

**United States Bankruptcy Court
District of Arizona**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): AYALA, STEVE	Name of Joint Debtor (Spouse) (Last, First, Middle): AYALA, DEBRA GANO
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-3040	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9756
Street Address of Debtor (No. and Street, City, and State): 20757 N. 87TH DRIVE PEORIA, AZ	Street Address of Joint Debtor (No. and Street, City, and State): 20757 N. 87TH DRIVE PEORIA, AZ
ZIP Code 85382	ZIP Code 85382
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):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> 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. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information *** **BILL KING, P.C.** ***

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

<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): AYALA, STEVE AYALA, DEBRA GANO	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	Exhibit B <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small> 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). X _____ Signature of Attorney for Debtor(s) (Date)		
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? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> 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)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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			
<input type="checkbox"/> 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.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

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

Name of Debtor(s):

**AYALA, STEVE
AYALA, DEBRA GANO**

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/ STEVE AYALA
Signature of Debtor **STEVE AYALA**

X /s/ DEBRA GANO AYALA
Signature of Joint Debtor **DEBRA GANO AYALA**

Telephone Number (If not represented by attorney)

February 5, 2010
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.)

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 Attorney*

X /s/ BILL KING, P.C.
Signature of Attorney for Debtor(s)

BILL KING, P.C.
Printed Name of Attorney for Debtor(s)

BILL KING P.C.
Firm Name
**7150 E. CAMELBACK ROAD
SUITE 444
SCOTTSDALE, AZ 85251**

Address

Email: **billking@lawvue.com**

480-949-7121 Fax: 480-890-0820
Telephone Number

February 5, 2010
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 Non-Attorney Bankruptcy Petition Preparer

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

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

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

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.

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

**United States Bankruptcy Court
District of Arizona**

In re **STEVE AYALA
DEBRA GANO AYALA**

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.*

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 14 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 seven 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.*]

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 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/ STEVE AYALA
STEVE AYALA

Date: February 5, 2010

**United States Bankruptcy Court
District of Arizona**

In re STEVE AYALA
DEBRA GANO AYALA

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
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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 14 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 seven 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.]*

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 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/ DEBRA GANO AYALA
DEBRA GANO AYALA

Date: February 5, 2010

**United States Bankruptcy Court
District of Arizona**

In re **STEVE AYALA
DEBRA GANO AYALA**

Debtor(s)

Case No. _____

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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
AMERICAN EXPRESS PO BOX 0001 LOS ANGELES, CA 90096	AMERICAN EXPRESS PO BOX 0001 LOS ANGELES, CA 90096	CREDIT CARD		9,444.15
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	ChargeAccount		9,444.00
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	ChargeAccount		13,001.00
CBCS 21 PO BOX 2334 Columbus, OH 43216	CBCS 21 PO BOX 2334 Columbus, OH 43216	RDO EQUIPMENT CO		29,762.36
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		15,822.00
CHASE PO BOX 78035 PHOENIX, AZ 85062	CHASE PO BOX 78035 PHOENIX, AZ 85062	20757 N. 87TH DRIVE PEORIA, AZ 85382		99,510.12 (288,000.00 secured) (566,085.00 senior lien)
CHEVY CHASE BANK 6151 CHEVY CHASE DR LAUREL, MD 20707	CHEVY CHASE BANK 6151 CHEVY CHASE DR LAUREL, MD 20707	20757 N. 87TH DRIVE PEORIA, AZ 85382		566,085.00 (288,000.00 secured)
CITI CARD PO BOX 6940 The Lakes, NV 88901	CITI CARD PO BOX 6940 The Lakes, NV 88901	CREDIT CARD		14,049.10
Citi Flex Po Box 6241 Sioux Falls, SD 57117	Citi Flex Po Box 6241 Sioux Falls, SD 57117	ChargeAccount		14,944.00
GE MONEY BANK PO BOX 960061 ORLANDO, FL 32896	GE MONEY BANK PO BOX 960061 ORLANDO, FL 32896	CREDIT CARD		6,759.81
Gemb/Care Credit Po Box 981439 El Paso, TX 79998	Gemb/Care Credit Po Box 981439 El Paso, TX 79998	ChargeAccount		8,055.00

B4 (Official Form 4) (12/07) - Cont.

