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United States Bankruptcy Court Central District of California, San Fernando Division			Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle):  Name Suarez, Yolanda B		Name of Joint Deb	Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars		sed by the Joint Debtor is naiden, and trade names)		
Last four digits of Soc. Sec. No./Complete EIN or o than one, state all): <b>6424</b>	ther Tax I.D. No. (if more	Last four digits of S than one, state all):	•	EIN or other Tax I.D. No. (if more	
Street Address of Debtor (No. & Street, City, State 30000 Sand Canyon Rd Space #29 Canyon Country, CA	& Zip Code):	Street Address of Jo	oint Debtor (No. & Stree	t, City, State & Zip Code):	
Canyon Country, OA	ZIPCODE 91387			ZIPCODE	
County of Residence or of the Principal Place of Bu Los Angeles	siness:	County of Residence	ce or of the Principal Plac	ce of Business:	
Mailing Address of Debtor (if different from street a	address)	Mailing Address of	f Joint Debtor (if differen	at from street address):	
	ZIPCODE	1		ZIPCODE	
Location of Principal Assets of Business Debtor (if		pove):			
27141 Hidaway Ave #107, Canyon Cou	ntry, CA		_	ZIPCODE 91387	
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one be attached) ☐ Filing Fee to be paid in installments (Applicable tattach signed application for the court's consideration is unable to pay fee except in installments. Rule 1 3A. ☐ Filing Fee waiver requested (Applicable to chapter	to individuals only). Must ation certifying that the debtor 006(b). See Official Form	t Entity applicable.) organization under States Code (the ).  Check one box: Debtor is a smal Debtor is not a s Check if: Debtor's aggregation	the Petition Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primaril debts, defined in 1 § 101(8) as "incurr individual primaril personal, family, on hold purpose."  Chapter 11 D business debtor as definant business debtor as definant business debtor as cate noncontingent liquidate than \$2,190,000.	I U.S.C. business debts. red by an y for a r house-	
attach signed application for the court's consideration. See Official Form 3B.  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).  Statistical/Administrative Information  THIS SPACE IS FOR COURT USE ONLY					
Debtor estimates that funds will be available for Debtor estimates that, after any exempt property no funds available for distribution to unsecured compared to the compared t	is excluded and administrative		will be		
Estimated Number of Creditors  1- 50- 100- 200- 1,000-	5,001- 10,001- 25,00	01- 50,001-	Over		
49 99 199 999 5,000	10,000 25,000 50,0	00 100,000 1	00,000		
Estimated Assets  \$\int \\$0 to \\ \\$10,000 to \\ \\$100,000	\$100,000 to		than million		
	\$100,000 to \$1 mill s1 million \$100 m		than million		

(Official Form 1) (04/07)		FORM B1, Page
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Suarez, Yolanda B	
Prior Bankruptcy Case Filed Within Last 8		1
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore 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.	(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petitio chapter 7, 11, 12, or 13 of ti explained the relief available up	ixhibit B  lif debtor is an individual rimarily consumer debts.)  named in the foregoing petition, declare ner that [he or she] may proceed under the 11, United States Code, and have nder each such chapter. I further certify the notice required by § 342(b) of the
	Signature of Attorney for Debtor(s)	Date
(To be completed by every individual debtor. If a joint petition is filed, e  ✓ Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:	ade a part of this petition.	ach a separate Exhibit D.)
☐ Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.	
		nis District for 180 days immediately
☐ 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 pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or p	roceeding [in a federal or state court]
Statement by a Debtor Who Resides (Check all app  Landlord has a judgment against the debtor for possession of debtor	plicable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lan	ndlord or lessor)	
<ul> <li>Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess</li> </ul>		
Debtor has included in this petition the deposit with the court of a	ny rent that would become due dur	ing 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):

Suarez, Yolanda B

## 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 State 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/ Yolanda B Suarez

Signature of Debtor

Yolanda B Suarez

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 7, 2007

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

X

Printed Name of Foreign Representative

Date

## Signature of Attorney

## X /s/ James T. King

Signature of Attorney for Debtor(s)

## James T. King 82087

Printed Name of Attorney for Debtor(s)

## King & Associates

Firm Nam

## 315 W. Arden Avenue #28

Address

Glendale, CA 91203

### (818) 242-1100

Telephone Number

May 7, 2007

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(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 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

## $Signature\ of\ Debtor\ (Corporation/Partnership)$

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.

