Voluntary Petition	Name of Debtor(s):	FORM B1, Page
	• •	1 P-14
(This page must be completed and filed in every case.)	Rodriguez Altagrac	NAS BELLITAN
	行及 计多 图 《学·思维·爱尔·思克斯文》	Date Filed:
Location None Where Filed:	Case Number:	
Location Where Filed:	Case Number:	Date Filed:
	"我们不是我们的人,我们还是不是你 <b>呢</b> "。 我们还是一个人,我们就是我们的人,我们	· 1995年 - 199
	Case Number:	Date Flied:
Name of Debtor:		
District:	Relationship:	Judge:
Exhibit A		Exhibit B
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10C) 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 C	I, the attorney for the petitioner nan informed the petitioner that [he or s of title 11, United States Code, and such chapter. I further certify that I by 11 U.S.C. § 342(b).  X Signature of Attorney for Debte	ebtor is an individual whose debts anly consumer debts.)  ned in the foregoing petition, declare that I ha she] may proceed under chapter 7, 11, 12, or I have explained the relief available under ea have delivered to the debtor the notice requirex(s)  Date  Exhibit D  ual debtor. If a joint petition is filed, each spot
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.  XX  No	M Exhibit D completed and signs this petition.  If this is a joint petition:	ate Exhibit D.)  ad by the debtor is attached and made a part  signed by the joint debtor is attached and ma
(Chec	legarding the Debtor - Venue ck any applicable box)	
★BICIDebtor has been domiciled or has had a residence, pripreceding the date of this petition or for a longer part of	SUCI 100 days than in any outer blos	
There is a bankruptcy case concerning debtor's affiliate		
Debtor is a debtor in a foreign proceeding and has its properties of principal place of business or assets in the United S	STATES DOLD BY COLORING IN MI CO.	of brosonamid Im a real and a
District, or the interests of the parties will be served in n		
District, or the interests of the parties will be served in n  Certification by a Debtor Who  Chec	o <b>Resides as a</b> Tenant of Residentia ok all applicable boxes.	
District, or the interests of the parties will be served in n  Certification by a Debtor Who  Chec	k all applicable boxes.	
District, or the interests of the parties will be served in r	k all applicable boxes.	acked, complete the following.)
District, or the interests of the parties will be served in n  Certification by a Debtor Who  Chec	sk all applicable boxes:  sion of debtor's residence. (If box che  Unknown- c/o Danial  (Name of landford that obtained but	cked, complete the following.)  Gamez
District, or the interests of the parties will be served in n  Certification by a Debtor Who  Chec	sk all applicable boxes: sion of debtor's residence. (If box che Unknown- c/o Danial	cked, complete the following.)  Gamez
District, or the interests of the parties will be served in n  Certification by a Debtor Who  Chec	when are circumstances under which	ecked, complete the following.)  Gamez  Igment)  7
Certification by a Debtor Who Chec	when the policiable boxes:  sion of debtor's residence. (If box che  Unknown- c/o Danial  (Name of landlord that obtained jux  Pite Duncan LLP 2375 Jutian Dr San Diego, Ca. 9211  (Address of landlord)  where are circumstances under which for possession, after the judgment for	decked, complete the following.)  Gamez  digment)  7  The the debtor would be permitted to cure the possession was entered, and

### **Voluntary Petition**

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

Name of Debtor(s):

FORM R1 Page 3

#### 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 individuel whose debte 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 potition 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

Signature of Joint Beblo

Telephone Number (If not represented by attorney)

February 22, 2009

an of Attorney Sie

Michael S. Pratter
Printed Name of Attorney for Debtor(s)
Pratter & Associates

Firm Name National Blvd. Suite 416

os Angeles, Ca. 90064

310-391-3311 Telephone Number

x

February 22, 2009

40277

"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.

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 main 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.

(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 polition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided 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

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 fallure 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.