In re **STEVE AYALA**
DEBRA GANO AYALA

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Gemb/Mohawk Po Box 981439 El Paso, TX 79998	Gemb/Mohawk Po Box 981439 El Paso, TX 79998	ChargeAccount		7,543.00
HSBC RETAIL SERVICES PO BOX 60107 CITY OF INDUSTRY, CA 91716	HSBC RETAIL SERVICES PO BOX 60107 CITY OF INDUSTRY, CA 91716	FURNITURE LOAN		8,656.26
Hsbc/Rs 90 Christiana Rd New Castle, DE 19720	Hsbc/Rs 90 Christiana Rd New Castle, DE 19720	ChargeAccount		9,423.00
I.C.SYSTEM INC PO BOX 64886 Saint Paul, MN 55164	I.C.SYSTEM INC PO BOX 64886 Saint Paul, MN 55164	CREDIT CARD		8,419.27
JOHN D STRICKLAND CONCRETE REINFORCING SALES, LLC PO BOX 18066 PHOENIX, AZ 85005	JOHN D STRICKLAND CONCRETE REINFORCING SALES, LLC PO BOX 18066 PHOENIX, AZ 85005	LAW SUIT		50,652.64
Nissan-Infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063	Nissan-Infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063	ChargeAccount		5,864.00
Paragonway 2101 West Ben Whit Austin, TX 78704	Paragonway 2101 West Ben Whit Austin, TX 78704	Collection 12 Ge Money Bank Car		8,055.00
SMS FINANCIAL VII, LLC C/O TIFANY & BOSCO 2525 E CAMELBACK RD PHOENIX, AZ 85016	SMS FINANCIAL VII, LLC C/O TIFANY & BOSCO 2525 E CAMELBACK RD PHOENIX, AZ 85016	LAW SUIT		588,588.22
UNITED METRO MATERIALS/RINKER MATERIALS C/O LEWIS AND ROCA LLP 40 N CENTRAL AVE PHOENIX, AZ 85004	UNITED METRO MATERIALS/RINKER MATERIALS C/O LEWIS AND ROCA LLP 40 N CENTRAL AVE PHOENIX, AZ 85004	LAW SUIT		71,700.97

B4 (Official Form 4) (12/07) - Cont.

In re STEVE AYALA
DEBRA GANO AYALA
Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

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

We, **STEVE AYALA** and **DEBRA GANO AYALA**, 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 February 5, 2010

Signature /s/ STEVE AYALA
STEVE AYALA
Debtor

Date February 5, 2010

Signature /s/ DEBRA GANO AYALA
DEBRA GANO AYALA
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.

