

**United States Bankruptcy Court  
District of Arizona**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>KIM, TONG HUN</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>KIM, YUN JOUG</b>
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) <b>xxx-xx-2886</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0281</b>
Street Address of Debtor (No. and Street, City, and State): <b>2164 E. TAURUS PLACE CHANDLER, AZ</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>2164 E. TAURUS PLACE CHANDLER, AZ</b>
ZIP Code <b>85249</b>	ZIP Code <b>85249</b>
County of Residence or of the Principal Place of Business: <b>Maricopa</b>	County of Residence or of the Principal Place of Business: <b>Maricopa</b>
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):

<p align="center"><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p align="center"><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p align="center"><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p align="center"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p align="center"><b>Nature of Debts</b> (Check one box)</p> <p><input checked="" 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."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
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<p align="center"><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p align="center"><b>Chapter 11 Debtors</b></p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
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**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

<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 type="checkbox"/> \$100,001 to \$500,000	<input checked="" 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 \$5 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

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>KIM, TONG HUN</b>  <b>KIM, YUN JOUG</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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).</p> <p><b>X /s/ CINDY L. GREENE</b> <span style="float: right;"><b>November 11, 2010</b></span>  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>CINDY L. GREENE 27001</b></p>
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**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.

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(l)).

**Voluntary Petition**

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

Name of Debtor(s):  
**KIM, TONG HUN**  
**KIM, YUN JOUG**

**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/ TONG HUN KIM**  
Signature of Debtor **TONG HUN KIM**

**X /s/ YUN JOUG KIM**  
Signature of Joint Debtor **YUN JOUG KIM**

Telephone Number (If not represented by attorney)

**November 11, 2010**  
Date

**Signature of Attorney\***

**X /s/ CINDY L. GREENE**  
Signature of Attorney for Debtor(s)

**CINDY L. GREENE 27001**  
Printed Name of Attorney for Debtor(s)

**CARMICHAEL & POWELL, P.C.**  
Firm Name

**7301 N. 16th Street**  
**Suite 103**  
**Phoenix, AZ 85020**

Address

**(602)861-0777 Fax: (602)870-0296**  
Telephone Number

**November 11, 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 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.)

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 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.*

United States Bankruptcy Court  
District of Arizona

In re TONG HUN KIM  
YUN JOUG KIM

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/ TONG HUN KIM  
TONG HUN KIM

Date:  November 11, 2010

Certificate Number: 02910-AZ-CC-012652469



02910-AZ-CC-012652469

## CERTIFICATE OF COUNSELING

I CERTIFY that on October 13, 2010, at 10:14 o'clock AM EDT, Tong Kim 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, an 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.

Date: October 13, 2010 By: /s/Milquella Ramos

Name: Milquella Ramos

Title: Certified Bankruptcy Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court  
District of Arizona

In re TONG HUN KIM  
YUN JOUG KIM

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/ YUN JOUG KIM  
YUN JOUG KIM

Date:  November 11, 2010



Certificate Number: 02910-AZ-CC-012792066



02910-AZ-CC-012792066

## CERTIFICATE OF COUNSELING

I CERTIFY that on October 13, 2010, at 10:14 o'clock AM EDT, Yun Kim 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, an 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.

Date: October 26, 2010 By: /s/Jimmy Arreaga

Name: Jimmy Arreaga

Title: Certified Bankruptcy Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court  
District of Arizona**

In re **TONG HUN KIM  
YUN JOUG KIM**

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 Home Mtg Svci 4600 Regent Blvd. Suite 200 Irving, TX 75063	American Home Mtg Svci 4600 Regent Blvd. Suite 200 Irving, TX 75063	ConventionalRealEstateMortgage 2133 E. Manhattan Tempe, AZ		<b>180,000.00</b>
Americas Servicing Co P.O. Box 10328 Des Moines, IA 50306	Americas Servicing Co P.O. Box 10328 Des Moines, IA 50306	ConventionalRealEstateMortgage 2145 E. Indian Wells Chandler, AZ		<b>380,000.00</b>
Amex P.O. Box 981537 El Paso, TX 79998	Amex P.O. Box 981537 El Paso, TX 79998	CreditCard		<b>22,368.00</b>
Aurora Loan Services I 10350 Park Meadows Dr St Littleton, CO 80124	Aurora Loan Services I 10350 Park Meadows Dr St Littleton, CO 80124	2145 E. Indian Wells Chandler, AZ		<b>80,000.00</b>
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	HomeEquityLineOf Credit		<b>21,874.00</b>
BAC Home Loans Servicing P.O. Box 512019 Los Angeles, CA 90051	BAC Home Loans Servicing P.O. Box 512019 Los Angeles, CA 90051			<b>6,871.27</b>
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501	CreditCard		<b>11,353.00</b>
Bank of America P.O. Box 15726 Wilmington, DE 19886	Bank of America P.O. Box 15726 Wilmington, DE 19886	Credit card purchases		<b>10,600.76</b>
Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410	Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410	HomeEquityLineOf Credit		<b>159,267.00</b>
Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410	Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410	311 S. Banning Court, Gilbert, AZ 85296		<b>200,000.00 (504,000.00 secured) (436,358.64 senior lien)</b>

In re **TONG HUN KIM**  
**YUN JOUG KIM**

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>
<b>Bk Of Amer 4161 Piedmont Parkway Greensboro, NC 27410</b>	<b>Bk Of Amer 4161 Piedmont Parkway Greensboro, NC 27410</b>	<b>HomeEquityLineOf Credit</b>		<b>24,900.00</b>
<b>Bk Of America 4161 Piedmont Parkway Greensboro, NC 27410</b>	<b>Bk Of America 4161 Piedmont Parkway Greensboro, NC 27410</b>	<b>6018 N. 32nd Avenue, Phoenix, AZ 85017</b>		<b>50,171.16 (55,000.00 secured) (97,228.01 senior lien)</b>
<b>Cap One Po Box 85520 Richmond, VA 23285</b>	<b>Cap One Po Box 85520 Richmond, VA 23285</b>	<b>CreditCard</b>		<b>18,531.95</b>
<b>Del Rey Terrace HOA P.O. Box 7270 Newport Beach, CA 92658</b>	<b>Del Rey Terrace HOA P.O. Box 7270 Newport Beach, CA 92658</b>	<b>4060 Glencoe Ave. #313 Horizon Mgmt Co.</b>		<b>6,495.80</b>
<b>EMC Mortgage P.O. Box 293150 Lewisville, TX 75029</b>	<b>EMC Mortgage P.O. Box 293150 Lewisville, TX 75029</b>	<b>ConventionalRealE stateMortgages 2133 E. Manhattan Tempe, AZ</b>		<b>180,000.00</b>
<b>Gmac Mort. 3451 Hammond Ave Po Box 4622 Waterloo, IA 50704</b>	<b>Gmac Mort. 3451 Hammond Ave Po Box 4622 Waterloo, IA 50704</b>	<b>ConventionalRealE stateMortgage</b>		<b>55,000.00</b>
<b>Gmac Mortgage Po Box 4622 Waterloo, IA 50704</b>	<b>Gmac Mortgage Po Box 4622 Waterloo, IA 50704</b>	<b>6018 N. 32nd Avenue, Phoenix, AZ 85017</b>		<b>97,228.01  (55,000.00 secured)</b>
<b>Internal Revenue Service 210 E. Earl Street STOP 4040PX Phoenix, AZ 85014</b>	<b>Internal Revenue Service 210 E. Earl Street STOP 4040PX Phoenix, AZ 85014</b>	<b>Tax Year 2009 (1040)</b>		<b>17,500.00</b>
<b>Main Street Acquisiton (Original Cr 3950 Johns Creek Ct Ste Suwanee, GA 30024</b>	<b>Main Street Acquisiton (Original Cr 3950 Johns Creek Ct Ste Suwanee, GA 30024</b>	<b>FactoringCompany Account Hsbc Bank Nevada Na</b>		<b>7,469.00</b>
<b>U.S. Dept. of Education Po Box 5609 Greenville, TX 75403</b>	<b>U.S. Dept. of Education Po Box 5609 Greenville, TX 75403</b>	<b>Educational</b>		<b>31,233.00</b>

