARGO FINANCIAL P O BOX 54349 LOS ANGELES CA 90054

WELLS FARGO FINANCIAL P O BOX 98788 LAS VEGAS NV 89193