

United States Bankruptcy Court

Central District of California

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Sedig, Darrell Mark	Name of Joint Debtor (Spouse) (Last, First, Middle): Sedig, Janice Carol
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9272	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2716
Street Address of Debtor (No. and Street, City, and State): 40432 Via Caballos Murrieta, CA <div style="text-align: right;">ZIP Code 92562</div>	Street Address of Joint Debtor (No. and Street, City, and State): 40432 Via Caballos Murrieta, CA <div style="text-align: right;">ZIP Code 92562</div>
County of Residence or of the Principal Place of Business: Riverside	County of Residence or of the Principal Place of Business: Riverside
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <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.	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000	
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	

Voluntary Petition

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

Name of Debtor(s):

Sedig, Darrell Mark**Sedig, Janice Carol****All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)**

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

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

Name of Debtor:

Sedig Masonry, Inc.

Case Number:

09-11280

Date Filed:

1/27/09

District:

Central District

Relationship:

Debtor's Corporation

Judge:

Neiter**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 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

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

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

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

BI (Official Form 1)(1/08)

Page 3

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

Name of Debtor(s):

Sedig, Darrell Mark**Sedig, Janice Carol****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X 
Signature of Debtor **Darrell Mark Sedig**

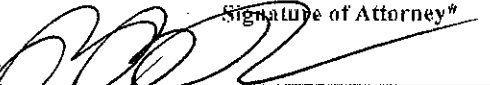
X 
Signature of Joint Debtor **Janice Carol Sedig**

Telephone Number (If not represented by attorney)

2-27-09

Date

Signature of Attorney*

X 
Signature of Attorney for Debtor(s)

Robert B. Rosenstein 90036

Printed Name of Attorney for Debtor(s)

Rosenstein & Hitzeman, AAPLC

Firm Name

28600 Mercedes Street
Suite 100
Temecula, CA 92590

Address

951-296-3888 Fax: 951-296-3889

Telephone Number

3/9/09**90036**

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____

Date

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

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

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

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

Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number Robert B. Rosenstein Rosenstein & Hitzeman, AAPLC 28600 Mercedes Street Suite 100 Temecula, CA 92590 951-296-3888 Fax: 951-296-3889 90036 <input checked="" type="checkbox"/> Attorney for: Debtor	FOR COURT USE ONLY
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: Darrell Mark Sedig Janice Carol Sedig Debtor(s).	CASE NO.: CHAPTER: 11 ADV. NO.:

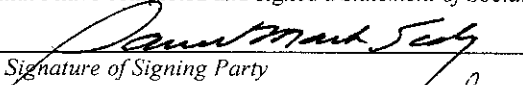
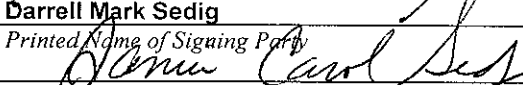
**ELECTRONIC FILING DECLARATION
(INDIVIDUAL)**

PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY

- ☒ Petition, statement of affairs, schedules or lists
☐ Amendments to the petition, statement of affairs, schedules or lists
☐ Other: _____

Date Filed: _____
 Date Filed: _____
 Date Filed: _____

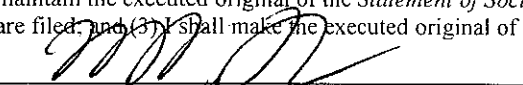
I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this Declaration with the United States Bankruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a *Statement of Social Security Number(s)* (Form B21) and provided the executed original to my attorney.


 Signature of Signing Party
Darrell Mark Sedig
 Printed Name of Signing Party

 Signature of Joint Debtor
Janice Carol Sedig
 Printed Name of Joint Debtor

2-27-09
 Date
 2-27-09
 Date

PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY

I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the *Declaration of Debtor(s) or Other Party* before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/," followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this *Declaration*, the *Declaration of Debtor(s) or Other Party*, and the Filed Document for a period of five years after the closing of the case in which they are filed; and (5) I shall make the executed originals of this *Declaration*, the *Declaration of Debtor(s) or Other Party*, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the *Statement of Social Security Number(s)* (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the *Statement of Social Security Number(s)* (Form B21) for a period of five years after the closing of the case in which they are filed; and (3) I shall make the executed original of the *Statement of Social Security Number(s)* (Form B21) available for review upon request of the Court.


 Signature of Attorney for Signing Party
Robert B. Rosenstein 90036
 Printed Name of Attorney for Signing Party

2/27/09
 Date

United States Bankruptcy Court
Central District of California

In re Darrell Mark Sedig
Janice Carol Sedig

Debtor(s)

Case No.

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:


Darrell Mark Sedig

Date:

2-27-09

Certificate Number: 06531-CAC-CC-006069807**CERTIFICATE OF COUNSELING**I CERTIFY that on February 6, 2009, at 1:07 o'clock PM CST,Darrell M Sedig received fromAllen Credit and Debt Counseling Agency,

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.Date: February 6, 2009By /s/Sharon SchroederName Sharon SchroederTitle Credit Counselor

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

United States Bankruptcy Court
Central District of California

In re Darrell Mark Sedig
Janice Carol Sedig

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____

Janice Carol Sedig

Date: _____

2/27/09

Certificate Number: 06531-CAC-CC-006082244**CERTIFICATE OF COUNSELING**I CERTIFY that on February 9, 2009, at 1:16 o'clock AM CST,Janice C Sedig received fromAllen Credit and Debt Counseling Agency,

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.Date: February 9, 2009By /s/Tara HinesName Tara HinesTitle Credit Counselor

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

United States Bankruptcy Court
Central District of California

In re Darrell Mark Sedig
Janice Carol Sedig

Debtor(s)

Case No.

Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Allegiance Direct Bank PO Box 1750 Cedar City, UT 84721	Allegiance Direct Bank PO Box 1750 Cedar City, UT 84721	General Liability & Umbrella Premiums Potential Obligation under Personal Guaranty	Contingent Unliquidated	4,805.20
American Express - Gold PO Box 0001 Los Angeles, CA 90096	American Express - Gold PO Box 0001 Los Angeles, CA 90096	Job Materials and Promotion Potential Obligation under Personal Guaranty	Contingent Unliquidated	16,793.48
Angelus Block Compnay, Inc. 11374 Tuxford Street Sun Valley, CA 91352	Angelus Block Compnay, Inc. 11374 Tuxford Street Sun Valley, CA 91352	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	88,969.16
Bank of America PO Box 60073 City Of Industry, CA 91716-0073	Bank of America PO Box 60073 City Of Industry, CA 91716-0073	Job and Office Supplies, Promotions Potential Obligation under Personal Guaranty	Contingent Unliquidated	49,989.81
Capital One P.O. Box 60024 City Of Industry, CA 91716-0024	Capital One P.O. Box 60024 City Of Industry, CA 91716-0024	Job and Office Supplies, Promotions Potential Obligation under Personal Guaranty	Contingent Unliquidated	9,102.22
Caterpillar Financial Services PO Box 100647 Pasadena, CA 91189-0647	Caterpillar Financial Services PO Box 100647 Pasadena, CA 91189-0647	Caterpillar Excavator	Contingent Unliquidated	31,233.35
Chase Auto Finance PO Box 78101 Phoenix, AZ 85062	Chase Auto Finance PO Box 78101 Phoenix, AZ 85062	2008 Ford 350	Contingent Unliquidated	36,560.58

Darrell Mark Sedig

In re Janice Carol Sedig

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Citi Business Card PO Box 6408 The Lakes, NV 88901	Citi Business Card PO Box 6408 The Lakes, NV 88901	Office Supplies, Delivery Equipment Repair, Job Supplies, Maintenance Potential Obligation under Personal Guaranty	Contingent Unliquidated	3,518.72
Collier Avenue Business Center c/o MarWest Real Estate PO Box 4029 Tustin, CA 92781	Collier Avenue Business Center c/o MarWest Real Estate PO Box 4029 Tustin, CA 92781	Association Dues		2,419.00
Golden State Concrete Pumping 4223 Fairgrounds St. Riverside, CA 92501	Golden State Concrete Pumping 4223 Fairgrounds St. Riverside, CA 92501	Sub-Contractor Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	3,906.00
HD White Cap Construction Supply Att: Josie Torres PO Box 1770 Costa Mesa, CA 92628-9901	HD White Cap Construction Supply Att: Josie Torres PO Box 1770 Costa Mesa, CA 92628-9901	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	48,272.98
Jamac Steel, Inc. PO Box 3877 Ontario, CA 91761	Jamac Steel, Inc. PO Box 3877 Ontario, CA 91761	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	13,636.67
LBS Financial Credit Union PO Box 4860 Long Beach, CA 90804	LBS Financial Credit Union PO Box 4860 Long Beach, CA 90804	2008 Extreme Boat Trailer and Boat 40432 Via Caballos Murrieta, CA 92562		70,000.00 (5,000.00 secured)
Material Services, Corp. PO Box 77310 Corona, CA 92877	Material Services, Corp. PO Box 77310 Corona, CA 92877	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	1,300.22
Orco Block Company, Inc. c/o Robert N. Campbell 135 Yorba Street Tustin, CA 92780	Orco Block Company, Inc. c/o Robert N. Campbell 135 Yorba Street Tustin, CA 92780	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	36,481.67
Rancho Ready Mix Products PO Box 570 Colton, CA 92324	Rancho Ready Mix Products PO Box 570 Colton, CA 92324	Job Supplies- Concrete Potential Obligation under Personal Guaranty	Contingent Unliquidated	48,590.09

In re **Darrell Mark Sedig**
Janice Carol Sedig

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
RCP Block & Brick PO Box 414 Lemon Grove, CA 91946	RCP Block & Brick PO Box 414 Lemon Grove, CA 91946	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	28,281.32
Robertson's Ready Mix PO Box 3600 Corona, CA 92878	Robertson's Ready Mix PO Box 3600 Corona, CA 92878	Job Supplies - Concrete Potential Obligation under Personal Guaranty	Contingent Unliquidated	60,550.60
Southeast Construction Products 11029 East Weaver Ave. South El Monte, CA 91733	Southeast Construction Products 11029 East Weaver Ave. South El Monte, CA 91733	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	3,667.44
Thompson Building Materials P.O. Box 950 Fontana, CA 92337	Thompson Building Materials P.O. Box 950 Fontana, CA 92337	Job Supplies Potential Obligation under Personal Guaranty	Contingent Unliquidated	36,386.62

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

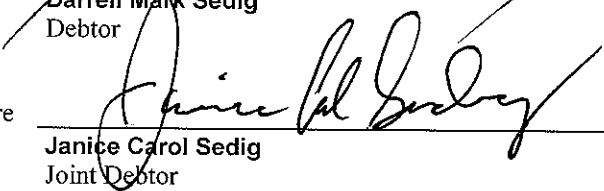
We, **Darrell Mark Sedig** and **Janice Carol Sedig**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date 2-27-09

Signature


Darrell Mark Sedig
 Debtor
Date 2-27-09

Signature


Janice Carol Sedig
 Joint Debtor

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

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

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Debtors

Case No. _____

Chapter 11

LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

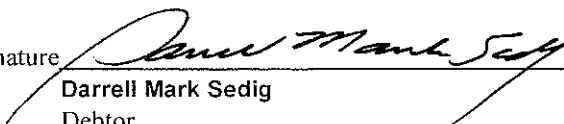
Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
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None

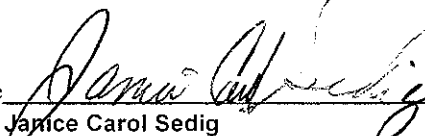
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date 2-27-09

Signature 
Darrell Mark Sedig
Debtor

Date 2-27-09

Signature 
Janice Carol Sedig
Joint Debtor

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

STATEMENT OF RELATED CASES
INFORMATION REQUIRED BY LOCAL BANKRUPTCY 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).)

Sedig Masonry, Inc. - 6:09-11280
Central District of California
Judge Neiter

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.

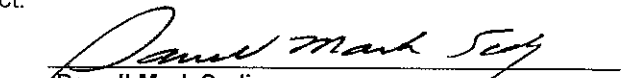

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy 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 Temecula, California.