# STATEMENT OF RELATED CASES INFORMATION REQUIRED BY LOCAL BANKRUPTCY RULE 1015-2 UNITED STATES BANKRUPTCY COURT

the debto a general as follows	r, his/her spouse, an affiliate of or limited partner, or member, on so (Set forth the complete number)	the debtor, any cope or any corporation on the and title of each spigned, whether st	artnership or joint venture If which the debtor is a di ch such of prior proceed till pending and, if not, th	previously been filed by or against of which debtor is or formerly was rector, officer, or person in control, ing, date filed, nature thereof, the de disposition thereof. If none, so such prior proceeding(s).)
N/A	-	·		
of 1978 h a relative a genera number a whom as	as previously been filed by or a of the general partner, general partner, general partner of the and title of each such prior process.	gainst the debtor or partner of, or person e debtor, or person eeding, date filed, n id, if not, the disposit	an affiliate of the debtor, in in control of the debtor in control of the debtor a ature of the proceeding, i tion thereof. If none, so i	898 or the Bankruptcy Reform Act or a general partner in the debtor, partnership in which the debtor is s follows: (Set forth the complete the Bankruptcy Judge and court to indicate. Also, list any real property
N/A				· · · · · · · · · · · · · · · · · · ·
previously the debtor, a corporation proceeding if not, the	y been filed by or against the de r, a person in control of the deb r relative of the general partner ons owning 20% or more of its v	ebtor, or any of its a tor, a partnership in r, director, officer, o oting stock as follow ing the Bankruptcy	ffiliates or subsidiaries, a which the debtor is gene r person in control of the s: (Set forth the complete ludge and court to whom a	ankruptcy Reform Act of 1978 has director of the debtor, an officer of ral partner, a general partner of the e debtor, or any persons, firms or number and title of each such prior assigned, whether still pending, and id in Schedule A that was filed with
filed by opposed if not, the	or against the debtor within the	e last 180 days: (\$ ing the Bankruptcy.	Set forth the complete no Judge and court to whom:	ting amendments thereof, has been umber and title of each such prior assigned, whether still pending, and ed in Schedule A that was fited with
declare, un	der penalty of perjury, that the f	oregoing is true and	correct.	· 0.1:0
Executed at	Los Angeles	_, California.	Debtor	ca Kodu Je
Dated	February 22, 2009	_	Joint Debtor	lia Rodu Lez
			JULIU DOMO	· · · · · · · · · · · · · · · · · · ·
	This form is mandatory by Orde	er of the United States Ba	ankruptcy Court	
				F 1015-2.1

Revised May 2004

Notice of Available Chapters (Rev. 07/05,	2004 USBC, Central District of California
Name: Michael S. Pratter	
Address:	
Los Angeles, Ca. 90064	
Telephone: 310-391-3311 Fax:	<del></del>
Attorney for Debtor	
☐ Debtor in Pro Per	
UNITED STATES BANKR CENTRAL DISTRICT OF	
List all names including trade names, used by Debtor(s) within last 6 years:  Altagracias Rodrigues, and Rodriguez Realty	Case No.:
	NOTICE OF AVAILABLE CHAPTERS
<ol> <li>Section 342(b) of 11 U.S.C. ("The Bankruptcy Code") states:         <ul> <li>"Prior to the commencement of a case under this title by an individual shall give written notice to such individual that indicates each chapt</li> </ul> </li> <li>You are eligible to file under chapter 7, whereby debts are dischartrustee for the benefit of your creditors.</li> </ol>	er of this title under writch such individual may proceed.
now and the standard for dobt correspication the	oon payment of the additional fee required.
<ol> <li>You are eligible to file under chapter 11 for debt recryalization of</li> <li>If your noncontingent, liquidated debts are less than \$ (11 U.S.C. § 109(e)), you are also eligible to file under chapter 13 debts.</li> </ol>	307 675 00 unsecured and \$922,975,00 secured
<ol><li>If you are a family farmer, with a regular annual income, as define under chapter 12.</li></ol>	ed by 11 U.S.C. §§ 101(18), (19), you are eligible to file
6. To determine which chapter to file under, it is recommended that	you consult an attorney.
	JON D. CERETTO Clerk of Court
"I have read the above NOTICE OF AVAILABLE CHAPTERS."	
Alta Gacia Rodie 93.	February 22, 2009
Signature of Debtor	Date
Signature of Deblor  (I) La Cia Redu Sa-	February 22, 2009

If the Court has previously ordered that you may not file bankruptcy for 180 days or any other period, you may not file bankruptcy without prior leave of the Court.