AYALA, STEVE and DEBRA -

84 LUMBER COMPANY
C/O FENNEMORE CRAIG, PC
3003 N CENTRAL AVE SUITE 2600
PHOENIX AZ 85012

ADVANTA AUTO FINANCE C
17500 CHENAL PKWY STE 20
LITTLE ROCK AR 72223

AHERN RENTALS INC
1722 W BONANZA RD
LAS VEGAS NV 89106

ALLIEDINTERSTATE INC
3000 CORPORATE EXCHANGE DR
COLUMBUS OH 43231

AMERICAN EXPRESS
PO BOX 0001
LOS ANGELES CA 90096

AMERICAN EXPRESS
C/O NATIONWIDE CREDIT INC
PO BOX 740640
ATLANTA GA 30374

AMERICAN EXPRESS
C/O LAW OFFICES OF JAMES A WEST, PC
6380 ROGERDALE ROAD STE 130
HOUSTON TX 77072

AMERICAN GENERAL FINAN
1107 E BELL RD STE 15
PHOENIX AZ 85022

AMERICAN GENERAL FINAN
4330 W UNION HILLS DR
GLENDALE AZ 85308

AMERICAN GENERAL FINAN
4330 W UNION HILLS DR
GLENDALE AZ 85308

AYALA, STEVE and DEBRA -

AMERICAN HOME MTG SVCI
4600 REGENT BLVD STE 200
IRVING TX 75063

AMERICAS SERVICING CO
PO BOX 10328
DES MOINES IA 50306

AMEX
PO BOX 297871
FORT LAUDERDALE FL 33329

AMEX
PO BOX 297871
FORT LAUDERDALE FL 33329

AMEX
PO BOX 297871
FORT LAUDERDALE FL 33329

AMEX
PO BOX 297871
FORT LAUDERDALE FL 33329

BAC HOME LOANS SERVICI
450 AMERICAN ST
SIMI VALLEY CA 93065

BANK OF AMERICA
PO BOX 1598
NORFOLK VA 23501

BANK OF AMERICA
PO BOX 851001
DALLAS TX 75285

BANK ONE
PO BOX 71
PHOENIX AZ 85001

CAP ONE
PO BOX 85520
RICHMOND VA 23285

AYALA, STEVE and DEBRA -

CAP ONE
PO BOX 85520
RICHMOND VA 23285

CAP ONE
PO BOX 85520
RICHMOND VA 23285

CAP ONE
PO BOX 85520
RICHMOND VA 23285

CAP ONE
PO BOX 85520
RICHMOND VA 23285

CAPITAL ONE
C/O CHEVY CHASE BANK
6151 CHEVY CHASE DRIVE
LAUREL MD 20707

CAPITAL ONE BANK
PO BOX 71083
CHARLOTTE NC 28272

CAPITAL ONE BANK
C/O NCO FINANCIAL SYSTEMS
PO BOX 12100 DEPT 64
TRENTON NJ 08650

CBCS 21
PO BOX 2334
COLUMBUS OH 43216

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 15298
WILMINGTON DE 19850

AYALA, STEVE and DEBRA -

CHASE
PO BOX 901039
FORT WORTH TX 76101

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 901039
FORT WORTH TX 76101

CHASE
BANK ONE CARD SERV 800 BROOKSEGE BLV
WESTERVILLE OH 43081

CHASE
PO BOX 78035
PHOENIX AZ 85062

CHASE
PO BOX 94014
PALITINE IL 60094

CHASE
PO BOX 94014
PALITINE IL 60094

CHEVY CHASE BANK
6151 CHEVY CHASE DR
LAUREL MD 20707

CHRYSLER FINANCIAL
PO BOX 54200
PHOENIX AZ 85078

CITI CARD
PO BOX 6940
THE LAKES NV 88901

CITI FLEX
PO BOX 6241
SIOUX FALLS SD 57117

AYALA, STEVE and DEBRA -

CITIBANK
C/O SEIDBERG LAW OFFICES PC
2412 E CAMPBELL BOX 7290
PHOENIX AZ 85011

COLLECTCORP
PO BOX 101928
DEPT 4947A
BIRMINGHAM AL 35210

COMPASS BANK
15 20TH ST S FL 9
BIRMINGHAM AL 35233

CORPCOLL
6908 E THOMAS RD SUITE 200
SCOTTSDALE AZ 85251

DISCOVER CARD
PO BOX 6103
CAROL STREAM IL 60197

DISCOVER CARD
PO BOX 6103
CAROL STREAM IL 60197

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON DE 19850

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON DE 19850

EQUABLE ASCENT FINANCI
5 REVERE DR
NORTHBROOK IL 60062

ER SOLUTIONS
800 SW 39TH ST
RENTON WA 98057

ESB/HARLEY DAVIDSON CR