In re **TONG HUN KIM**  
**YUN JOUG KIM**

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, **TONG HUN KIM** and **YUN JOUG KIM**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **November 11, 2010** \_\_\_\_\_

Signature **/s/ TONG HUN KIM** \_\_\_\_\_  
**TONG HUN KIM**  
Debtor

Date **November 11, 2010** \_\_\_\_\_

Signature **/s/ YUN JOUG KIM** \_\_\_\_\_  
**YUN JOUG KIM**  
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.

**United States Bankruptcy Court  
District of Arizona**

In re **TONG HUN KIM,  
YUN JOUG KIM**

Debtors

Case No. \_\_\_\_\_

Chapter 11

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>559,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>199,732.32</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>783,757.81</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>24,242.34</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>14</b>		<b>1,213,603.08</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>9,282.68</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,465.00</b>
Total Number of Sheets of ALL Schedules		<b>29</b>			
Total Assets			<b>758,732.32</b>		
Total Liabilities				<b>2,021,603.23</b>	

**United States Bankruptcy Court  
District of Arizona**

In re **TONG HUN KIM,  
YUN JOUG KIM**

Debtors

Case No. \_\_\_\_\_

Chapter 11

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>24,242.34</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>24,242.34</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>9,282.68</b>
Average Expenses (from Schedule J, Line 18)	<b>4,465.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>11,923.30</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>224,757.81</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>6,742.34</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>17,500.00</b>
4. Total from Schedule F		<b>1,213,603.08</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>1,455,860.89</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
6018 N. 32nd Avenue, Phoenix, AZ 85017		C	55,000.00	147,399.17
311 S. Banning Court, Gilbert, AZ 85296		C	504,000.00	636,358.64

Sub-Total > **559,000.00** (Total of this page)

Total > **559,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Desert Schools Federal Credit Union checking account ending in 8910.</b>	<b>C</b>	<b>1,000.00</b>
		<b>Wells Fargo Bank checking account ending in 9780.</b>	<b>C</b>	<b>500.00</b>
		<b>Desert Schools Federal Credit Union savings account.</b>	<b>C</b>	<b>200.00</b>
		<b>Wells Fargo savings account.</b>	<b>C</b>	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>SRP - utility deposit</b>	<b>C</b>	<b>240.00</b>
		<b>Landlord - security deposit</b>	<b>C</b>	<b>1,800.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household furniture and furnishings</b>	<b>C</b>	<b>2,000.00</b>
		<b>Electronics</b>	<b>C</b>	<b>300.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books</b>	<b>C</b>	<b>100.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>C</b>	<b>1,000.00</b>
7. Furs and jewelry.		<b>Jewelry and wedding rings</b>	<b>C</b>	<b>2,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total >	<b>9,340.00</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property



In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>401(k)</b>		<b>C</b>	<b>30,000.00</b>
		<b>IRA - National Fidelity Services, L.L.C.</b>	<b>C</b>	<b>5,000.00</b>
		<b>Profit Sharing</b>	<b>H</b>	<b>2,000.00</b>
		<b>RSV - unvested</b>	<b>C</b>	<b>90,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>UBS Financial Services, Inc. - stock portfolio</b>	<b>C</b>	<b>6,892.32</b>
		<b>RSV - vested</b>	<b>H</b>	<b>11,000.00</b>
		<b>Ownership interest in BNC &amp; B Leasing</b>	<b>C</b>	<b>Unknown</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **144,892.32**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 BMW 745L (70,000 miles)</b>	<b>C</b>	<b>19,000.00</b>
		<b>2005 Mazda RX8 (45,000 miles)</b>	<b>C</b>	<b>11,500.00</b>
		<b>2003 Chevrolet Avalanche (85,000 miles)</b>	<b>C</b>	<b>10,000.00</b>
		<b>1999 Chevrolet Van (220,000 miles)</b>	<b>C</b>	<b>2,000.00</b>
		<b>2000 Lincoln Town Car Executive Sedan 4D (225,000 miles)</b>	<b>C</b>	<b>2,000.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		<b>2 - dogs</b>	<b>W</b>	<b>1,000.00</b>
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **45,500.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **199,732.32**

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
 \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter  
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Security Deposits with Utilities, Landlords, and Others</u></b>			
SRP - utility deposit	Ariz. Rev. Stat. § 33-1126C	240.00	240.00
Landlord - security deposit	Ariz. Rev. Stat. § 33-1126C	1,760.00	1,800.00
<b><u>Household Goods and Furnishings</u></b>			
Household furniture and furnishings	Ariz. Rev. Stat. § 33-1123	2,000.00	2,000.00
Electronics	Ariz. Rev. Stat. § 33-1123	1,000.00	300.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
Books	Ariz. Rev. Stat. § 33-1125(5)	500.00	100.00
<b><u>Wearing Apparel</u></b>			
Clothing	Ariz. Rev. Stat. § 33-1125(1)	1,000.00	1,000.00
<b><u>Furs and Jewelry</u></b>			
Jewelry and wedding rings	Ariz. Rev. Stat. § 33-1125(4)	2,000.00	2,000.00
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
401(k)	Ariz. Rev. Stat. § 33-1126B	100%	30,000.00
IRA - National Fidelity Services, L.L.C.	Ariz. Rev. Stat. § 33-1126B	100%	5,000.00
Profit Sharing	Ariz. Rev. Stat. § 33-1126B	2,000.00	2,000.00
RSV - unvested	Ariz. Rev. Stat. § 33-1126B	100%	90,000.00
<b><u>Stock and Interests in Businesses</u></b>			
RSV - vested	Ariz. Rev. Stat. § 33-1126B	100%	11,000.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2004 BMW 745L (70,000 miles)	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	19,000.00
2005 Mazda RX8 (45,000 miles)	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	11,500.00
<b><u>Animals</u></b>			
2 - dogs	Ariz. Rev. Stat. § 33-1125(3)	1,000.00	1,000.00