Χ

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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.

		· · · · · · · · · · · · · · · · · · ·
	Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number James T. King 82087 King & Associates 315 W. Arden Avenue #28 Glendale, CA 91203 (818) 242-1100 Fax: (818) 242-1012	FOR COURT USE ONLY
	Attorney for	
	UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
	In re	CASE NO.:
	Suarez, Yolanda B	CHAPTER:
	Debtor(s).	ADV. NO.:
	ELECTRONIC FILING DECLARATION	ON
	Petition, statement of affairs, schedules or lists	
	Amendments to the petition, statement of affairs, schedules or lists	Date Filed:
	Other:	Date Filed:
	PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY	Date Filed:
	I (We), the undersigned Debtor(s) or other party on whose behalf the above-reference declare under penalty of perjury that: (1) I have road and understand the above-reference declare under penalty of perjury that: (1) I have road and understand the above-reference declare under penalty of perjury that: (1) I have road and understand the above-reference declare under the penalty of perjury that: (1) I have road and understand the above-reference declare under the penalty of perjury that: (1) I have road and understand the penalty of p	
EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only	declare under penalty of perjury that: (1) I have read and understand the above-reference Document); (2) the information provided in the Filed Document is true, correct and consignature line(s) for the Signing Party in the Filed Document serves as my signature and statements, verifications and certifications to the same extent and effect as my actual singured a true and correct hard copy of the Filed Document in such places and provided attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document is a petition completed and signed a Statement of Social Security Number(s) (Form B21) and pro-	omplete; (3) the "/s/," followed by my name, on the denotes the making of such declarations, requests gnature on such signature line(s); (4) I have actually the executed hard copy of the Filed Document tomy ocument and this Declaration with the United States
998-2	Signature of Signing Party	Date
-800	Yolanda B Suarez	Date
ng, Inc. [1	Printed Name of Signing Party	
07 EZ-FIII	Signature of Joint Debtor (if applicable)	Date
1993-2007	Printed Name of Joint Debtor (if applicable)	-
© 199	PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY	
	I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perj signature lines for the Attorney for the Signing Party in the Filed Decument control	
	lines; (2) the Signing Party signed the Declaration of Debtor(s) or Other Party before I el with the United States Bankruptcy Court for the Central District of California; (3) I have Filed Document in the locations that are indicated by "/s/," followed by my name, and h in the locations that are indicated by "/s/," followed by the Signing Party's name, on the (4) I shall maintain the executed originals of this Declaration, the Declaration of Debtor(s) of five years after the closing of the case in which they are filed; and (5) I shall make Declaration of Debtor(s) or Other Party, and the Filed Document available for review up Document is a petition, I further declare under penalty of perjury that: (1) the Signing Pasecurity Number(s) (Form B21) before I electronically submitted the Filed Document for the Central District of California; (2) I shall maintain the executed original of the Statem period of five years after the closing of the pase in which they are filed; and (3) I shall mal Security Number(s) (Form B21) available for review upon request of the Court.  Signature of Attorney for Signing Party	and effect as my actual signature on such signature ectronically submitted the Filed Document for filing actually signed a true and correct hard copy of the ave obtained the signature(s) of the Signing Party true and correct hard copy of the Filed Document; or Other Party, and the Filed Document for a period see the executed originals of this Declaration, the on request of the Court or other parties. If the Filed arty completed and signed the Statement of Social or filing with the United States Bankruptcy Court for
	James T. King Printed Name of Attorney for Signing Party	
	i miled rame of Automey for Signing Party	

