### B1 (Official Form 1) (01/08)

United States Bankruptcy Court District of Arizona, Phoenix Division					Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):					
TREIBER, ROSALIE CLARE         All Other Names Used by the Debtor in the last 8 years         (include married, maiden, and trade names):         Rosea's Uniques; RT Funding; Little Fiddle			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 (if more than one, state all): 2072	.D. (ITIN) No./C	Complete EIN	1	Last four digit (if more than		. Sec. or Individu e all):	al-Taxpayer I.E	0. (ITIN) No./0	Complete EIN
Street Address of Debtor (No. and Street, City, and S 27603 N. 39th Ave.	tate):			Street Address	s of Joint	Debtor (No. and	Street, City, an	nd State):	
Phoenix, AZ		85083							
County of Residence or of the Principal Place of Bus	iness:	83085		County of Res	idence of	r of the Principal	Place of Busin	ess:	
Maricopa									
Mailing Address of Debtor (if different from street ad	idress):			Mailing Addre	ess of Joi	int Debtor (if diff	erent from stree	et address):	
Location of Principal Assets of Business Debtor (if d	ifferent from stre	et address at	oove):						
	1	Noturo of	Rusineer			C	f Bankruptcy (		71.1.1.
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         Partnership       Other (If debtor is not one of the above entities, check this box and state type of entity below.)       Clearing Bank         Other       Tax-Exempt Entity         (Check box, if applicable       Debtor is a tax-exempt organizat under Title 26 of the United State Code (the Internal Revenue Code			e.) iion es e). <b>Check one b</b>		the Per Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primar debts, defined in § 101(8) as "incu individual prima personal, family hold purpose.	etition is Filed  Chapter I Recognit Main Pro Chapter I Recognit Nonmain Nature o (Check or ily consumer II U.S.C. ared by an arily for a or house- II Debtors	(Check one h 15 Petition for ion of a Foreig ceeding 15 Petition for ion of a Foreig n Proceeding <b>f Debts</b> ne box.) Debts an busines	pox) gn gn re primarily s debts.	
<ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				<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> <li>Check if:         <ul> <li>Debtor's aggregate noncontingent liquidated debts (excluding debts owned to insiders or affiliates) are less than \$2,190,000.</li> <li>Check all applicable boxes:</li></ul></li></ul>			101(51D) ebts owned to		
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.			-				THIS SPACE IS FOR COURT USE ONLY		
49 99 199 99	00- 1,	] 000- 000	5,001- 10,000	10,001 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to m	500,001 \$2 \$1 to	] 1,000,001 9\$10 illion	\$10,000 to \$50 million	0,001 \$50,00 to \$10 million	0	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
\$50,000 \$100,000 \$500,000 to	500,001 \$1 \$1 to	] 1,000,001 \$10 illion	\$10,000 to \$50 million	0,001 \$50,00 to \$10 million	0	\$100,000,001 to \$500 million	5500,000,001 to \$1 billion	More than \$1 billion	

## B1 (Official Form 1) (01/08)

Voluntary Petition     Name of Debtor(s):     Rosalie C Treiber       (This page must be completed and filed in every case)     Image: Complete the completed and filed in every case)     Image: Complete the completed and filed in every case)					
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)					
Location None	Case Number:	Date Filed:			
Where Filed: Location	Case Number:	Date Filed:			
Where Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner or	r Affiliate of this Debtor (If more than on	ne, attach additional sheet.)			
Name of Debtor:     Case Number:     Date Filed:					
District:	Relationship:	Judge:			
Exhibit A	(To be comple	Exhibit B			
(To be completed if debtor is required to file periodic reports (e.g., forms	-	ted if debtor is an individual e primarily consumer debts.)			
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.)	I, the attorney for the petitioner named in the foregoing petition, declare that I 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 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
Exhibit A is attached and made a part of this petition.	X /s/ Nasser Abujbarah	Dec 2, 2009			
	<u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>	Date			
	Exhibit C				
Does the debtor own or have possession of any property that poses or is alleged to pos Yes, and Exhibit C is attached and made a part of this petition. No		m to public health or safety?			
I	Exhibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse m Exhibit D completed and signed by the debtor is attached and made a part of this If this is a joint petition:		D.)			
Exhibit D also completed and signed by the joint debtor is attached and made a p	part of this petition.				
Information Reg	arding the Debtor - Venue				
(Check ar	ny applicable box.)				
Debtor has been domiciled or has had a residence, principal place of busines preceding the date of this petition or for a longer part of such 180 days than		0 days immediately			
There is a bankruptcy case concerning debtor's affiliate, general partner, or p	partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal place of busi	ness or principal assets in the United States	s in this District, or			
or has no principal place of business or assets in the United States but is a d					
this District, or the interests of the parties will be served in regard to the reli	ief sought in this District.				
Contification by a Dabtar Wha D	esides as a Tenant of Residential Propert	<b>h</b> ay,			
	l applicable boxes.)	ty			
Landlord has a judgment against the debtor for possession of debtor's resider		ng.)			
(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)).					