Total: **157,500.00** **176,940.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
Account No. <b>xxxxx0601</b>  <b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	<b>C</b>	<b>Deed of Trust</b>  <b>311 S. Banning Court, Gilbert, AZ 85296</b>					<b>432,858.64</b>	<b>0.00</b>
Value \$		<b>504,000.00</b>						
Account No.  <b>Bank of America 4161 Piedmont Pkwy. Greensboro, NC 27410</b>	<b>C</b>	<b>Fourth Mortgage</b>  <b>311 S. Banning Court, Gilbert, AZ 85296</b>					<b>200,000.00</b>	<b>132,358.64</b>
Value \$		<b>504,000.00</b>						
Account No. <b>xxxx-xxxx-xx4399</b>  <b>Bk Of America 4161 Piedmont Parkway Greensboro, NC 27410</b>	<b>C</b>	<b>6018 N. 32nd Avenue, Phoenix, AZ 85017</b>					<b>50,171.16</b>	<b>50,171.16</b>
Value \$		<b>55,000.00</b>						
Account No. <b>xx-xxxx-xx79-02</b>  <b>Circle G at Highlands West HOA 1801 S. Extension Road Suite 124 Mesa, AZ 85210</b>	<b>C</b>	<b>Judgment Lien</b>  <b>311 S. Banning Court, Gilbert, AZ 85296</b>					<b>3,500.00</b>	<b>0.00</b>
Value \$		<b>504,000.00</b>						
Subtotal (Total of this page)							<b>686,529.80</b>	<b>182,529.80</b>

1 continuation sheets attached

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. <b>xxxxxxxxxxxx3458</b>	H	H	Opened 8/18/03 Last Active 12/29/05  HomeEquityLineOfCredit			0.00	Unknown
<b>Compass Bank 701 32nd St S Birmingham, AL 35233</b>							
Account No. <b>xxxxxx0685</b>	C	C	Deed of Trust  6018 N. 32nd Avenue, Phoenix, AZ 85017			97,228.01	42,228.01
<b>Gmac Mortgage Po Box 4622 Waterloo, IA 50704</b>							
Account No. <b>xxxx4000</b>	C	C	Opened 2/01/05 Last Active 8/01/05  Automobile			Unknown	Unknown
<b>Mazda Amer Pob 542000 Omaha, NE 68154</b>							
Account No.							
Account No.							
Subtotal (Total of this page)						<b>97,228.01</b>	<b>42,228.01</b>
Total (Report on Summary of Schedules)						<b>783,757.81</b>	<b>224,757.81</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.  <b>Arizona Department of Revenue 1600 Monroe 7th Floor Phoenix, AZ 85007</b>								0.00
		<b>C</b>					<b>3,500.00</b>	<b>3,500.00</b>
Account No. <b>xxx-xx-2886</b>  <b>Internal Revenue Service 210 E. Earl Street STOP 4040PX Phoenix, AZ 85014</b>			<b>Year 2008 (1040)</b>					0.00
		<b>C</b>					<b>3,242.34</b>	<b>3,242.34</b>
Account No. <b>xxx-xx-2886</b>  <b>Internal Revenue Service 210 E. Earl Street STOP 4040PX Phoenix, AZ 85014</b>			<b>Tax Year 2009 (1040)</b>					17,500.00
		<b>C</b>					<b>17,500.00</b>	<b>0.00</b>
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	<b>24,242.34</b>	<b>17,500.00</b>	<b>6,742.34</b>
Total (Report on Summary of Schedules)	<b>24,242.34</b>	<b>17,500.00</b>	<b>6,742.34</b>



In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx9612</b>  <b>Alliance One Receivables Mgmt., Inc.</b> <b>P.O. Box 2449</b> <b>Gig Harbor, WA 98335</b>		<b>C</b>				<b>222.53</b>
Account No.  <b>Allied Interstate</b> <b>P.O. Box 1962</b> <b>Southgate, MI 48195</b>		<b>C</b>				<b>300.00</b>
Account No. <b>xxxx-xxxxxx-x4005</b>  <b>American Express - Costco</b> <b>Box 0001</b> <b>Los Angeles, CA 90096</b>		<b>C</b>				<b>4,790.00</b>
Account No. <b>xxxxxxxx7726</b>  <b>American Home Mtg Svci</b> <b>4600 Regent Blvd.</b> <b>Suite 200</b> <b>Irving, TX 75063</b>		<b>H</b>				<b>180,000.00</b>
Subtotal (Total of this page)						<b>185,312.53</b>

13 continuation sheets attached

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxx3687  Americas Servicing Co P.O. Box 10328 Des Moines, IA 50306		H	Opened 12/29/06 Last Active 10/01/07 ConventionalRealEstateMortgage 2145 E. Indian Wells Chandler, AZ			380,000.00
Account No. xxxxxxxxxxxx5323  Amex P.O. Box 981537 El Paso, TX 79998		H	Opened 2/01/03 Last Active 5/01/08 CreditCard			22,368.00
Account No. xxxxxxxxxxxx0223  Amex P.O. Box 981537 El Paso, TX 79998		H	Opened 2/01/03 Last Active 4/01/08 CreditCard			1,615.00
Account No. xxxxxxxxxxxx3913  Amex Po Box 297871 Fort Lauderdale, FL 33329		C	Opened 1/30/04 Last Active 9/30/08 CreditCard			Unknown
Account No. xxxxxxxx1256  Anderson & Anderson (Original Credi 2201 Murfreesboro Pike D Nashville, TN 37217		H	Opened 12/01/05 Collection National Educational Music Co.			0.00
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>403,983.00</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No.  <b>Aurora Loan Services I 10350 Park Meadows Dr St Littleton, CO 80124</b>	C	2145 E. Indian Wells Chandler, AZ					80,000.00
Account No. <b>xxxxx3793</b>  <b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>							
Account No. <b>xxxxx3657</b>  <b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	H	Opened 9/29/05 Last Active 4/30/08 HomeEquityLineOfCredit					21,874.00
Account No. <b>xxxxx3657</b>  <b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>							
Account No. <b>xxxxx2621</b>  <b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>	H	Opened 9/29/05 Last Active 9/17/07 ConventionalRealEstateMortgage					Unknown
Account No. <b>xxxxx2621</b>  <b>Bac Home Loans Servi 450 American St Simi Valley, CA 93065</b>							
Account No. <b>xxxxx-3082</b>  <b>BAC Home Loans Servicing P.O. Box 512019 Los Angeles, CA 90051</b>	C						6,871.27
Subtotal (Total of this page)							<b>108,745.27</b>

Sheet no. 2 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>xxxxxxxxxx4399</b>  <b>Bank Of America</b> <b>4161 Piedmont Pkwy</b> <b>Greensboro, NC 27410</b>		H	<b>Opened 12/01/05 Last Active 1/01/08</b> <b>HomeEquityLineOfCredit</b>				<b>159,267.00</b>
Account No. <b>xxxx-xxxx-xxxx-7811</b>  <b>Bank Of America</b> <b>Po Box 1598</b> <b>Norfolk, VA 23501</b>		H	<b>Opened 2/18/04 Last Active 3/01/08</b> <b>CreditCard</b>				<b>11,353.00</b>
Account No. <b>xxxxxxxxxx9299</b>  <b>Bank of America</b> <b>4161 Piedmont Parkway</b> <b>Greensboro, NC 27410</b>		H	<b>Opened 2/01/06 Last Active 12/01/07</b> <b>HomeEquityLineOfCredit</b>				<b>Unknown</b>
Account No. <b>xxxx-xxxx-xxxx-2576</b>  <b>Bank of America</b> <b>P.O. Box 15726</b> <b>Wilmington, DE 19886</b>		C	<b>Credit card purchases</b>				<b>10,600.76</b>
Account No. <b>xxxxxxxxxx9499</b>  <b>Bk Of Amer</b> <b>4161 Piedmont Parkway</b> <b>Greensboro, NC 27410</b>		H	<b>Opened 2/01/06 Last Active 12/01/07</b> <b>HomeEquityLineOfCredit</b>				<b>24,900.00</b>
Subtotal (Total of this page)							<b>206,120.76</b>