	Attorney or Party Name, Address, Telephons & FAX Numbers, and California State Bar Number James T. King 82067	,
	James T. King 82067 King & Associates 315 W. Arden Avonus #28	FOR COURT USE ONLY
	Giandale, DA 91203 [818] 242-1100 Fax: [818] 242-1012	· ·
	Attomey for	
i	UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	1
	IN THE	
	Suarez, Yolanda B	CASE NO.:
		CHAPTER:
	Debtor(s).	ADV. NO.:
	ELECTRONIC FILING DECLARATION	ON
	(INDIVIDUAL)	
	Petition, statement of affairs, schedules or lists	Date Filed:
	Amendments to the petition, statement of affairs, schedules or lists	Date Filed:
	· · · · · · · · · · · · · · · · · · ·	Date Filed:
	PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY	
	I (We), the undersigned Debtor(s) or other party on whose behalf the above-reference declare under penalty of perjury that: (1) I have read and understand the above-reference.	Bri document is holds fled col
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g		POINTED HIS HIMKING OF SHOOT REPROPAGE
PP SE	signed a true and conect hard copy of the Filed Document in such places and provided to attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document.	he executed hard copy of the Elica D
200	attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Do Bankruptcy Court for the Central District of California. If the Filed Document is a position	
ż	Bankruptcy Court for the Central District of California. If the Filed Document is a petition, completed and signed a Statement of Social Security Number(s) (Form B21) and proving the Court of California.	I further declare under penalty of perjury that I have
2	A A CIA	and and everyers outsides to my stromes.
	Signature of Signing Party	
효	Yolanda B Suarez	Date
监	Printed Name of Signing Party	
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77	Signature of Joint Debtor (if applicable)	
372	<u> </u>	Date
त्य 8	Printed Name of Joint Debtor (If applicable)	<del></del>
ē.	PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY	
	the understand Attended to the second of the	•
•	I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjusignature lines for the Attorney for the Signing Party in the Filed Document serves as	ry that: (1) the "/s/," followed by my name, on the
	Filed Document in the leastlene float and for the Central District of California; (3) I have a	ctually administed the riled Document for filling
- 2	Of the years still the cocine of the !! !!	VUIDI I DILV. NIKI HIM PHONT INCHESSAGA
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	PURION VILLAGO VERIES SILECTION CINCING AFFIND APPRA In which the	the executed original of the Statement of a
	Security Number(s) (Form B21) available for review upon request of the Court	or the Statement of Social
;	Danahara Calabara	*
	Signature of Attorney for Signing Party	Date
i	James T. King Printed Name of Attorney for Signing Party	e with
	THINGS INCHIES UI AUDITION TOT STATERA DOME	■ 127

Official Form 1, Exhibit D (10/06)

