

FORM B1

**United States Bankruptcy Court
Central District of California**
Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Hoats, Lillian D.		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Lillian Demonteverde Lillian D. Plummer		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. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 4660		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): 29401 Via Acaso Dr Laguna Niguel, CA		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
ZIPCODE 92677-18		ZIPCODE	
County of Residence or of the Principal Place of Business:		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
ZIPCODE		ZIPCODE	
Location of Principal Assets of Business Debtor (if different from street address above):			
ZIPCODE			

Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:	Nature of Business (Check all applicable boxes.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		
Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.		

Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> 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 <table style="width:100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>										1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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THIS SPACE IS FOR COURT USE ONLY

U.S. BANKRUPTCY COURT

FILED

SEP 20 2006

CLERK U.S. BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
BY _____ Deputy Clerk

Voluntary Petition

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

Name of Debtor(s):

Hoats, Lilian D.

Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)

Location

Where Filed: None

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

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 § 342(b) of the Bankruptcy Code.

X

9/19/06

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No

Certification Concerning Debt Counseling by Individual/Joint Debtor(s)

☒ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition

☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)

Information Regarding the Debtor (Check the Applicable Boxes)**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.

Statement 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 or lessor that obtained judgment)

(Address of landlord or lessor)

☐ 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.

Voluntary Petition

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

Name of Debtor(s):

Hoats, Lilian D.

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 § 342(b) of the Bankruptcy Code.

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

X 

Signature of Debtor

Lilian D. Hoats

X _____

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 19, 2006

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 main proceeding, and that I am authorized to file this petition. A certified copy of the order granting recognition is attached.

(Check one box only)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____


Signature of Foreign Representative

X _____

Printed Name of Foreign Representative

Date

Signature of Attorney

X 

Signature of Attorney for Debtor(s)

Lilian D. HOATS

Printed Name of Attorney for Debtor(s)

Lilian D. Hoats Lilianhoats@Cox.Ne

Firm Name

28491 Via Acaso Dr.,

Address

Laguna Niguel, CA 92677

(310) 920-5810

Telephone Number

September 19, 2006

Date

Signature of Non-Attorney 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); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 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 19B 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 _____

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

Date

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

STATEMENT OF RELATED CASES
INFORMATION REQUIRED BY LOCAL RULE 1015-2
UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Laguna Niguel, , California



Debtor

Dated: September 19, 2006

Joint Debtor

Name: Lilian D. Hoats Lilianhoats@Cox.NetAddress: 28491 Via Acaso Dr.,Laguna Niguel, CA 92677Telephone: (310) 920-5810 Fax: (949) 218-4399☒ Attorney for Debtor☐ Debtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

List all names including trade names, used by Debtor(s) within last 8 years:
Hoats, Lilian D.; Demonteverde, Lilian; Plummer, Lilian D.

Case No.:

NOTICE OF AVAILABLE CHAPTERS

(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

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.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 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, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not 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)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is 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.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

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

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.)

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

Certificate of the Debtor

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

Hoats, Lilian D.
Printed Name(s) of Debtor(s)

X  9/19/06
Signature of Debtor Date

Case No. (If known) _____

X
Signature of Joint Debtor (if any) Date

United States Bankruptcy Court
Central District of California

IN RE:

Case No. _____

Hoats, Lilian D.

Chapter 11

Debtor(s)

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

[Complete one of the following statements.]

☒ I/We, Lilian D. Hoats the debtor(s) in the above-styled case hereby certify
(Printed Name(s) of Debtor and Joint Debtor, if any)

that on September 17, 2006 I/we completed an instructional Course in personal financial management provided by
(Date)

American Debtor Education, Inc. an approved personal financial management instruction provider.
(Name of Provider)

If the provider furnished a document attesting to the completion of the personal financial management instructional course, a copy of that document is attached.

☐ I/We, _____ the debtor(s) in the above-styled case hereby certify
(Printed Name(s) of Debtor and Joint Debtor, if any)

that no personal financial management course is required because:

[Check the appropriate box.]