Sheet no. 3 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B R O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxx9514</b>  <b>Bureau Of Med Econcs (Original Cred 326 E Coronado Rd Phoenix, AZ 85004</b>		H	<b>Opened 11/16/07 Last Active 3/01/08 Collection Scottsdale Emergency Assoc. Lt</b>			<b>247.00</b>
Account No. <b>xxx6808</b>  <b>Byl Collection Service (Original Cr 301 Lacey St West Chester, PA 19382</b>		H	<b>Opened 4/02/08 Last Active 7/01/10 Collection Southwest Gas Corporation</b>			<b>Unknown</b>
Account No. <b>xxxxxxxxx6491</b>  <b>Cap One Po Box 85520 Richmond, VA 23285</b>		H	<b>Opened 8/12/04 Last Active 1/19/08 CreditCard</b>			<b>18,531.95</b>
Account No. <b>xxxxxxxxxxxxxxxxxxx1715</b>  <b>Chase 3990 S Babcock St Melbourne, FL 32901</b>		H	<b>Opened 5/01/06 Last Active 9/01/07 HomeEquityLineOfCredit</b>			<b>Unknown</b>
Account No. <b>xxxxxxxxx5000</b>  <b>Chase Po Box 15298 Wilmington, DE 19850</b>		W	<b>Opened 8/22/04 Last Active 12/09/07 CreditCard</b>			<b>Unknown</b>
Sheet no. <b>4</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>18,778.95</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx8505</b>  <b>Chase</b> <b>10790 Rancho Bernardo Rd</b> <b>San Diego, CA 92127</b>		<b>H</b>	<b>Opened 8/01/05 Last Active 11/29/07</b> <b>ConventionalRealEstateMortgage</b>			<b>Unknown</b>
Account No.  <b>Circle G at Highlands West HOA</b> <b>1801 S. Extension Road</b> <b>Suite 124</b> <b>Mesa, AZ 85210</b>		<b>C</b>				<b>Unknown</b>
Account No. <b>xxxxxxxx3966</b>  <b>Citi</b> <b>Po Box 6241</b> <b>Sioux Falls, SD 57117</b>		<b>W</b>	<b>Opened 5/18/05 Last Active 8/07/07</b> <b>CreditCard</b>			<b>0.00</b>
Account No. <b>xx-x0313</b>  <b>Del Rey Terrace HOA</b> <b>P.O. Box 7270</b> <b>Newport Beach, CA 92658</b>		<b>C</b>	<b>4060 Glencoe Ave. #313</b> <b>Horizon Mgmt Co.</b>			<b>6,495.80</b>
Account No. <b>xxx4941</b>  <b>Diversified Adjustme (Original Cred</b> <b>600 Coon Rapids Blvd</b> <b>Coon Rapids, MN 55433</b>		<b>H</b>	<b>Opened 10/01/07 Last Active 2/01/08</b> <b>Collection Town Of Gilbert</b>			<b>0.00</b>
Sheet no. <b>5</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					<b>Subtotal</b> (Total of this page)	<b>6,495.80</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>EMC Mortgage P.O. Box 293150 Lewisville, TX 75029</b>		<b>ConventionalRealEstateMortgages 2133 E. Manhattan Tempe, AZ</b>				<b>180,000.00</b>
Account No.  <b>Enhanced Recovery Corp. 8014 Bayberry Road Jacksonville, FL 32256</b>		<b>Bank of America</b>				<b>Unknown</b>
Account No. <b>xxxx-xxxx-xxxx-1185</b>  <b>GC Services Limited Partnership P.O. Box 36347 Houston, TX 77236</b>		<b>Capital One Bank</b>				<b>Unknown</b>
Account No. <b>xxxxxxxxxxxx8856</b>  <b>Gemb/Banana Rep Po Box 981400 El Paso, TX 79998</b>		<b>Opened 9/05/04 Last Active 3/31/06 ChargeAccount</b>				<b>Unknown</b>
Account No. <b>xxxxx1985</b>  <b>Gmac Mort. 3451 Hammond Ave Po Box 4622 Waterloo, IA 50704</b>		<b>Opened 12/01/06 Last Active 6/01/07 ConventionalRealEstateMortgage</b>				<b>55,000.00</b>
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>235,000.00</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>xxxxx0685</b>  <b>Gmac Mortgage</b> <b>Po Box 4622</b> <b>Waterloo, IA 50704</b>		H	<b>Opened 1/27/05 Last Active 6/01/07</b> <b>ConventionalRealEstateMortgage</b> <b>6018 E. 32nd Avenue</b> <b>Phoenix, AZ</b>				<b>0.00</b>
Account No. <b>xxxxxxxxx6404</b>  <b>Green Point Savings</b> <b>4160 Main St</b> <b>Flushing, NY 11355</b>		H	<b>Opened 4/22/04 Last Active 10/01/08</b> <b>ConventionalRealEstateMortgage</b> <b>311 S. Banning Ct.</b> <b>Gilbert, AZ 85296</b>				<b>Unknown</b>
Account No. <b>xxxx-xxxx-xxxx-9926</b>  <b>Hsbc Bank</b> <b>Po Box 5253</b> <b>Carol Stream, IL 60197</b>		W	<b>Opened 6/03/05 Last Active 1/03/09</b> <b>CreditCard</b>				<b>6,028.53</b>
Account No. <b>xxxxxx4001</b>  <b>I C System Inc (Original Creditor:B</b> <b>Po Box 64378</b> <b>Saint Paul, MN 55164</b>		H	<b>Opened 11/06/08 Last Active 8/01/09</b> <b>Collection Banfield The Pet Hospital</b>				<b>158.00</b>
Account No. <b>xxxxxx4001</b>  <b>I.C. System Inc. (Original Creditor</b> <b>P.O. Box 64378</b> <b>St Paul, MN 55164</b>		H	<b>Opened 5/29/07 Last Active 8/01/09</b> <b>Collection Safeco Member O</b>				<b>92.00</b>
Subtotal (Total of this page)							<b>6,278.53</b>