Dated 2-27-09


Darrell Mark Sedig
Debtor

Janice Carol Sedig
Joint Debtor

Name: Robert B. Rosenstein 90036
 Address: 28600 Mercedes Street
Suite 100
Temecula, CA 92590
 Telephone: 951-296-3888
 Fax: 951-296-3889

- ☒ Attorney for Debtor(s)
☐ 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: Darrell Mark Sedig Janice Carol Sedig	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.
- Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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)

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

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

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

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

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Debtor

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

Darrell Mark Sedig

Janice Carol Sedig

Printed Name of Debtor

Case No. (if known)

X

Signature of Debtor

Date

X

Signature of Joint Debtor (if any)

Date

United States Bankruptcy Court
Central District of California

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,450,000.00		
B - Personal Property	Yes	4	267,658.89		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		2,415,072.36	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		25,958.24	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		579,962.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			17,174.65
J - Current Expenditures of Individual Debtor(s)	Yes	2			13,972.31
Total Number of Sheets of ALL Schedules		25			
Total Assets			1,717,658.89		
Total Liabilities				3,020,993.49	

United States Bankruptcy Court
Central District of California

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

Chapter 11

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	25,958.24
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	25,958.24

State the following:

Average Income (from Schedule I, Line 16)	17,174.65
Average Expenses (from Schedule J, Line 18)	13,972.31
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	19,275.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		957,541.84
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	22,958.24	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		3,000.00
4. Total from Schedule F		579,082.89
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,539,624.73

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Residence 40432 Via Caballos Murrieta, CA 92562	Joint tenant	C	1,000,000.00	1,490,574.84
Business Property 17955 Collier Ave. Lake Elsinore, CA 92530	Joint tenant	C	450,000.00	851,967.00

Sub-Total > **1,450,000.00** (Total of this page)Total > **1,450,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	C	250.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Prima Account Bank of America La Verne Branch PO Box 37176 San Francisco, CA 94137	C	19,017.17
		Retirement Plan - Contributory - Darrell Sedig Bank of America PO Box 37195 San Francisco, CA 94137	C	4,320.78
		Retirement Plan - Rollover IRA - Darrell Sedig Bank of America PO Box 37195 San Francisco, CA 94137	C	5,873.78
		Retirement Plan - Contributory IRA - Janice Sedig Bank of America PO Box 37195 San Francisco, CA 94137	C	2,627.54
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods, Furniture, Video & Computer Equipment, Etc. 40432 Via Caballos Murrieta, CA 92562	C	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		CD's/DVD's/LP's/Sports Memorabilia, Pictures, Children's Books, Etc. 40432 Via Caballos Murrieta, CA 92562	C	2,000.00
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
Sub-Total >				39,089.27
(Total of this page)				

3 continuation sheets attached to the Schedule of Personal Property

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Aviva - Acct. #AB00722480 Darrell Sedig	C	52,729.00
		Aviva - Acct. #005531 Darrell Sedig	C	7,720.00
		Aviva - Acct. #005530 Janice Sedig	C	13,955.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Banc of America Investment Services, Inc. FBO Janice Sedig 900 W. Trade St. Charlotte, NC 28255	C	165.62
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA	C	Unknown
		J.D.S. Lost Oaks, LLC 40432 Via Caballos Murrieta, CA 92562	C	0.00
		Painted Lost Oaks, LLC 40322 Via Caballos Murrieta, CA 92562	W	Unknown
		Sirius Satellite Radio	C	700.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

Sub-Total > **75,269.62**
(Total of this page)

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

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Extreme Trailer 40432 Via Caballos Murrieta, CA 92562	C	5,000.00
		2003 Park Trailer 40432 Via Caballos Murrieta, CA 92562	C	5,500.00

Sub-Total > **10,500.00**
(Total of this page)

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

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		2002 Box Trailer 40432 Via Caballos Murrieta, CA 92562	J	2,000.00
		2003 RV Trailer 40432 Via Caballos Murrieta, CA 92562	C	1,500.00
26. Boats, motors, and accessories.		2008 Mastercraft x45 40432 Via Caballos Murrieta, CA 92562	C	65,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Desks, File Cabinets 40432 Via Caballos Murrieta, CA 92562	C	1,000.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Horses 40432 Via Caballos Murrieta, CA 92562	C	11,500.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		Chain Saw, Polaris, Tractor, & Stake Trailer 40432 Via Caballos Murrieta, CA 92562	C	5,500.00
34. Farm supplies, chemicals, and feed.		Feed, Supplies, Chemicals, Etc.	C	1,000.00
35. Other personal property of any kind not already listed. Itemize.		Children's Motorcycles: PW50 TTR50 Quad 80 XR80 XR100 40432 Via Caballos Murrieta, CA 92562	C	3,800.00
		Loan to Sedig Masonry, Inc.	C	50,000.00
		Payroll Checks due for Sedig Masonry, Inc.	C	1,500.00

Sub-Total >	142,800.00
(Total of this page)	
Total >	267,658.89

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

(Report also on Summary of Schedules)

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
-------------------------	---	----------------------------------	---

NONE.

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx8089			Line of Credit					
1st Centennial 27645 Jefferson Ave., Ste 116 Temecula, CA 92590	X	C	Single Family Residence 40432 Via Caballos Murrieta, CA 92562					
			Value \$ 1,000,000.00				147,422.84	140,869.84
Account No. xxxx-xxxx-xx3699			First Mortgage					
Bank of America Equity Maximizer PO Box 30750 Los Angeles, CA 90030		C	Single Family Residence 40432 Via Caballos Murrieta, CA 92562					
			Value \$ 1,000,000.00				993,447.00	0.00
Account No.			Second Mortgage					
Bank of America Equity Maximizer PO Box 30750 Los Angeles, CA 90030	X	C	Single Family Residence 40432 Via Caballos Murrieta, CA 92562					
			Value \$ 1,000,000.00				349,705.00	349,705.00
Account No.			Mechanic's Lien					
Ceramic Tile and Stone PO Box 965 Jamul, CA 91935		C	Alleged Consulting Work	X	X	X		
			Value \$ 2,530.52				2,530.52	0.00
Subtotal (Total of this page)							1,493,105.36	490,574.84

