B1 (Official Form 1)(1/08)	81 (Official Form 1)(1/08)									
	United S		Bankı ct of Ar		Court				Voluntary	Petition
Name of Debtor (if individual, ento LEW, LETHE	Name of Debtor (if individual, enter Last, First, Middle): LEW, LETHE				Name	of Joint De	ebtor (Spouse	e) (Last, First, M	liddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Ot (include	her Names de married,	used by the a	Joint Debtor in t trade names):	he last 8 years		
Last four digits of Soc. Sec. or Indi (if more than one, state all) xxx-xx-6001	vidual-Taxpa	yer I.D. (I	TIN) No./C	Complete E	IN Last for	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. and S 13433 West Peck Drive Litchfield Park, AZ	Street, City, a	nd State):				Address of	Joint Debtor	(No. and Street	t, City, and State):	
			Г	ZIP Code 85340	_					ZIP Code
County of Residence or of the Prince Maricopa	cipal Place of	Business		33340	Count	y of Reside	ence or of the	Principal Place	of Business:	1
Mailing Address of Debtor (if diffe P. O. Box 1190 Tolleson, AZ	rent from stre	et address	s):		Mailin	g Address	of Joint Debt	tor (if different f	rom street address):	
Tolicson, AL				ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):										
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debto See Exhibit D on page 2 of this □ Corporation (includes LLC and □ Partnership □ Other (If debtor is not one of the al check this box and state type of enti	form. LLP) Dove entities, ty below.)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank other Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Cc			e) anization d States	defined "incurr	the later 7 er 9 er 11 er 12 er 13 are primarily coll in 11 U.S.C. § ed by an indivinal, family, or	Petition is Filed Chap of a I Chap of a I Nature of (Check or onsumer debts, 101(8) as idual primarily for household purpos	Debts busing	ecognition ding ecognition
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.				or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate nor s or affiliates; ble boxes: being filed w ces of the pla	nusiness debtor a ncontingent liqu) are less than \$2 with this petition. In were solicited	efined in 11 U.S.C. § as defined in 11 U.S. idated debts (exclud 2,190,000.	C. § 101(51D). ing debts owed e or more	
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					*					
Estimated Number of Creditors	200- 1] 1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets So to \$50,001 to \$100,001 to \$500,000 \$100,000	\$500,001 \$ to \$1 to	31,000,001 o \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	to \$1 to	51,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition **LEW, LETHE** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Joseph W. Charles November 18, 2009 Signature of Attorney for Debtor(s) (Date) Joseph W. Charles Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

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

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ LETHE LEW

Signature of Debtor LETHE LEW

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 18, 2009

Date

Signature of Attorney*

X /s/ Joseph W. Charles

Signature of Attorney for Debtor(s)

Joseph W. Charles

Printed Name of Attorney for Debtor(s)

Joseph W. Charles, PC

Firm Name

5704 W. Palmaire Ave. Glendale, AZ 85311-1737

Address

623-939-6546 Fax: 623-939-6718

Telephone Number

November 18, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

LEW, LETHE

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code.

 Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

Social-Security number (If the bankrutpcy 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.)

 \mathbf{v}

Date

Address

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

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

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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

United States Bankruptcy Court District of Arizona

In re	LETHE LEW			
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [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.

☐ 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.]

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Best Case Solutions - Evanston, IL - (800) 492-8037

3 1D(Official Form 1, Exhibit D) (12/08) - Cont.	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	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 equirement 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/ LETHE LEW	
I FTHE I FW	

Date: November 18, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court District of Arizona