Sheet no. 7 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims



In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. <b>xxxxxx4001</b>  <b>I.C. System Inc. (Original Creditor P.O. Box 64378 St Paul, MN 55164</b>			<b>Opened 10/27/08 Last Active 8/01/09 Collection Safeco Member O</b>				<b>Unknown</b>
Account No. <b>xx-xxxx-xx18-01</b>  <b>Ironwood Village Assoc. 9362 E. Raintree Drive Scottsdale, AZ 85260</b>		<b>C</b>					<b>449.58</b>
Account No. <b>xxxxx-0696</b>  <b>Jomar Association Services P.O. Box 60188 Phoenix, AZ 85082</b>		<b>C</b>	<b>2145 E. Indian Wells Drive Cooper Commons</b>				<b>294.00</b>
Account No. <b>xxx9720</b>  <b>Lamont Hanley &amp; Associ (Original Cr 1138 Elm St Manchester, NH 03101</b>		<b>W</b>	<b>Opened 12/08/08 Collection Coast National Insurance Com</b>				<b>91.00</b>
Account No. <b>xxxxxxxxxxxx8856</b>  <b>Lvnx Funding Llc (Original Creditor Po Box 740281 Houston, TX 77274</b>		<b>W</b>	<b>Opened 4/29/08 FactoringCompanyAccount Ge Capital Banana Republic</b>				<b>248.00</b>
Subtotal (Total of this page)							<b>1,082.58</b>

Sheet no. 8 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>xxxxxxxxxxxx9926</b>  <b>Main Street Acquisiton (Original Cr 3950 Johns Creek Ct Ste Suwanee, GA 30024</b>			<b>Opened 2/24/09 FactoringCompanyAccount Hsbc Bank Nevada Na</b>				<b>7,469.00</b>	
Account No.  <b>Mark W. Waldron, Esq. 1801 S. Extension Road Suite 124 Mesa, AZ 85210</b>		<b>C</b>	<b>Circle G at Highlands West HOA</b>				<b>Unknown</b>	
Account No. <b>xxxx-xxxxxx-x2006</b>  <b>NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044</b>		<b>C</b>	<b>American Express</b>				<b>Unknown</b>	
Account No. <b>xxxxxxxx9-001</b>  <b>NWP Services Corp. P.O. Box 553178 Detroit, MI 48255</b>		<b>C</b>					<b>494.52</b>	
Account No. <b>xxxx8748</b>  <b>Pinnacle Credit Servic (Original Cr 7900 Highway 7 # 100 Saint Louis Park, MN 55426</b>		<b>H</b>	<b>Opened 5/12/09 Last Active 7/01/10 FactoringCompanyAccount Verizon Wireless</b>				<b>161.00</b>	
Sheet no. <b>9</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>8,124.52</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. xxxxxxxxxxxx1185  Portfolio Recvry&Affil (Original Cr 120 Corporate Blvd Ste 1 Norfolk, VA 23502		H	Opened 4/14/08 Last Active 7/01/10 FactoringCompanyAccount Capital One Bank				Unknown	
Account No. xxxx8887  Progressive Manageme (Original Cred 1521 W Cameron Av West Covina, CA 91790		H	Opened 7/01/08 Last Active 7/01/10 Collection Southern Califo				Unknown	
Account No. xxxxxxxxxxxx9249  Rjm Acq Llc (Original Creditor:Wash 575 Underhill Blvd Ste 2 Syosset, NY 11791		H	Opened 9/26/08 Last Active 6/01/10 FactoringCompanyAccount Washington Mutual Checking Acc				280.00	
Account No. xxxxxx5497  RMCB P.O. Box 1238 Elmsford, NY 10523		C	Pinnacle Credit Services, LLC				160.51	
Account No. xxx0926  Rural Metro Corp (Original Creditor 8401 E Indian School Rd Scottsdale, AZ 85251		H	Opened 1/04/05 Last Active 9/26/05 MedicalDebt Rural/Metro Corporation				0.00	
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>440.51</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>xxxxxxxx-xx-xxxx0-999</b>  <b>SAFECO of America</b> 1315 N. Highway Drive Fenton, MO 63026	C						<b>85.14</b>	
Account No. <b>xxxxxxxxxxxxx1000</b>  <b>Santander Consumer Usa</b> 8585 N Stemmons Fwy Ste Dallas, TX 75247		H	Opened 8/26/06 Last Active 12/30/08 Automobile 2002 Lexus SC320				<b>Unknown</b>	
Account No. <b>xxxxxxx1665</b>  <b>So. CA Gas Co.</b> P.O. Box C Monterey Park, CA 91756	C						<b>79.01</b>	
Account No. <b>xxxxxxxxxxxxx0757</b>  <b>Sovereign Bank</b> 865 Brook St Rocky Hill, CT 06067		H	Opened 8/26/06 Last Active 12/30/08 Automobile				<b>Unknown</b>	
Account No. <b>xxxx2081</b>  <b>Tate &amp; Kirlin Assoc.</b> 2810 Southampton Road Philadelphia, PA 19154	C		Washington Mutual				<b>Unknown</b>	
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>164.15</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C				
Account No. <b>xxxxxxxxxxxx8179</b>  <b>Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117</b>		<b>H</b>	<b>Opened 6/28/00 ChargeAccount</b>			<b>0.00</b>
Account No. <b>xxxxxx8861</b>  <b>U.S. Dept. of Education Po Box 5609 Greenville, TX 75403</b>		<b>H</b>	<b>Opened 5/03/99 Last Active 3/01/10 Educational</b>			<b>31,233.00</b>
Account No. <b>xxxxxx0312</b>  <b>Valley Collection Serv (Original Cr 7025 N 58th Ave Glendale, AZ 85301</b>		<b>H</b>	<b>Opened 6/18/09 Collection City Of Scottsdale</b>			<b>388.00</b>
Account No. <b>xxxxx-xx0312</b>  <b>Valley Collection Service P.O. Box 520 Glendale, AZ 85311</b>		<b>C</b>	<b>Valley Collection Service</b>			<b>388.07</b>
Account No.  <b>Verizon P.O. Box 3397 Bloomington, IL 61702</b>		<b>C</b>				<b>160.51</b>
Subtotal (Total of this page)						<b>32,169.58</b>

Sheet no. 12 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxx-55-CU</b>  <b>Wildflower Ranch HOA</b> <b>1625 E. Northern Avenue</b> <b>#200</b> <b>Phoenix, AZ 85020</b>	C						<b>906.90</b>
Account No.  <b>Zwicker &amp; Assoc., P.C.</b> <b>P.O. Box 10069</b> <b>Scottsdale, AZ 85271</b>	C		<b>American Express</b>				<b>Unknown</b>
Account No.							
Account No.							
Account No.							