1 continuation sheets attached

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xx6968		C	2008 Extreme Boat Trailer and Boat 40432 Via Caballos Murrieta, CA 92562					
LBS Financial Credit Union PO Box 4860 Long Beach, CA 90804			Value \$ 5,000.00				70,000.00	65,000.00
Account No. xxxxxx0400	X	C	Building Loan Business Property 17955 Collier Ave. Lake Elsinore, CA 92530	X	X			
Mission Oaks National Bank 41530 Enterprise Circle, #100 Temecula, CA 92590			Value \$ 450,000.00				467,128.00	401,967.00
Account No. PCL xxx+xxx-6006	X	C	First Mortgage Business Property 17955 Collier Ave. Lake Elsinore, CA 92530	X	X			
Resource Capital 1050 Iron Point Rd. Folsom, CA 95630			Value \$ 450,000.00				384,839.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured ClaimsSubtotal
(Total of this page)**921,967.00****466,967.00**Total
(Report on Summary of Schedules)**2,415,072.36****957,541.84**

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

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

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

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

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

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

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

☐ **Domestic support obligations**

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

☐ **Extensions of credit in an involuntary case**

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

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

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

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

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

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

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

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

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

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

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								A M O U N T E N T I T L E D T O P R I O R I T Y
Account No. Internal Revenue Services Insolvency Group 1 290 North "D" Street San Bernardino, CA 92401-1734	C		Potential Payroll Tax Obligation for Sedig Masonry, Inc.	X	X		5,819.24	3,000.00
2,819.24								
Account No. xxxxxx010-5 Riverside County Treasurer/Tax Coll Paul McDonnell 480 Lemon Street Riverside, CA 92502	C		Unpaid Property Taxes				11,569.00	0.00
11,569.00								
Account No. xxxxxx014-5 Riverside County Treasurer/Tax Coll Paul McDonnell 480 Lemon Street Riverside, CA 92502	C		Unpaid Property Taxes				8,570.00	0.00
8,570.00								
Account No. 								
Account No. 								
Account No. 								
Account No. 								
Subtotal (Total of this page)							25,958.24	3,000.00 22,958.24
Total (Report on Summary of Schedules)							25,958.24	3,000.00 22,958.24

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

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. APC-xx7315 Allegiance Direct Bank PO Box 1750 Cedar City, UT 84721	X	-	01/2009 General Liability & Umbrella Premiums Potential Obligation under Personal Guaranty	X	X		4,805.20
Account No. 2002 American Express - Delta Sky P.O. Box 360002 Fort Lauderdale, FL 33336-0002	X	-	01/15/09 Office and Yard Supplies Potential Obligation under Personal Guaranty	X	X		370.00
Account No. x1003 American Express - Gold PO Box 0001 Los Angeles, CA 90096	X	-	01/03/09 through 01/26/09 Job Materials and Promotion Potential Obligation under Personal Guaranty	X	X		16,793.48
Account No. Angelus Block Compnay, Inc. 11374 Tuxford Street Sun Valley, CA 91352	X	-	11/12/08 through 01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		88,969.16
Subtotal (Total of this page)							110,937.84

7 continuation sheets attached

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xxxx-xxxx-4940 Bank of America P.O. Box 15019 Wilmington, DE 19886-5019	C		Credit Card				8,930.00
Account No. xxx-xxxx-xxxx-8293 Bank of America P.O. Box 15019 Wilmington, DE 19886-5019			Credit Card				9,384.00
Account No. 0670 Bank of America PO Box 60073 City Of Industry, CA 91716-0073	X -		03/11/08 through 01/26/09 Job and Office Supplies, Promotions Potential Obligation under Personal Guaranty	X	X		49,989.81
Account No. 5438 Capital One P.O. Box 60024 City Of Industry, CA 91716-0024			12/22/08 through 01/26/09 Job and Office Supplies, Promotions Potential Obligation under Personal Guaranty	X	X		9,102.22
Account No. xx9554 Caterpillar Financial Services PO Box 100647 Pasadena, CA 91189-0647	X -		Caterpillar Excavator	X	X		31,233.35

Sheet no. 1 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)**108,639.38**

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			04/18/2007 2008 Ford 350				
Chase Auto Finance PO Box 78101 Phoenix, AZ 85062	X	-		X	X		36,560.58
Account No.			07/03/2007 2005 Ford 350				
Chase Auto Finance PO Box 78101 Phoenix, AZ 85062		-		X	X		23,350.87
Account No. 0468			11/10/08 through 01/26/09 Office Supplies, Delivery Equipment Repair, Job Supplies, Maintenance Potential Obligation under Personal Guaranty				
Citi Business Card PO Box 6408 The Lakes, NV 89901	X	-		X	X		3,518.72
Account No. xxxx-xxxx5572			Association Dues				
Collier Avenue Business Center c/o MarWest Real Estate PO Box 4029 Tustin, CA 92781	X	-					2,419.00
Account No.			12//01/08 through 01/26/09 Sub-Contractor Supplies Potential Obligation under Personal Guaranty				
Golden State Concrete Pumping 4223 Fairgrounds St. Riverside, CA 92501	X	-		X	X		3,906.00
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							69,755.17

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3000	X	-	11/15/08 through 01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		48,272.98
HD White Cap Construction Supply Att: Josie Torres PO Box 1770 Costa Mesa, CA 92628-9901							
Account No. 3985	X	-	01/06/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		922.65
Home Depot Credit Services P.O. Box 6029 The Lakes, NV 88901-6029							
Account No. xx6453	X	-	01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		67.05
HUB Has It!, Inc. PO Box 1269 San Bernardino, CA 92402-1269							
Account No.	X	-	12/01/08 through 01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		13,636.67
Jamac Steel, Inc. PO Box 3877 Ontario, CA 91761							
Account No.	X	-	Property Lease Payments Potential Obligation under Personal Guaranty	X	X		8,000.00
JDS Lost Oaks, LLC 40432 Via Caballos Murrieta, CA 92562							
Sheet no. 3 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							70,899.35