# United States Bankruptcy Court Central District of California, San Fernando Division

Сеп	fral District of California, San Fernando Division
IN RE:	Case No.
Suarez, Yolanda B	Clemion 44
Γ.	/GDLOI(S)
EXHIBIT D - IN	DIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
AAT.	I CREDIT COUNSELING REGITDEMENT
warning: You must be able to check trudo so, you are not eligible to file a bank: whatever filing fee you paid, and your cand you file another bankruptcy case late to stop creditors collection activities.	othfully one of the five statements regarding credit counseling listed below. If you cannot ruptcy case, and the court can dismiss any case you do file. If that happens, you will lose reditors will be able to resume collection activities against you. If your case is dismissed ter, you may be required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhib one of the five statements below and attack	elt D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing the United States trustee or bankruptcy adu performing a related budget analysis, and I I certificate and a copy of any debt repayment	of my bankruptcy case, I received a briefing from a credit counseling agency approved by ministrator that outlined the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the plan developed through the agency
g the United States trustee or bankruptcy add performing a related budget analysis, but I d a copy of a certificate from the agency describe agency no later than 15 days after your	of my bankruptcy case, I received a briefing from a credit counseling agency approved by ministrator that outlined the opportunities for available credit counseling and assisted me in a not have a certificate from the agency describing the services provided to me. You must file thing the services provided to you and a copy of any debt repayment plan developed through bankruptcy case is filed.
3. I certify that I requested credit counses days from the time I made my request, and requirement so I can file my bankruptcy case of circumstances here. J	ling services from an approved agency but was unable to obtain the services during the five if the following exigent circumstances merit a temporary waiver of the credit counseling now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent
53-2007 EZ. Frāng,	
obtain the credit counseling briefing within the agency that provided the briefing, tog extension of the 30-day deadline can be grai be filed within the 30-day period. Failure satisfied with your reasons for filing your h dismissed.	ated in your motion, it will send you an order approving your request. You must still the first 30 days after you file your bankruptcy case and promptly file a certificate from ether with a copy of any debt management plan developed through the agency. Any sted only for cause and is ilmited to a maximum of 15 days. A motion for extension must to fulfill these requirements may result in dismissal of your case. If the court is not each representation of the court is not each representation of the court is not each representation.
<ul> <li>☐ 4. I am not required to receive a credit covar a motion for determination by the court.]</li> <li>☐ Incapacity. (Defined in 11 U.S.C. § 10 of realizing and making rational decision.)</li> <li>☐ Disability. (Defined in 11 U.S.C. § 10 participate in a credit counseling briefit.)</li> </ul>	9(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable ons with respect to financial responsibilities.);  29(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to the person by telephone on the extent of being unable, after reasonable effort, to
during y duty in a ministry comb	at zone.  Idministrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information of Debtor.  Signature of Debtor.  Date:	mation provided above is true and correct.

Certificate Number: 01401-CAC-CC-001843551

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on May 7, 2007	, a	at 12:23	o'clock PM EDT,
Yolanda B Suarez		received fr	rom
GreenPath, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit co	unseling in the
Central District of California	, a	n individual [or g	roup] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a c	lebt repayment pla	an was prepared, a copy of
the debt repayment plan is attached to this o	certifica	te.	
This counseling session was conducted by t	elephone	2	
Date: May 7, 2007	Ву	/s/Holli Bratt for J	eremy Lark
	Name	Jeremy Lark	
	Title	Counselor	

<sup>\*</sup> 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, San Fernando Division

IN RE:		Case No.
Suarez, Yolanda B		Chapter 11
	Debtor(s)	•

## 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)
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	(850) 767-7000			190,664.00
Bank Of The West 1450 Treat Blvd Walnut Creek, CA 94597				91,002.00 Collateral 0.00 Unsecured: 91,002.00
Law Offices Of Glass & Goldberg For Syneron, Inc 21700 Oxnard Street Suite #430 Woodland Hills, CA 91367				51,364.08
DFAS US Military Annuitant Pay P.O. Box 7131 London, KY 40742-7131				42,000.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	(800) 955-9900			15,776.00
Wells Fargo Bank 711 W Broadway Rd Tempe, AZ 85282	(800) 642-2401			13,018.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	(800) 955-9900			10,606.00
Sallie Mae Servicing				10,000.00
Chase Auto Finance				9,931.00
P.O. Box 78070				Collateral
Phoenix, AZ 85062-8070				0.00 Unsecured:
				9,931.00
Chase 900 Stewart Ave Garden City, NY 11530				9,802.00
American Express P.O. Box 360002 Fort Lauderdale, FL 33336-0002				9,704.00
Brazos 501 Bleecker St Utica, NY 13501				9,326.00
Capital One Bank P.O. Box 85520 Richmond, VA 23285				2,838.00

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**Internal Revenue Service United States Attorney's Office Tax** 1,620.00 Insolvency II Stope 5022 300 North Los Angeles Street, RM 4062 Federal Building Room 7211 Los Angeles, CA 90012 300 N. Los Angeles Street Los Angeles, CA 90012 **United States Department Of** Justice Tax Sallie Mae Servicing 1,180.00 1002 Arthur Dr (850) 767-7000 Lynn Haven, FL 32444 684.00 Ladco Leasing 555 St Charles Place (805) 373-1910 Thousand Oaks, CA 91360 Chase 276.00 P.O. Box 94010 Palatine, IL 60094 NHIC, Corp 136.09 **ATTN Medicare Correspondene** P.O. Box 272857