Voluntary Petition	Name of Debtor(s): Rosalie C Treiber
(This page must be completed and filed in every case)	
Sı	gnatures
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.	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.)
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to § 1511 of title 11, United States Code, 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 /s/ Rosalie C Treiber	X
Signature of Debtor	X (Signature of Foreign Representative)
X	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
Dec 2, 2009	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X _/s/ Nasser Abujbarah	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
Nasser Abujbarah ASB #026182	and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if
Printed Name of Attorney for Debtor(s)	rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting
The Law Office of Nasser U Abujbarah	a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document
Firm Name 7025 E McDowell Road Suite 9 Address	for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Scottsdale AZ 85257	Printed Name and title, if any, of Bankruptcy Petition Preparer
480-776-6846	
Telephone Number	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or
Dec 2, 2009	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
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.	Address
Signature of Debtor (Corporation/Partnership)	X
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.	
	Date
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
Signature of Authorized Individual	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.
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
Date	in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT District of Arizona, Phoenix Division

Rosalie C Treiber

Case No.

Debtor

(if known)

## **VERIFICATION OF CREDITOR MATRIX**

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 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dec 2, 2009

Date

/s/ Nasser Abujbarah

Signature of Attorney

/s/ Rosalie C Treiber

Signature of Debtor

Signature of Joint Debtor

Signature of Authorized Individual

In Re:

# UNITED STATES BANKRUPTCY COURT

## **District of Arizona, Phoenix Division**

In Re:	Rosalie C Treiber	Case No.		
	Debtor		(if known)	
		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]
1	Bank of America PO Box 15026 Wilmington, DE 19850			Disputed	\$6,800.00
2	John C. Lincoln Hospital 250 E. Dunlap Ave. Phoenix, AZ 85020			Disputed	\$4,905.00
3	US Bank PO Box 6352 Fargo, ND 58125			Disputed	\$4,200.00
4	The Core Institute PO Box 80184 City of Industry, CA 91716				\$1,190.00

## B4 (Official Form 4) (01/08)

	(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]
5	Paid in Full (PIF) PO Box 43228 Phoenix, AZ 85080			Disputed	\$502.00

## B4 (Official Form 4) (01/08)

(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

I, the undersigned authorized agent of the corporation named as the Debtor in this case, declare under penalty of perjury that I have read the foregoing "List of Creditors Holding 20 Largest Unsecured Claims" and that it is true and correct to the best of my knowledge, information and belief.

Date

Х

Signature of Authorized Individual

Printed Name and Title

# UNITED STATES BANKRUPTCY COURT District of Arizona, Phoenix Division NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and cost 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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are a filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailined from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 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 before 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 bankrupty 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. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: 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 medium 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 propertly 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.

# Chapter 13: 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 installments 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.

3. 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.

#### Chapter 11: 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 similiar to chapter 13. The eligibility requirements are restrictive, limited its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

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 or Typed Name and T	Title if any of ]	Bankruptov Datit	ion Dranarar
Timed of Typed Name and T	inc, ir any, or i	Dankiupicy I cui	lon rieparei

Social-Security No. (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

#### **Certificate of Debtor**

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

ROSALIE CLARE TREIBER	Х	/s/ Rosalie C Treiber	Dec 2, 2009
Printed Name of Debtor		Signature of Debtor	Date
	Х		Dec 2, 2009
Case No. (if known)		Signature of Joint Debtor (if any)	Date

America's Servicing Co PO Box 60768 Los Angeles, CA 90060

Bank of America PO Box 15026 Wilmington, DE 19850

Bank of America PO Box 26078 Greensboro, NC 27420

Bank of America PO Box 5170 Simi Valley, CA 93062

## GMAC 3451 Hammond Ave

Waterloo, IA 50702

John C. Lincoln Hospital 250 E. Dunlap Ave. Phoenix, AZ 85020

Paid in Full (PIF) PO Box 43228 Phoenix, AZ 85080

The Core Institute PO Box 80184 City of Industry, CA 91716

US Bank PO Box 6352 Fargo, ND 58125

Wa Mu PO Box 78148 Phoenix, AZ 85062