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6262	X	-	12/25/08 through 01/26/09 Service Charge on Supplies Potential Obligation under Personal Guaranty	X	X		11.41
L&M Fertilizer 28690 Las Haciendas PO Box 1507 Temecula, CA 92593							
Account No. 7291	X	-	12/04/08 Job Supplies Potential Obligation under Personal Guaranty	X	X		213.04
Lowes PO Box 530914 Atlanta, GA 30353							
Account No. 317	X	-	10/30/08 through 01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		1,300.22
Material Services, Corp. PO Box 77310 Corona, CA 92877							
Account No. x5996	X	-	11/05/09 through 01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		36,481.67
Orco Block Company, Inc. c/o Robert N. Campbell 135 Yorba Street Tustin, CA 92780							
Account No. Z1318	X	-	01/21/09 Job Supplies - Concrete Potential Obligation under Personal Guaranty	X	X		1,262.06
Pacific Aggregates, Inc. 14741 Lake Street Lake Elsinore, CA 92530							
Subtotal (Total of this page)							39,268.40

Sheet no. 4 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4336	X	-	01/05/09 Fuel Potential Obligation under Personal Guaranty	X	X		454.36
Phillips 66/Conoco 76 76 Processing Center PO Box 688931 Des Moines, IA 50368							
Account No.	X	-	10/31/09 through 01/26/09 Job Supplies- Concrete Potential Obligation under Personal Guaranty	X	X		48,590.09
Rancho Ready Mix Products PO Box 570 Colton, CA 92324							
Account No. 2561	X	-	11/22/08 through 01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		28,281.32
RCP Block & Brick PO Box 414 Lemon Grove, CA 91946							
Account No. x8239	X	-	12/03/08 through 01/26/09 Job Supplies - Concrete Potential Obligation under Personal Guaranty	X	X		60,550.60
Robertson's Ready Mix PO Box 3600 Corona, CA 92878							
Account No. 1075	X	-	11/30/08 Service Charge on Building Materials Potential Obligation under Personal Guaranty	X	X		1.00
Sepulveda Building Materials 28092 Forbes Rd. Laguna Niguel, CA 92677							
Sheet no. 5 of 7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			137,877.37

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N C O N T I N G E N T	D I S P U T E D	AMOUNT OF CLAIM
Account No. SED101 Southeast Construction Products 11029 East Weaver Ave. South El Monte, CA 91733	X -	10/31/08 Job Supplies Potential Obligation under Personal Guaranty	X	X		3,667.44	
Account No. x-xx-xxx-4003 Southern California Edison P.O. Box 600 Rosemead, CA 91771-0001	-	Utilities				900.00	
Account No. State Water Resources PO Box 1888 Sacramento, CA 95812	J	2005 Past Due Stormwater Permit Fees				880.00	
Account No. State Water Resources Control Board	C					0.00	
Account No. X4148 Thompson Building Materials P.O. Box 950 Fontana, CA 92337	X -	12/03/08 through 01/26/09 Job Supplies Potential Obligation under Personal Guaranty	X	X		36,386.62	
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 41,834.06	

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8348 United Rentals Credit Office #586 PO Box 79337 City Of Industry, CA 91716	X	-	01/12/09 Equipment Rental for Jobs Potential Obligation under Personal Guaranty	X	X		140.73
Account No. Yale Chase Material Handling PO Box 51934 Los Angeles, CA 90051	X	-	01/06/09 Maintenance on Forklift Potential Obligation under Personal Guaranty	X	X		610.59
Account No.							
Account No.							
Account No.							
Account No.							

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

Subtotal
(Total of this page)

751.32

Total
(Report on Summary of Schedules)

579,962.89

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
JDS Lost Oaks, LLC 40432 Via Caballos Murrieta, CA 92562	Mission Oaks National Bank 41530 Enterprise Circle, #100 Temecula, CA 92590
JDS Lost Oaks, LLC 40432 Via Caballos Murrieta, CA 92562	Resource Capital 1050 Iron Point Rd. Folsom, CA 95630
JDS Lost Oaks, LLC 40432 Via Caballos Murrieta, CA 92562	Collier Avenue Business Center c/o MarWest Real Estate PO Box 4029 Tustin, CA 92781
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Caterpillar Financial Services PO Box 100647 Pasadena, CA 91189-0647
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Chase Auto Finance PO Box 78101 Phoenix, AZ 85062
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	1st Centennial 27645 Jefferson Ave., Ste 116 Temecula, CA 92590
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Bank of America Equity Maximizer PO Box 30750 Los Angeles, CA 90030
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Allegiance Direct Bank PO Box 1750 Cedar City, UT 84721
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	American Express - Delta Sky P.O. Box 360002 Fort Lauderdale, FL 33336-0002
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	American Express - Gold PO Box 0001 Los Angeles, CA 90096
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Angelus Block Compnay, Inc. 11374 Tuxford Street Sun Valley, CA 91352

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Bank of America PO Box 60073 City Of Industry, CA 91716-0073
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Capital One P.O. Box 60024 City Of Industry, CA 91716-0024
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Citi Business Card PO Box 6408 The Lakes, NV 88901
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Golden State Concrete Pumping 4223 Fairgrounds St. Riverside, CA 92501
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	HD White Cap Construction Supply Att: Josie Torres PO Box 1770 Costa Mesa, CA 92628-9901
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Home Depot Credit Services P.O. Box 6029 The Lakes, NV 88901-6029
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	HUB Has It!, Inc. PO Box 1269 San Bernardino, CA 92402-1269
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Jamac Steel, Inc. PO Box 3877 Ontario, CA 91761
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	JDS Lost Oaks, LLC 40432 Via Caballos Murrieta, CA 92562
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	L&M Fertilizer 28690 Las Haciendas PO Box 1507 Temecula, CA 92593
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Lowes PO Box 530914 Atlanta, GA 30353
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Material Services, Corp. PO Box 77310 Corona, CA 92877