In re	LETHE LEW		Case No.	
		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]
ACACIA CROSSING-BUCKEYE HOA P. O. Box 7751 Surprise, AZ 85374	ACACIA CROSSING-BUCKEYE HOA P. O. Box 7751 Surprise, AZ 85374	HOA Fees		1,200.00
ADVANTA BANK CORP. P. O. Box 8088 Philadelphia, PA 19101-8088	ADVANTA BANK CORP. P. O. Box 8088 Philadelphia, PA 19101-8088	Credit Card		4,959.00
AMERICA'S SERVICING COMPANY P. O. Box 10388 Des Moines, IA 50306	AMERICA'S SERVICING COMPANY P. O. Box 10388 Des Moines, IA 50306	Single family residence investment property locted at 8227 West Gloke Avenue, Phoenix, AZ		226,692.00 (115,000.00 secured)
AURORA LOAN 10350 Park Meadows Drive Littleton, CO 80124	AURORA LOAN 10350 Park Meadows Drive Littleton, CO 80124	Single family residence investment property located at 7133 West Williams Street, Phoenix, AZ		213,544.00 (106,000.00 secured)
BANK OF AMERICA P. O. Box 9000 Getzville, NY 14068	BANK OF AMERICA P. O. Box 9000 Getzville, NY 14068	Single family residence investment property located at 24175 West Tonto Street, Buckeye, AZ		220,000.00 (65,000.00 secured)
BANK OF AMERICA P. O. Box 21868 Greensboro, NC 27499-2018	BANK OF AMERICA P. O. Box 21868 Greensboro, NC 27499-2018	Single family residence investment property located at 7133 West Williams Street, Phoenix, AZ		96,729.00 (106,000.00 secured) (213,544.00 senior lien)
BANK OF AMERICA P. O. Box 2759 Jacksonville, FL 32202	BANK OF AMERICA P. O. Box 2759 Jacksonville, FL 32202	Credit Card		13,676.00

B4	(Officia	al Form 4)	(12/07) -	Cont
In	ro	FTHE I	ΕW	

D	1		-	_

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
BANK OF AMERICA P. O. Box 2759 Jacksonville, FL 32202	BANK OF AMERICA P. O. Box 2759 Jacksonville, FL 32202	Credit Card		12,065.00
CHASE 3415 Vision Drive Columbus, OH 43219	CHASE 3415 Vision Drive Columbus, OH 43219	Single family residence investment property locted at 8227 West Gloke Avenue, Phoenix, AZ		102,362.00 (115,000.00 secured) (226,692.00 senior lien)
CHASE CARDMEMBER SERVICES P. O. Box 94014 Palatine, IL 60094-4014	CHASE CARDMEMBER SERVICES P. O. Box 94014 Palatine, IL 60094-4014	Credit Card		6,740.00
GMAC P. O. Box 79135 Phoenix, AZ 85062	GMAC P. O. Box 79135 Phoenix, AZ 85062	Single family residence investment property located at 13706 West Peck Drive, Litchfield Park, AZ		Unknown (95,000.00 secured)
GMAC P. O. Box 79135 Phoenix, AZ 85062	GMAC P. O. Box 79135 Phoenix, AZ 85062	Single family residence located at 13433 West Peck Drive, Litchfield Park, AZ		228,978.00 (165,000.00 secured)
PINNACLE FINANCIAL GROUP 7825 Washington Ave. S. #310 Minneapolis, MN 55439	PINNACLE FINANCIAL GROUP 7825 Washington Ave. S. #310 Minneapolis, MN 55439	Consumer Debt		1,019.00
SIENNA VISTA COMUNITY ASSOCIATION c/o EKMARK & EKMARK, LLC 6720 North Scottsdale Road, #261 Scottsdale, AZ 85253	SIENNA VISTA COMUNITY ASSOCIATION c/o EKMARK & EKMARK, LLC 6720 North Scottsdale Road, #261 Scottsdale, AZ 85253	HOA Fees		1,270.00
SPECIALIZED LOAN SERVICING P. O. Box 105219 Atlanta, GA 30348	SPECIALIZED LOAN SERVICING P. O. Box 105219 Atlanta, GA 30348	Single family residence located at 13433 West Peck Drive, Litchfield Park, AZ		87,737.00 (165,000.00 secured) (228,978.00 senior lien)
WELLS FARGO CARD SERVICES P. O. Box 30086 Los Angeles, CA 90030-0086	WELLS FARGO CARD SERVICES P. O. Box 30086 Los Angeles, CA 90030-0086	Credit Card		8,719.00
			1	

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	LETHE LEW	Case No.	
	Debtor(s)	_	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]

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

I, **LETHE LEW**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	November 18, 2009	Signature	/s/ LETHE LEW
			LETHE LEW
			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.