Sheet no. 13 of 13 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

**906.90**

Total  
(Report on Summary of Schedules)

**1,213,603.08**

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Kim Hyunchul/Mikyung 9330 E. Via de Vaquero Drive Scottsdale, AZ 85255</b>	<b>Residential Lease</b>
<b>T-Mobile P.O. Box 37380 Albuquerque, NM 87176</b>	<b>Cell phone</b>

In re **TONG HUN KIM,  
YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

\_\_\_\_\_ continuation sheets attached to Schedule of Codebtors



In re **TONG HUN KIM**  
**YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Son</b> <b>Son</b>	AGE(S): <b>18</b> <b>2</b> <b>21</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Engineer</b>	
Name of Employer	<b>Intel Corp.</b>	
How long employed	<b>3 Years</b>	
Address of Employer	<b>2200 Mission College Blvd.</b> <b>Santa Clara, CA 95052</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <b>10,826.92</b>	\$ <b>0.00</b>
2. Estimate monthly overtime	\$ <b>0.00</b>	\$ <b>0.00</b>
3. SUBTOTAL	\$ <b>10,826.92</b>	\$ <b>0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <b>1,526.24</b>	\$ <b>0.00</b>
b. Insurance	\$ <b>18.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
d. Other (Specify): _____	\$ <b>0.00</b>	\$ <b>0.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <b>1,544.24</b>	\$ <b>0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <b>9,282.68</b>	\$ <b>0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>0.00</b>	\$ <b>0.00</b>
8. Income from real property	\$ <b>0.00</b>	\$ <b>0.00</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>0.00</b>
11. Social security or government assistance (Specify): _____	\$ <b>0.00</b>	\$ <b>0.00</b>
12. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
13. Other monthly income (Specify): _____	\$ <b>0.00</b>	\$ <b>0.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <b>0.00</b>	\$ <b>0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <b>9,282.68</b>	\$ <b>0.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <b>9,282.68</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **TONG HUN KIM**  
**YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtor(s)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,800.00</u>
a. Are real estate taxes included?	Yes <u>    </u> No <u>  X  </u>		
b. Is property insurance included?	Yes <u>    </u> No <u>  X  </u>		
2. Utilities:		\$	<u>400.00</u>
a. Electricity and heating fuel		\$	<u>100.00</u>
b. Water and sewer		\$	<u>200.00</u>
c. Telephone		\$	<u>150.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>700.00</u>
4. Food		\$	<u>200.00</u>
5. Clothing		\$	<u>0.00</u>
6. Laundry and dry cleaning		\$	<u>20.00</u>
7. Medical and dental expenses		\$	<u>320.00</u>
8. Transportation (not including car payments)		\$	<u>150.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>200.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>25.00</u>
c. Health		\$	<u>200.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>0.00</u>
a. Auto		\$	<u>0.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other _____		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 4,465.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>9,282.68</u>
b. Average monthly expenses from Line 18 above	\$	<u>4,465.00</u>
c. Monthly net income (a. minus b.)	\$	<u>4,817.68</u>

In re **TONG HUN KIM**  
**YUN JOUG KIM**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Internet</b>	\$	<b>50.00</b>
<b>Cable</b>	\$	<b>100.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>150.00</b>

**United States Bankruptcy Court  
District of Arizona**

In re **TONG HUN KIM  
YUN JOUG KIM**

Debtor(s)

Case No.

Chapter **11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 11, 2010**

Signature /s/ TONG HUN KIM  
**TONG HUN KIM**  
Debtor

Date **November 11, 2010**

Signature /s/ YUN JOUG KIM  
**YUN JOUG KIM**  
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.

**United States Bankruptcy Court  
District of Arizona**

In re **TONG HUN KIM  
YUN JOUG KIM**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **11**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$153,932.83</b>	<b>2010 YTD:</b>
<b>\$130,120.00</b>	<b>2009: Husband</b>
<b>\$118,697.00</b>	<b>2008: Husband</b>

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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

---

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>American Express Centurion Bank vs. Tong Kim CV 2008-027639</b>	<b>Post Judgment Garnishment</b>	<b>Maricopa Superior Court 201 W. Jefferson Phoenix, AZ 85003-2243</b>	<b>Active garnishment</b>
<b>Circle G at Highlands West HOA v. Tong Kim CC2009-105912RC</b>	<b>Garnishment</b>	<b>Highland Justice Court 55 E. Civic Center Drive #55 Gilbert, AZ 85296</b>	<b>Pending</b>

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>5. Repossessions, foreclosures and returns</b>		
None <input type="checkbox"/> List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>EMC Mortgage P.O. Box 293150 Lewisville, TX 75029</b>		<b>16017 W. Tonto Street Goodyear, AZ 85338</b>
<b>NEED CA</b>	<b>2008</b>	<b>2145 E. Indian Wells Drive Chandler, AZ 86249</b>
<b>Americas Servicing Co. P.O. Box 10328 Des Moines, IA 50306</b>	<b>2008</b>	<b>19218 N. 88th Way Scottsdale, AZ 85255</b>
<b>Bank of America 4161 Piedmont gPkw Greensboro, NC 27410</b>	<b>2008</b>	<b>19218 N. 88th Way Scottsdale, AZ 85255</b>
<b>GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704</b>	<b>2008</b>	<b>6018 N. 32nd Avenue Phoenix, AZ 85017</b>
<b>BAC Home Loans Servicing 450 American St. Simi Valley, CA 93065</b>	<b>2008</b>	<b>6018 N. 32nd Avenue Phoenix, AZ 85017</b>
<b>Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410</b>		<b>6018 N. 32nd Avenue Phoenix, AZ 85017</b>
<b>BAC Home Loans Servicing 450 American St. Simi Valley, CA 93065</b>	<b>2008</b>	<b>602 Gramercy Place #212 Los Angeles, CA 90020</b>
<b>BAC Home Loans Servicing 450 American St. Simi Valley, CA 93065</b>	<b>2008</b>	<b>4060 Glencoa Avenue #313 Marina Del Rey, CA 90292</b>
<b>Chase 3990 S. Babcock St. Melbourne, FL 32901</b>	<b>2008</b>	<b>4060 Glencoe Avenue #313 Marina Del Rey, CA 90292</b>
<b>American Home Mtg Svc 4600 Regent Blvd. Suite 200 Irving, TX 75063</b>	<b>2008</b>	<b>2322 E. Manhattan Drive Tempe, AZ 85282</b>
<b>Santander Consumer USA 8585 N. Stemmons Fwy. Suite 1100 Dallas, TX 75247</b>	<b>2010</b>	<b>Lexus</b>
<b>Sovereign Bank 865 Brook St. Rocky Hill, CT 06067</b>		<b>Lexus - tranferred to Santander Consumer USA</b>

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Chase</b> <b>10790 Rancho Bernardo Rd.</b> <b>San Diego, CA 92127</b>	<b>2007</b>	<b>1075 E. Chandler</b> <b>#114</b> <b>Chandler, AZ 85225</b>
<b>Aurora Loan Services I</b> <b>10350 Park Meadows Dr St</b> <b>Littleton, CO 80124</b>	<b>2006</b>	<b>2145 E. Indian Wells Drive</b> <b>Chandler, AZ 85249</b> <b>\$0.00</b>
<b>NEED</b>		<b>1645 W. Baseline Road</b> <b>Mesa, AZ 85202</b>

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#### 6. Assignments and receiverships

- None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
<b>Good Tree Community Church</b> <b>4265 S. Arizona Avenue</b> <b>Chandler, AZ 85248</b>	<b>Third Party</b>	<b>2009</b>	<b>\$360.00 Cash</b>

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#### 8. Losses

- None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>InCharge Education Foundation 2101 Park Center Drive Ste 320 Orlando, FL 32835</b>	<b>10/2010</b>	<b>\$60.00</b>
<b>Carmichael &amp; Powell, P.C. 7301 N. 16th Street Suite 103 Phoenix, AZ 85020</b>	<b>9/2010</b>	<b>\$5,000.00</b>

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**10. Other transfers**

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

- None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>BNC &amp; C Leasing</b>		<b>2164 E. TAURUS PLACE CHANDLER, AZ 85249</b>	<b>Purchase, lease and sale rental property</b>	<b>6/27/2005 to present</b>

- None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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**19. Books, records and financial statements**

- None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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- None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

- None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

- None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

- None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

- None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 11, 2010
 Signature /s/ TONG HUN KIM  
**TONG HUN KIM**  
 Debtor
Date November 11, 2010
 Signature /s/ YUN JOUG KIM  
**YUN JOUG KIM**  
 Joint Debtor

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

**United States Bankruptcy Court  
District of Arizona**

In re TONG HUN KIM  
YUN JOUG KIM

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	\$250.00 per hour plus costs and fees.
Prior to the filing of this statement I have received .....	\$	\$5,000.00 - \$1,039.00 filing fee and \$873.00 in attorney's fees and costs. \$3,088.00 held in firm's trust account.
Balance Due .....	\$	\$250.00 per hour plus costs and fees.