☐ I am/We are incapacitated or disabled, as defined in 11 U.S.C. § 109(h);

☐ I am/We are on active military duty in a military combat zone; or

☐ I/We reside in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Lilian D. Hoats

Date: September 19, 2006

Signature of Joint Debtor: _____

Date: _____

Certificate Number: 07021-CAC-DE-000812844

Bankruptcy Case Number: 06-00000

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 17, 2006, at 06:37 o'clock PM PDT,
Lilian Hoats completed a course on personal financial
management given by internet by
American Debtor Education, Inc.,
a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Central District of California.

Date: September 17, 2006

By /s/Lawrence Fichter

Name Lawrence Fichter

Title Mgr. Product Development

United States Bankruptcy Court
Central District of California

IN RE:

Hoats, Lillian D.

Debtor(s)

Case No. _____

Chapter 11

DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT*[Complete one of the following statements.]*☒ I/We, Lillian D. Hoats

(Printed Name(s) of Debtor and Joint Debtor, if any)

the debtor(s) in the above-styled case hereby certify

that on September 20, 2006 I/we completed an instructional Course in personal financial management provided by

(Date)

SpringBoard Credit Management

(Name of Provider)

an approved personal financial management instruction provider.

If the provider furnished a document attesting to the completion of the personal financial management instructional course, a copy of that document is attached.

☐ I/We, _____

(Printed Name(s) of Debtor and Joint Debtor, if any)

the debtor(s) in the above-styled case hereby certify

that no personal financial management course is required because:

[Check the appropriate box.]☐ I am/We are incapacitated or disabled, as defined in 11 U.S.C. § 109(h);☐ I am/We are on active military duty in a military combat zone; or☐ I/We reside in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: _____

Date September 20, 2006Lillian D. Hoats

Signature of Joint Debtor: _____

Date: _____

Certificate Number: 00478-CAC-CC-000826764

CERTIFICATE OF COUNSELING

I CERTIFY that on September 20, 2006, at 1:46 o'clock PM EDT,

Lilian Hoats received from

Springboard Nonprofit Consumer Credit Management, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Central District of California, 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 and telephone.

Date: September 20, 2006

By /s/Dianne Wilkman

Name Dianne Wilkman

Title CEO

* 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
Central District of California**

IN RE:

Hoats, Lillian D.

Debtor(s)

Chapter:!!

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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Wells Fargo P.O. Box 30086 Los Angeles, CA 90030-0086	(800) 642-4720 4465-4201-6094-0243	Credit card	Unliquidated	\$12,100.99
Wells Fargo P.O. Box 54349 Los Angeles, CA 90054-0349	(800) 225-5935 4856-2002-0924-4584	Credit card	Unliquidated	\$ 7,348.99
Capital One, F.S.B. P.O. Box 60067 City of Industry, CA 91716-0067	1-800-867-0904 4115-0725-5281-4744	Credit card	Unliquidated	\$1,134.52
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137	1-800-626-2556/800-421-211 5329-0603-4280-1336	Credit card	Unliquidated	\$17,035.62
MBNA AMERICA (Nascar Inc.) P.O. Box 15137 Wilmington, DE 19886-5137	1-800-789-6685 4264-2807-8636-2989	Credit card	Unliquidated	\$5,965.37
Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266-0487	1-966-400-6045 Providian Visa 4185-8671-7009-2952	Credit card	Unliquidated	\$2,998.00
Citibank (South Dakota), N.A. Credit Card Center P.O. Box 689140 Des Moines, IA 50368-9140	1-800-722-2617/ Fax 515-226-4060 # 6-3395-9135-001-8	Credit card	Unliquidated	\$570.41
Home Depot P.O. Box 689100 Des Moines, IA 5039-91	1-800-677-0232 6035-3201-7367-8242	Credit card	Unliquidated	\$1,700.02
GE Money Bank P.O. Box 530942 Atlanta, GA 30353-0942	1-877-278-5297 6044086010056611 Re:HSN	Credit card	Unliquidated	\$559.00

LIST OF 20-LARGEST CREDITORS, continued (page 2 of 2)