PO BOX 21829
CARSON CITY NV 89721

AYALA, STEVE and DEBRA -

FIDELTY BK
160 CLAIRMONT ROAD
DECATUR GA 30035

FORD CRED
PO BOX BOX 542000
OMAHA NE 68154

G JWL/CBSD
PO BOX 6497
SIOUX FALLS SD 57117

G M A C
PO BOX 12699
GLENDALE AZ 85318

GE MONEY BANK
PO BOX 960061
ORLANDO FL 32896

GEMB
345 SAINT PETER ST
SAINT PAUL MN 55102

GEMB/CARE CREDIT
PO BOX 981439
EL PASO TX 79998

GEMB/GE MONEY BANK LOW
PO BOX 103065
ROSWELL GA 30076

GEMB/M WARDS
PO BOX 981400
EL PASO TX 79998

GEMB/MERVYN'S
C/O NATIONWIDE CREDIT INC
2015 VAUGHN RD NW STE 400
KENNESAW GA 30144

GEMB/MERVYNS
PO BOX 981400
EL PASO TX 79998

AYALA, STEVE and DEBRA -

GEMB/MERVYNS
PO BOX 981400
EL PASO TX 79998

GEMB/MOHAWK
PO BOX 981439
EL PASO TX 79998

GMAC
PO BOX 12699
GLENDALE AZ 85318

GMAC
P O BOX 1994
EAST HANOVER NJ 07936

HOME DEPOT CREDIT SERVICES
PO BOX 6028
THE LAKES NV 88901

HSBC NV
PO BOX 5253
CAROL STREAM IL 60197

HSBC RETAIL SERVICES
PO BOX 60107
CITY OF INDUSTRY CA 91716

HSBC/KAWAS
90 CHRISTIANA RD
NEW CASTLE DE 19720

HSBC/RS
90 CHRISTIANA RD
NEW CASTLE DE 19720

HSBC/TAX
PO BOX 15524
WILMINGTON DE 19850

I.C.SYSTEM INC
PO BOX 64886
SAINT PAUL MN 55164

AYALA, STEVE and DEBRA -

INFINITI FIN SVCS
990 W 190TH ST
TORRANCE CA 90502

JOHN D STRICKLAND
CONCRETE REINFORCING SALES, LLC
PO BOX 18066
PHOENIX AZ 85005

KAY JEWELERS
375 GHENT RD
AKRON OH 44333

LONDON BRIDGE RESORT L
1477 QUEENS BAY
LAKE HAVASU CITY AZ 86403

MOLINE CONSTRUCTION CO INC
C/O JEFFERY M HALL PLC
PO BOX 51955
PHOENIX AZ 85076

NCO FINANCIAL SYSTEMS INC
PO BOX 15081
WILMINGTON DE 19850

NCO FINANCIAL SYSTEMS INC
PO BOX 4907
TRENTON NJ 08650

NCO FINANCIAL SYSTEMS INC
5100 PEACHTREE INDUSTRIAL BLVD
DEPT 64 MAILSTOP 1100
NORCROSS GA 30071

NEMO'S COLL
14631 N CAVE CREEK
PHOENIX AZ 85022

NISSAN INFINITI
C/O VITAL RECOVERY SERVICES INC
PO BOX 923747
NORCROSS GA 30010

AYALA, STEVE and DEBRA -

NISSAN-INFINITI LT
2901 KINWEST PKWY
IRVING TX 75063

PARAGONWAY
2101 WEST BEN WHIT
AUSTIN TX 78704

PRICE KONG & CO, CPA PA
1313 E OSBORN RD S-220
PHOENIX AZ 85014

PRINCIPAL RESIDENTL MT
711 HIGH ST
DES MOINES IA 50392

SEARS/CBSD
PO BOX 6189
SIOUX FALLS SD 57117

SILVERTON II HOA
8765 W KELTON LANE
BLDG A-1 SUITE 102
PEORIA AZ 85382

SMS FINANCIAL VII, LLC
C/O TIFANY & BOSCO
2525 E CAMELBACK RD
PHOENIX AZ 85016

THD/CBSD
PO BOX 6497
SIOUX FALLS SD 57117

THE BUREAUS INC
1717 CENTRAL ST
EVANSTON IL 60201

U-HAUL CENTER
1935 W BELL ROAD
PHOENIX AZ 85023

U-HAUL CENTER
1935 W BELL ROAD
PHOENIX AZ 85023

AYALA, STEVE and DEBRA -

UNITED METRO MATERIALS/RINKER MATERIALS
C/O LEWIS AND ROCA LLP
40 N CENTRAL AVE
PHOENIX AZ 85004

WELLS FARGO BANK
PO BOX 5445
PORTLAND OR 97228

WELLS FARGO HM MORTGAG
8480 STAGECOACH CIR
FREDERICK MD 21701

WESTFIELD INSURANCE COMPANY
C/O JENNINGS, HAUG & CUMMINGHAM LLP
2800 N CENTRAL AVE SUITE 1800
PHOENIX AZ 85004

WFFNATBANK
PO BOX 94498
LAS VEGAS NV 89193

WILSHIRE CREDIT CORP
1776 SW MADISON ST
PORTLAND OR 97205