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: \_\_\_\_\_

\_\_\_\_\_  
**CINDY L. GREENE 27001  
CARMICHAEL & POWELL, P.C.  
7301 N. 16th Street  
Suite 103  
Phoenix, AZ 85020  
(602)861-0777 Fax: (602)870-0296**

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA**

**NOTICE TO 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 costs 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 you 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 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 mailed 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 bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**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. Each debtor in a joint case must complete the course.

**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)**

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 median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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 properly 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)**

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.

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.

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 similar to chapter 13. The eligibility requirements are restrictive, limiting 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. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**



**United States Bankruptcy Court  
District of Arizona**

In re **TONG HUN KIM  
YUN JOUG KIM**

Debtor(s)

Case No.

Chapter **11**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**TONG HUN KIM  
YUN JOUG KIM**

Printed Name(s) of Debtor(s)

X **/s/ TONG HUN KIM**

Signature of Debtor

**November 11, 2010**

Date

Case No. (if known)

X **/s/ YUN JOUG KIM**

Signature of Joint Debtor (if any)

**November 11, 2010**

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
District of Arizona**

In re **TONG HUN KIM  
YUN JOUG KIM**

Debtor(s)

Case No.

Chapter

**11**

**DECLARATION**

We, **TONG HUN KIM and YUN JOUG KIM**, do hereby certify, under penalty of perjury, that the Master Mailing List, consisting of **8** sheet(s), is complete, correct and consistent with the debtor(s)' schedules.