In re **Darrell Mark Sedig,
Janice Carol Sedig**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Orco Block Company, Inc. c/o Robert N. Campbell 135 Yorba Street Tustin, CA 92780
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Pacific Aggregates, Inc. 14741 Lake Street Lake Elsinore, CA 92530
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Phillips 66/Conoco 76 76 Processing Center PO Box 688931 Des Moines, IA 50368
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Rancho Ready Mix Products PO Box 570 Colton, CA 92324
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	RCP Block & Brick PO Box 414 Lemon Grove, CA 91946
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Robertson's Ready Mix PO Box 3600 Corona, CA 92878
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Sepulveda Building Materials 28092 Forbes Rd. Laguna Niguel, CA 92677
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Southeast Construction Products 11029 East Weaver Ave. South El Monte, CA 91733
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Thompson Building Materials P.O. Box 950 Fontana, CA 92337
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	United Rentals Credit Office #586 PO Box 79337 City Of Industry, CA 91716
Sedig Masonry, Inc. 17955 Collier Ave. Lake Elsinore, CA 92530	Yale Chase Material Handling PO Box 51934 Los Angeles, CA 90051

In re **Darrell Mark Sedig**
Janice Carol Sedig

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Daughter Daughter Daughter Son	AGE(S): 12 16 3 7
Employment:	DEBTOR	SPOUSE
Occupation	Business Owner	Business Owner
Name of Employer	Sedig Masonry, Inc.	Sedig Masonry, Inc.
How long employed	3 Years	3 Years
Address of Employer	17955 Collier Ave. Lake Elsinore, CA 92530	17955 Collier Ave. Lake Elsinore, CA 92530

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

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): _____

12. Pension or retirement income

13. Other monthly income

(Specify): _____

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

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

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

DEBTOR		SPOUSE	
\$	10,833.33	\$	1,300.00
\$	0.00	\$	0.00
\$	10,833.33	\$	1,300.00
\$	2,919.93	\$	113.75
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	2,919.93	\$	113.75
\$	7,913.40	\$	1,186.25
\$	0.00	\$	0.00
\$	8,000.00	\$	0.00
\$	75.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	0.00	\$	0.00
\$	8,075.00	\$	0.00
\$	15,988.40	\$	1,186.25
\$	17,174.65		

In re **Darrell Mark Sedig**
Janice Carol Sedig

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

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

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

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>6,270.31</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<u>1,250.00</u>
b. Water and sewer	\$	<u>600.00</u>
c. Telephone	\$	<u>250.00</u>
d. Other See Detailed Expense Attachment	\$	<u>477.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>250.00</u>
4. Food	\$	<u>1,500.00</u>
5. Clothing	\$	<u>250.00</u>
6. Laundry and dry cleaning	\$	<u>50.00</u>
7. Medical and dental expenses	\$	<u>200.00</u>
8. Transportation (not including car payments)	\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>200.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>375.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>0.00</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other	\$	<u>0.00</u>
c. Other	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other Animal Costs - Feed, Shoeing, Veterinary, etc.	\$	<u>2,000.00</u>
Other _____	\$	<u>0.00</u>

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

\$	<u>13,972.31</u>
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>17,174.65</u>
b. Average monthly expenses from Line 18 above	\$	<u>13,972.31</u>
c. Monthly net income (a. minus b.)	\$	<u>3,202.34</u>

In re Darrell Mark Sedig
Janice Carol Sedig

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**Detailed Expense Attachment****Other Utility Expenditures:**

<u>Satellite</u>	\$	<u>125.00</u>
<u>Pool Cleaning</u>	\$	<u>100.00</u>
<u>CR&R Trash</u>	\$	<u>252.00</u>
<u>Total Other Utility Expenditures</u>	\$	<u>477.00</u>

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

In re Darrell Mark Sedig
Janice Carol Sedig

Debtor(s)

Case No. _____
Chapter _____

11

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 2-27-09

Signature

Darrell Mark Sedig
Debtor

Date 2-27-09

Signature

Janice Carol Sedig
Joint Debtor

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

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

In re **Darrell Mark Sedig
Janice Carol Sedig**

Debtor(s)

Case No.

Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,000.00	January 1, 2009 through Present - Darrell Sedig
\$300.00	January 1, 2009 through Present - Janice Sedig
\$105,613.00	January 1, 2008 through December 31, 2008 - Darrell Sedig
\$3,000.00	January 1, 2008 through December 31, 2008 - Janice Sedig
\$71,675.00	January 1, 2007 through December 31, 2007 - Darrell Sedig

2. Income other than from employment or operation of business

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

AMOUNT

SOURCE

3. Payments to creditors

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

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
1st Centennial 27645 Jefferson Ave., Ste 116 Temecula, CA 92590	December, 2008	\$1,000.00	\$0.00
1st Centennial 27645 Jefferson Ave., Ste 116 Temecula, CA 92590	January, 2009	\$1,000.00	\$0.00
Bank of America Equity Maximizer PO Box 30750 Los Angeles, CA 90030	December, 2008	\$1,143.70	\$0.00
Bank of America Equity Maximizer PO Box 30750 Los Angeles, CA 90030	January, 2009	\$1,143.70	\$0.00
Bank of America Mortgage PO Box 30750 Los Angeles, CA 90030	December, 2008	\$6,270.31	\$0.00
Bank of America Mortgage PO Box 30750 Los Angeles, CA 90030	January, 2009	\$6,270.31	\$0.00

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

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

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

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

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

7. Gifts

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

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None

- ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None

- ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Rosenstein & Hitzeman, AAPLC 28600 Mercedes Streets, #100 Temecula, CA 92590	01/16/09	\$5,000
Rosenstein & Hitzeman, AAPLC 28600 Mercedes Streets, #100 Temecula, CA 92590	01/16/09	\$9,000 Transference of remaining retainer amount from previous matter.