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
HSN P.O. Box 530942, Atlanta GA 30353-0942	(800) 234-3476 NCO Fin.Sys. #8601-005661-1	Credit card	Unliquidated	\$687.95
Chase Cardmember Services P.O. Box 94014 Palatine, IL 60094-4014	1-800-346-5538 4246-3113-7068-264	Credit card	Unliquidated	\$13,982.66
Great Lakes Educational Loan Services 2401 International Lane Madison, WI 53704-3192	(800) 236-4300/ (608) 246-1800 187681389000003	Student Loan	Unliquidated	\$75,018.94
Mission Hospital (St. Joseph Health Sys.) 27700 Medical Center Rd. Mission Viejo, CA 92691-9966	(949) 365-2197 # AV0017181847	Medical	Unliquidated	\$1,140.69
MVEP Medical Group P.O. Box 660099 Arcadia, CA 91066-0099	1-877-346-2455 Account # 602103022	Medical	Unliquidated	\$414.00
Mark S. Zarembo, M.D. 27800 Medical Center Road 110 Mission Viejo, CA 92691	949-364-4422 Acct # 3747	Medical	Unliquidated	\$92.25
Care Connections Plus 7277 Bernice Center Line, MI 48015	800-919-3942 Account # 0027550	Medical	Unliquidated	\$100.77
AMA Collection Agency (Pathology Inc., A Medical Corp) P.O. Box 1235 Elmsford, NY 10523-0935	1-800-365-3638 G050842826	Medical	Unliquidated	\$35.00
La Jolla Radiology Diagnostic P.O. Box 910229 San Diego, CA 92191	877-207-8247 # H726677	Medical	Unliquidated	\$2.16 PAID

United States Bankruptcy Court
Central District of California

IN RE:

Case No. _____

Hoats, Lilian D.

Chapter 11

Debtor(s)

VERIFICATION OF CREDITOR MAILING LIST

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 4 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date: 9/19/06 Signature: Lilian D. Hoats
Debtor

Date: _____ Signature: _____
Joint Debtor, if any

Date: _____ Signature: _____
Attorney (if applicable)

Office of U.S. Trustee
Attn: Chapter 11
411 West Fourth Street, # 9041
Santa Ana, CA 92701-4593

Lilian D. Hoats
29401 Via Acaso Drive
Laguna Niguel, CA 92677-1851

AMA Collection Agency (Pathology Inc.)
P.O. Box 1235
Elmsford, NY 10523-0935

Capital One F.S.B.—Visa
P.O. Box 60067
City of Industry, CA 91716-0067

Chase Cardmember Services
P.O. Box 94014
Palatine, IL 60094-4014

Condominium Lien & Collection Services
14412 Friar St.
Van Nuys, CA 91401-2124

Countrywide Home Loans, Inc.
400 Countrywide Way SV-35
Simi Valley, CA 93065-6298

Conoco/Union 76—Citibank
Credit Card Center
P.O. Box 689140
Des Moines, IA 50368-9140

EMC MORTGAGE CORPORATION
P.O. Box 141358
Irving, TX 75014-1358

GE Money Bank/HSN
P.O. Box 530942
Atlanta, GA 30353-0942

Great Lakes Educational Loan Services
2401 International Lane
Madison, WI 53704-3192

Home Depot
P.O. Box 689100
Des Moines, IA 50309-9100

Home Shopping Network
P.O. Box 530942
Atlanta GA 30353-0942

La Jolla Radiology Diagnostic
P.O. Box 910229
San Diego, CA 92191-0229

Los Angeles County Tax Collector
P.O. Box 54088
Los Angeles, CA 90054-0088

Mark S. Zaremba, M.D.
27800 Medical Center Road 110
Mission Viejo, CA 92691-6410

MBNA America—Visa
P.O. Box 15137
Wilmington, DE 19886-5137

MBNA AMERICA (Nascar Inc.)
P.O. Box 15137
Wilmington, DE 19886-5137

Mission Hospital (St. Joseph Health System)
27700 Medical Center Rd.
Mission Viejo, CA 92691-9966

MVEP Medical Group
P.O. Box 660099
Arcadia, CA 91066-0099

Orange County Treasurer-Tax Collection
12 Civic Center Plaza, Rm G58
P.O. Box 1980
Santa Ana, CA 92702-1980

Providian Visa
Washington Mutual Card Services
P.O. Box 660487
Dallas, TX 75266-0487

Terrance R. Armstrong
3333 Pacific Place, #428
Long Beach, CA 90806-7156

Wells Fargo
P.O. Box 30086
Los Angeles, CA 90030-0086

Wells Fargo Business Visa
P.O. Box 54349
Los Angeles, CA 90054-0349