Date: **November 11, 2010**

**/s/ TONG HUN KIM**

**TONG HUN KIM**

Signature of Debtor

Date: **November 11, 2010**

**/s/ YUN JOUG KIM**

**YUN JOUG KIM**

Signature of Debtor

Date: **November 11, 2010**

**/s/ CINDY L. GREENE**

Signature of Attorney

**CINDY L. GREENE 27001**

**CARMICHAEL & POWELL, P.C.**

**7301 N. 16th Street**

**Suite 103**

**Phoenix, AZ 85020**

**(602)861-0777 Fax: (602)870-0296**

MML-5

KIM, TONG and YUN -

ALLIANCE ONE RECEIVABLES MGMT., INC.  
P.O. BOX 2449  
GIG HARBOR WA 98335

ALLIED INTERSTATE  
P.O. BOX 1962  
SOUTHGATE MI 48195

AMERICAN EXPRESS - COSTCO  
BOX 0001  
LOS ANGELES CA 90096

AMERICAN HOME MTG SVCI  
4600 REGENT BLVD.  
SUITE 200  
IRVING TX 75063

AMERICAS SERVICING CO  
P.O. BOX 10328  
DES MOINES IA 50306

AMEX  
P.O. BOX 981537  
EL PASO TX 79998

AMEX  
P.O. BOX 981537  
EL PASO TX 79998

AMEX  
PO BOX 297871  
FORT LAUDERDALE FL 33329

ANDERSON & ANDERSON (ORIGINAL CREDI  
2201 MURFREESBORO PIKE D  
NASHVILLE TN 37217

ARIZONA DEPARTMENT OF REVENUE  
1600 MONROE  
7TH FLOOR  
PHOENIX AZ 85007

AURORA LOAN SERVICES I  
10350 PARK MEADOWS DR ST  
LITTLETON CO 80124

KIM, TONG and YUN -

BAC HOME LOANS SERVICE  
450 AMERICAN ST  
SIMI VALLEY CA 93065

BAC HOME LOANS SERVICE  
450 AMERICAN ST  
SIMI VALLEY CA 93065

BAC HOME LOANS SERVICE  
450 AMERICAN ST  
SIMI VALLEY CA 93065

BAC HOME LOANS SERVICE  
450 AMERICAN ST  
SIMI VALLEY CA 93065

BAC HOME LOANS SERVICING  
P.O. BOX 512019  
LOS ANGELES CA 90051

BANK OF AMERICA  
4161 PIEDMONT PKWY  
GREENSBORO NC 27410

BANK OF AMERICA  
PO BOX 1598  
NORFOLK VA 23501

BANK OF AMERICA  
4161 PIEDMONT PARKWAY  
GREENSBORO NC 27410

BANK OF AMERICA  
P.O. BOX 15726  
WILMINGTON DE 19886

BANK OF AMERICA  
4161 PIEDMONT PKWY.  
GREENSBORO NC 27410

BK OF AMER  
4161 PIEDMONT PARKWAY  
GREENSBORO NC 27410

KIM, TONG and YUN -

BK OF AMERICA  
4161 PIEDMONT PARKWAY  
GREENSBORO NC 27410

BUREAU OF MED ECONCS (ORIGINAL CRED  
326 E CORONADO RD  
PHOENIX AZ 85004

BYL COLLECTION SERVICE (ORIGINAL CR  
301 LACEY ST  
WEST CHESTER PA 19382

CAP ONE  
PO BOX 85520  
RICHMOND VA 23285

CHASE  
3990 S BABCOCK ST  
MELBOURNE FL 32901

CHASE  
PO BOX 15298  
WILMINGTON DE 19850

CHASE  
10790 RANCHO BERNARDO RD  
SAN DIEGO CA 92127

CIRCLE G AT HIGHLANDS WEST HOA  
1801 S. EXTENSION ROAD  
SUITE 124  
MESA AZ 85210

CIRCLE G AT HIGHLANDS WEST HOA  
1801 S. EXTENSION ROAD  
SUITE 124  
MESA AZ 85210

CITI  
PO BOX 6241  
SIOUX FALLS SD 57117

COMPASS BANK  
701 32ND ST S  
BIRMINGHAM AL 35233

KIM, TONG and YUN -

DEL REY TERRACE HOA  
P.O. BOX 7270  
NEWPORT BEACH CA 92658

DIVERSIFIED ADJUSTME (ORIGINAL CRED  
600 COON RAPIDS BLVD  
COON RAPIDS MN 55433

EMC MORTGAGE  
P.O. BOX 293150  
LEWISVILLE TX 75029

ENHANCED RECOVERY CORP.  
8014 BAYBERRY ROAD  
JACKSONVILLE FL 32256

GC SERVICES LIMITED PARTNERSHIP  
P.O. BOX 36347  
HOUSTON TX 77236

GEMB/BANANA REP  
PO BOX 981400  
EL PASO TX 79998

GMAC MORT.  
3451 HAMMOND AVE PO BOX 4622  
WATERLOO IA 50704

GMAC MORTGAGE  
PO BOX 4622  
WATERLOO IA 50704

GMAC MORTGAGE  
PO BOX 4622  
WATERLOO IA 50704

GREEN POINT SAVINGS  
4160 MAIN ST  
FLUSHING NY 11355

HSBC BANK  
PO BOX 5253  
CAROL STREAM IL 60197

KIM, TONG and YUN -

I C SYSTEM INC (ORIGINAL CREDITOR:B  
PO BOX 64378  
SAINT PAUL MN 55164

I.C. SYSTEM INC. (ORIGINAL CREDITOR  
P.O. BOX 64378  
ST PAUL MN 55164

I.C. SYSTEM INC. (ORIGINAL CREDITOR  
P.O. BOX 64378  
ST PAUL MN 55164

INTERNAL REVENUE SERVICE  
210 E. EARL STREET  
STOP 4040PX  
PHOENIX AZ 85014

INTERNAL REVENUE SERVICE  
210 E. EARL STREET  
STOP 4040PX  
PHOENIX AZ 85014

IRONWOOD VILLAGE ASSOC.  
9362 E. RAINTREE DRIVE  
SCOTTSDALE AZ 85260

JOMAR ASSOCIATION SERVICES  
P.O. BOX 60188  
PHOENIX AZ 85082

KIM HYUNCHUL/MIKYUNG  
9330 E. VIA DE VAQUERO DRIVE  
SCOTTSDALE AZ 85255

LAMONT HANLEY & ASSOCI (ORIGINAL CR  
1138 ELM ST  
MANCHESTER NH 03101

LVNV FUNDING LLC (ORIGINAL CREDITOR  
PO BOX 740281  
HOUSTON TX 77274

MAIN STREET ACQUISITON (ORIGINAL CR  
3950 JOHNS CREEK CT STE  
SUWANEE GA 30024

KIM, TONG and YUN -

MARK W. WALDRON, ESQ.  
1801 S. EXTENSION ROAD  
SUITE 124  
MESA AZ 85210

MAZDA AMER  
POB 542000  
OMAHA NE 68154

NCO FINANCIAL SYSTEMS, INC.  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

NWP SERVICES CORP.  
P.O. BOX 553178  
DETROIT MI 48255

PINNACLE CREDIT SERVIC (ORIGINAL CR  
7900 HIGHWAY 7 # 100  
SAINT LOUIS PARK MN 55426

PORTFOLIO RECVRY&AFFIL (ORIGINAL CR  
120 CORPORATE BLVD STE 1  
NORFOLK VA 23502

PROGRESSIVE MANAGEME (ORIGINAL CRED  
1521 W CAMERON AV  
WEST COVINA CA 91790

RJM ACQ LLC (ORIGINAL CREDITOR:WASH  
575 UNDERHILL BLVD STE 2  
SYOSSET NY 11791

RMCB  
P.O. BOX 1238  
ELMSFORD NY 10523

RURAL METRO CORP (ORIGINAL CREDITOR  
8401 E INDIAN SCHOOL RD  
SCOTTSDALE AZ 85251

SAFECO OF AMERICA  
1315 N. HIGHWAY DRIVE  
FENTON MO 63026



KIM, TONG and YUN -

SANTANDER CONSUMER USA  
8585 N STEMMONS FWY STE  
DALLAS TX 75247

SO. CA GAS CO.  
P.O. BOX C  
MONTEREY PARK CA 91756

SOVEREIGN BANK  
865 BROOK ST  
ROCKY HILL CT 06067

T-MOBILE  
P.O. BOX 37380  
ALBUQUERQUE NM 87176

TATE & KIRLIN ASSOC.  
2810 SOUTHAMPTON ROAD  
PHILADELPHIA PA 19154

THD/CBSD  
PO BOX 6497  
SIOUX FALLS SD 57117

U.S. DEPT. OF EDUCATION  
PO BOX 5609  
GREENVILLE TX 75403

VALLEY COLLECTION SERV (ORIGINAL CR  
7025 N 58TH AVE  
GLENDALE AZ 85301

VALLEY COLLECTION SERVICE  
P.O. BOX 520  
GLENDALE AZ 85311

VERIZON  
P.O. BOX 3397  
BLOOMINGTON IL 61702

WILDFLOWER RANCH HOA  
1625 E. NORTHERN AVENUE  
#200  
PHOENIX AZ 85020

KIM, TONG and YUN -

ZWICKER & ASSOC., P.C.  
P.O. BOX 10069  
SCOTTSDALE AZ 85271

In re **TONG HUN KIM**  
**YUN JOUG KIM**  
 Debtor(s)  
 Case Number: \_\_\_\_\_  
 (If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>																			
1	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			<b>Column A</b>	<b>Column B</b>														
		<b>Debtor's</b>	<b>Spouse's</b>																
		<b>Income</b>	<b>Income</b>																
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$ <b>11,923.30</b>	\$ <b>0.00</b>																
3	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c.	Business income	Subtract Line b from Line a	
		Debtor	Spouse																
a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>																
b.	Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>																
c.	Business income	Subtract Line b from Line a																	
		\$ <b>0.00</b>	\$ <b>0.00</b>																
4	<p><b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c.	Rent and other real property income	Subtract Line b from Line a	
		Debtor	Spouse																
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b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>																
c.	Rent and other real property income	Subtract Line b from Line a																	
		\$ <b>0.00</b>	\$ <b>0.00</b>																
5	<b>Interest, dividends, and royalties.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																
6	<b>Pension and retirement income.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	\$ <b>0.00</b>	\$ <b>0.00</b>																
8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ <b>0.00</b></td> <td style="width: 30%;">Spouse \$ <b>0.00</b></td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>													
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		\$ <b>0.00</b>	\$ <b>0.00</b>																
9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$				
		Debtor	Spouse																
a.		\$	\$																
b.		\$	\$																
		\$ <b>0.00</b>	\$ <b>0.00</b>																
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ <b>11,923.30</b>	\$ <b>0.00</b>																

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>11,923.30</b>
----	--	---------------------

**Part II. VERIFICATION**

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>November 11, 2010</u>	Signature: <u>/s/ TONG HUN KIM</u> <b>TONG HUN KIM</b> (Debtor)
	Date: <u>November 11, 2010</u>	Signature <u>/s/ YUN JOUG KIM</u> <b>YUN JOUG KIM</b> (Joint Debtor, if any)

## Current Monthly Income Details for the Debtor

### Debtor Income Details:

Income for the Period **05/01/2010** to **10/31/2010**.

### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Intel**

Income by Month:

6 Months Ago:	<u>05/2010</u>	<u>\$10,826.92</u>
5 Months Ago:	<u>06/2010</u>	<u>\$10,826.92</u>
4 Months Ago:	<u>07/2010</u>	<u>\$17,405.18</u>
3 Months Ago:	<u>08/2010</u>	<u>\$10,826.92</u>
2 Months Ago:	<u>09/2010</u>	<u>\$10,826.92</u>
Last Month:	<u>10/2010</u>	<u>\$10,826.92</u>
Average per month:		<u>\$11,923.30</u>