10. Other transfers

None

- ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None

- ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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

None

- ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Bank of America 2690 Hamner Ave. Norco, CA 92860	Darrell and Janice Sedig 40432 Via Caballos Murrieta, CA 92562	Insurance Policies	

13. Setoffs

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

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

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Dana Sedig 40432 Via Caballos Murrieta, CA 92562	Savings Account for Child - \$1,000	Bank of America
Diane Sedig 40432 Via Caballos Murrieta, CA 92562	Savings Account for Child - \$200.00	Bank of America
Jacklyn Sedig 40432 Via Caballos Murrieta, CA 92562	Savings Account for Child - \$200.00	Bank of America
Jeremiah Sedig 40432 Via Caballos Murrieta, CA 92562	Savings Account for Child - \$200.00	Bank of America
Diane Sedig 40432 Via Caballos Murrieta, CA 92562	Certificate of Deposit (CD) for Child - \$5,000	Bank of America
Jacklyn Sedig 40432 Via Caballos Murrieta, CA 92562	Certificate of Deposit (CD) for Child - \$1,500	Bank of America
Jeremiah Sedig 40432 Via Caballos Murrieta, CA 92562	Certificate of Deposit (CD) for Child - \$1,500	Bank of America
Suzanne Moody 40432 Via Caballos Murrieta, CA 92562	Checking Accounts and Select Cash Maximizer Account for Darrell's Mother \$30,000 to \$40,000	Bank of America
Suzanne Moody 40432 Via Caballos Murrieta, CA 92562	Certificate of Deposit (CD) for Darrell's Mother - \$10,000	Bank of America

15. Prior address of debtor

None

- ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

- ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

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

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

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

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

None

- ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of businessNone
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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

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

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Sedig Masonry, Inc.	68-0620094	17955 Collier Ave. Lake Elsinore, CA 92530	Masonry Contractor	01/2006 through Present
Merit Masonry, Inc.	33-0387684	33915 Almond Ave. Wildomar, CA 92595	Masonry Contractor	04/1997 through 12/2005
JDS Lost Oaks, LLC		40432 Via Caballos Murrieta, CA 92562	Real Estate Leasing	04/03/07 through Present
Painted Lost Oaks, LLC		40432 Via Caballos Murrieta, CA 92562		06/11/07 through Present

None
☐

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

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

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

19. Books, records and financial statementsNone
☐

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Nancy Doss
Sedig Masonry
17955 Collier Ave.
Lake Elsinore, CA 92530

07/2007 through Present

Linda Bolden Nelson
1748 Paseo Maravilla
San Dimas, CA 91773

01/2006 through 12/2007

Shafer & MacRae
28780 Single Oak Dr., #200
Temecula, CA 92590

01/2008 through Present

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

NAME	ADDRESS	DATES SERVICES RENDERED
Nancy Doss	Sedig Masonry 17955 Collier Ave. Lake Elsinore, CA 92530	

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

NAME	ADDRESS
Nancy Doss	Sedig Masonry 17955 Collier Ave. Lake Elsinore, CA 92530

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

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

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

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

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21 . Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

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

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

22 . Former partners, officers, directors and shareholders

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

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

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23. Withdrawals from a partnership or distributions by a corporation

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

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

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

NAME OF PENSION FUND

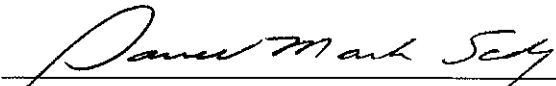
TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date 2-27-09

Signature


Darrell Mark Sedig
Debtor

Date 2-27-09

Signature


Janice Carol Sedig
Joint Debtor

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

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re Darrell Mark Sedig Janice Carol Sedig <div style="text-align: right;">Debtor.</div>	Case No.: <div style="text-align: center; padding: 10px;">DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR</div>

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

For legal services, I have agreed to accept	\$ <u>14,000.00</u>
Prior to the filing of this statement I have received	\$ <u>14,000.00</u>
Balance Due	\$ <u>0.00</u>

2. \$ 1,039.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following services

CERTIFICATION

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

Date 3/2/09


 Robert B. Rosenstein 90036

Signature of Attorney

Rosenstein & Hitzeman, AAPLC

Name of Law Firm

28600 Mercedes Street

Suite 100

Temecula, CA 92590

951-296-3888 Fax: 951-296-3889

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

In re Darrell Mark Sedig
Janice Carol Sedig

Debtor(s)

Case No. _____
Chapter 11

**DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME
PURSUANT TO 11 U.S.C. § 521 (a)(1)(B)(iv)**

Please fill out the following blank(s) and check the box next to one of the following statements:

I, Darrell Mark Sedig, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

- ☒ I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- ☐ I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- ☐ I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

I, Janice Carol Sedig, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

- ☒ I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- ☐ I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- ☐ I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

Date 2-27-09

Signature

Darrell Mark Sedig
Debtor

Date 2-27-09

Signature

Janice Carol Sedig
Joint Debtor

Earnings Statement



SEDIG MASONRY INC
17955 COLLIER AVE
LAKE ELSINORE, CA 92530
(951)245-4500

Period Beginning: 01/25/2009
Period Ending: 01/31/2009
Pay Date: 02/06/2009

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 6
State: 6

00000000007
DARRELL SEDIG
40432 VIA CABALLOS
MURRIETA, CA 92562

Social Security Number: XXX-XX-9272

Earnings	rate	hours	this period	year to date
Regular	2500.00		2,500.00	7,500.00
Gross Pay			\$2,500.00	7,500.00

Deductions	Statutory		
	Federal Income Tax	-335.82	1,007.46
	Social Security Tax	-155.00	465.00
	Medicare Tax	-36.25	108.75
	CA State Income Tax	-119.26	357.78
	CA SUI/SDI Tax	-27.50	82.50
	Other		
	Checking 1	-1,826.17	
Net Pay		\$0.00	

Your federal taxable wages this period are
\$2,500.00

Earnings Statement



SEDIG MASONRY INC
17955 COLLIER AVE
LAKE ELSINORE, CA 92530
(951)245-4500

Period Beginning: 01/18/2009
Period Ending: 01/24/2009
Pay Date: 01/30/2009

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 6
State: 6

00000000007
DARRELL SEDIG
40432 VIA CABALLOS
MURRIETA, CA 92562

Social Security Number: XXX-XX-9272

Earnings	rate	hours	this period	year to date
Regular	2500.00		2,500.00	5,000.00
Gross Pay			\$2,500.00	5,000.00

Deductions	Statutory		
	Federal Income Tax	-335.82	671.64
	Social Security Tax	-155.00	310.00
	Medicare Tax	-36.25	72.50
	CA State Income Tax	-119.26	238.52
	CA SUI/SDI Tax	-27.50	55.00
	Other		
	Checking 1	-1,826.17	
	Net Pay		\$0.00