Date

- 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 self 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)

- 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 filling 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 cath 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 debter 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.

# 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 filling 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 15 days after your bankruptcy case is filed.
- the services during the five days from the time I made my request, and the following exigent circumstances ment a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.].

  Lean not get counselling for this situation because I do not enough English and I am told that I am the victim of traudulant lending practices and that I can afford to make my payments to keep my note current. Seend the court is selected in the court is sele

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filled within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

1 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: <u>Alfa Gracia Rod</u>	119.13
Date:	February 22, 2009	

<b>Готия В4</b>	(Official Form 4) - (10/05)		2005 USBC,
	UNITED STATES BANKRUI DISTRICT OF	TCY COURT	
in re	Altagracias Rodriguez and Rodriguz Realty	7	CHAPTER:
<b>.</b>	Altagracias Routiguez and Routigus Reuse.	Debtor(s).	CASE NO.:

# Form 4. 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)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted.	Nature of claim (trade debt, bank toan, govern-ment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim (if secured also state value of security)
HSBC Bank USA	N.A. c/o Danial Gam	naz Pite W Wee	4375 Jutland Dr	. San Diego GA 921
Ace Securities	Corp Same Address	s		
Home Equity Lo	an Trust 2007-HE-1 As	sset BaskedPass	Through Securitie	· S
		<u> </u>		
·				
<u></u>	·			
		Date:	February 22, 20	009
		•	allaga	cia Roduif

[Declaration as in Form 2]

### Exhibit "C"

[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]

### [Caption as in Form 16B]

# **Exhibit "C" to Voluntary Petition**

None	
togetion of the de	ach parcel of real property or item of personal property identified in question 1, describe the nature a ingerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat ntifiable harm to the public health or safety (attach additional sheets if necessary):
togetion of the de	ingenuis condition, whether environmental or otherwise, that poses or is alleged to pose a linear
location of the da imminent and ide	ingernus condition, whether environmental or otherwise, that poses or is alleged to pose a unlear

# MASTER MAILING LIST Verification Pursuant to Local Bankruptcy Rule 1007-2(d)

Name	Altagracias Rodriguez & Rodrigue C/O Michael S. Pratter, Pratter	ez Realty & Associates	
Address	11664 National Blvd. Suite 416 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		
Telephone	310-391-3311		
	for Debtor(s) n Pro Per		
	UNITED STATES BAI DISTRIC	i	
	es including trade names used by Debtor(s) within	n last Case No.:	
8 years): Altagracias Rodriguez and Rodriguez R		Chapter: 11	
	VERIFICATION OF CRE	EDITOR MAILING LIST	
Marker Mallin	amed debtor(s), or debtor's attorney if applicable ig List of creditors, consisting of One sheet(s) is ocal Rule 1007-2(d) and I/we assume all respons	o, do hereby certify under penalty of perjury that the attached complete, correct, and consistent with the debtor's schedules sibility for errors and omissions.	
Date: Febr	Tuary 22, 2009 Deb	 -	
Michael S Attorney (If a	S. Pratter	PITA BACIA RODINGAZ	

### **Master Mailing List**

## Altagracias Rodriguez Rodriguez Realty Chapter 11

U.S. Bankruptcy Court Central District of California

HSBC Bank USA N.A. c/o Danial Gamaz Esq, Pite & Duncan 4375 Jutland Dr. San Diego, Ca. 92117

Ace Securities Corp. c/o Danial Gamaz Esq, Pite & Duncan 4375 Jutland Dr. San Diego, Ca. 92117

Home Equity Loan Trust 2007-HE-1 Asset Backed Pass Through Securities c/o Danial Gamaz Esq, Pite & Duncan 4375 Jutland Dr. San Diego, Ca. 92117