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: May 7, 2007	Signature /s/ Yolanda B Suarez	
	of Debtor	Yolanda B Suarez
Date:	Signature	
	of Joint Debtor	
	(if any)	

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## 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).) <b>None</b>
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 d	eclare, under penalty of perjury, that the foregoing is true and correct.
Ex	ecuted at <b>Glendale</b> , California /s/ Yolanda B Suarez
	Debtor
Da	tod: May 7, 2007
אט	ted: May 7, 2007  Joint Debtor

Name: King & Associates	
Address: 315 W. Arden Avenue #28	
Glendale, CA 91203	
Telephone: (818) 242-1100	Fax: (818) 242-1012
✓ Attorney for Debtor	
 ☐ Debtor in Pro Per	

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: Suarez, Yolanda B	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)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the 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.

# <u>Chapter 13</u>: 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.
- 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.

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## 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 Co	nde		

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 Securi number of the officer, principal, responsible person,	
	<ul> <li>or partner of the bankruptcy petition preparer.)</li> <li>(Required by 11 U.S.C. § 110.)</li> </ul>	
x	(Required by 11 0.0.0. § 110.)	
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.

Suarez, Yolanda B	X /s/ Yolanda B Suarez	5/07/07
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (If known)	X	
,	Signature of Joint Debtor (if any)	Date

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## United States Bankruptcy Court Central District of California, San Fernando Division

IN RE:		Case No
Suarez, Yolanda B		Chapter 11
	Debtor(s)	
	VERIFICATION OF CREDITOR MAILING	LIST
Master Mailing List of credi	, or debtor's attorney if applicable, do hereby certify utors, consisting of3 sheet(s) is complete, correct acy Rule 1007-2(d) and I/we assume all responsibility for	and consistent with the debtor's schedules
Date: May 7, 2007	Signature: /s/ Yolanda B Suarez Yolanda B Suarez	Debtor
Date:	Signature:	Joint Debtor, if any
Date: May 7, 2007	Signature: <u>/s/ James T. King</u> James T. King 82087	Attorney (if applicable)

Yolanda B Suarez 30000 Sand Canyon Rd Space #29 Canyon Country, CA 91387

King & Associates
315 W Arden Avenue #28
Glendale, CA 91203

United States Trustee San Fernando Division 21051 Warner Center Lane Sutie 115 Woodland Hills, CA 91367 American Express PO Box 360002 Fort Lauderdale, FL 33336-0002

Bank Of The West 1450 Treat Blvd Walnut Creek, CA 94597

Brazos 501 Bleecker St Utica, NY 13501

Capital One Bank PO Box 85520 Richmond, VA 23285

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase 900 Stewart Ave Garden City, NY 11530

Chase PO Box 94010 Palatine, IL 60094

Chase Auto Finance PO Box 78070 Phoenix, AZ 85062-8070

DFAS
US Military Annuitant Pay
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Internal Revenue Service Insolvency II Stope 5022 300 North Los Angeles Street RM 40 Los Angeles, CA 90012

Ladco Leasing 555 St Charles Place Thousand Oaks, CA 91360

Law Offices Of Glass & Goldberg For Syneron Inc 21700 Oxnard Street Suite #430 Woodland Hills, CA 91367

NHIC Corp ATTN Medicare Correspondene PO Box 272857 Chico, CA 95927-2857

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

United States Attorney's Office Tax Federal Building Room 7211 300 N Los Angeles Street Los Angeles, CA 90012

United States Department Of Justice Civil Trial Division PO Box 683 Ben Franklin Station Washington, DC 20044

Wells Fargo Bank 711 W Broadway Rd Tempe, AZ 85282