Your federal taxable wages this period are
\$2,500.00

DARRELL SEDIG
Salary & Wages
Payroll Taxes Payable

Payroll 1-23-08
Payroll 1-23-08

1/22/2009

10084

2,500.00
-673.83

B of A - Payroll Accou Payroll 1-23-08

1,826.17

DARRELL SEDIG
Salary & Wages
Payroll Taxes Payable

Payroll 1-23-08
Payroll 1-23-08

1/22/2009

10084

2,500.00
-673.83

B of A - Payroll Accou Payroll 1-23-08

1,826.17



37211

Earnings Statement



SEDIG MASONRY INC
17955 COLLIER AVE
LAKE ELSINORE, CA 92530
(951)245-4500

Period Beginning: 01/04/2009
Period Ending: 01/10/2009
Pay Date: 01/16/2009

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 6
State: 6

000000000007

DARRELL SEDIG
40432 VIA CABALLOS
MURRIETA, CA 92562

Social Security Number: XXX-XX-9272

Earnings	rate	hours	this period	year to date
Regular	2500.00		2,500.00	2,500.00
Gross Pay			\$2,500.00	2,500.00

Important Notes

YOUR RATE HAS BEEN CHANGED FROM 62.5000 PER HOUR TO 2500.00.

Deductions	Statutory		
	Federal Income Tax	-335.82	335.82
	Social Security Tax	-155.00	155.00
	Medicare Tax	-36.25	36.25
	CA State Income Tax	-119.26	119.26
	CA SUI/SDI Tax	-27.50	27.50
	Other		
	Checking 1	-1,826.17	
	Net Pay		\$0.00

Your federal taxable wages this period are
\$2,500.00

Earnings Statement



SEDIG MASONRY INC
17955 COLLIER AVE
LAKE ELSINORE, CA 92530
(951)245-4500

Period Beginning: 11/23/2008
Period Ending: 11/29/2008
Pay Date: 12/05/2008

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 6
State: 6

000000000007

DARRELL SEDIG
40432 VIA CABALLOS
MURRIETA, CA 92562

Social Security Number: XXX-XX-9272

Earnings	rate	hours	this period	year to date
Regular	2500.00		2,500.00	108,500.00
Gross Pay			\$2,500.00	108,500.00

Deductions	Statutory		
	Federal Income Tax	-347.26	13,394.15
	Medicare Tax	-36.25	1,531.38
	CA State Income Tax	-124.66	4,666.27
	Social Security Tax		6,324.00
	CA SUI/SDI Tax		693.58
	Other		
	Checking 1	-1,991.83	
	Medical		2,887.50
Net Pay		\$0.00	

Your federal taxable wages this period are
\$2,500.00

Earnings Statement



SEDIG MASONRY INC
17955 COLLIER AVE
LAKE ELSINORE, CA 92530
(951)245-4500

Period Beginning: 01/25/2009
Period Ending: 01/31/2009
Pay Date: 02/06/2009

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 3
State: 3

00000000008
JANICE SEDIG
40432 VIA CABALLOS
MURRIETA, CA 92562

Social Security Number: XXX-XX-2716

Earnings	rate	hours	this period	year to date
Regular	12.5000	24.00	300.00	600.00
Gross Pay			\$300.00	600.00
Deductions	Statutory			
	Social Security Tax			-18.60
	Medicare Tax			-4.35
	CA SUI/SDI Tax			-3.30
	Other			
	Checking 1			-273.75
Net Pay			\$0.00	

Your federal taxable wages this period are \$300.00

Earnings Statement



SEDIG MASONRY INC
17955 COLLIER AVE
LAKE ELSINORE, CA 92530
(951)245-4500

Period Beginning: 01/18/2009
Period Ending: 01/24/2009
Pay Date: 01/30/2009

Taxable Marital Status: Married
Exemptions/Allowances:
Federal: 3
State: 3

000000000008

JANICE SEDIG
40432 VIA CABALLOS
MURRIETA, CA 92562

Social Security Number: XXX-XX-2716

Earnings	rate	hours	this period	year to date
Regular	12.5000	24.00	300.00	300.00
Gross Pay			\$300.00	300.00
Deductions	Statutory			
	Social Security Tax		-18.60	18.60
	Medicare Tax		-4.35	4.35
	CA SU/SDI Tax		-3.30	-3.30
Other				
	Checking 1		-273.75	
Net Pay			\$0.00	

Your federal taxable wages this period are \$300.00

10086

JANICE SEDIG
Salary & Wages
Payroll Taxes Payable

Payroll 1-23-08
Payroll 1-23-08

1/22/2009

300.00
-26.25

B of A - Payroll Accou Payroll 1-23-08

273.75

10086

JANICE SEDIG
Salary & Wages
Payroll Taxes Payable

Payroll 1-23-08
Payroll 1-23-08

1/22/2009

300.00
-26.25

B of A - Payroll Accou Payroll 1-23-08

273.75



37211

Sedig Masonry, Inc.
17955 Collier Avenue
Lake Elsinore, CA 92530

Earnings Statement

Janice Sedig

40432 Via Caballos

Murrieta, CA 92562

Co	File #	Wk	Pay Date	Period End	Paid Dept	Paid Clock	Gross Pay	Net Pay	Check #	Chk/Vcr	Void
FF	266	49-1	12/05/2008	11/29/2008			500.00		00490008	Voucher	

Earnings	Rate	Hours	This Period
Regular		0.00	500.00

Gross Pay	\$500.00
------------------	-----------------

Deductions

Statutory

Federal Income Tax	-14.42
Medicare	-7.25
Social Security	-31.00
75 SUI/SDI	-4.00

Others

W	-443.33
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Net Pay	
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In re Darrell Mark Sedig
Janice Carol Sedig
 Debtor(s)

Case Number: _____
 (If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

Part I. CALCULATION OF CURRENT MONTHLY INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			
		Column A	Column B	
		Debtor's	Spouse's	
		Income	Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 10,000.00	\$ 1,200.00	
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.			
		Debtor	Spouse	
	a. Gross receipts	\$ 0.00	\$ 0.00	
	b. Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	
	c. Business income	Subtract Line b from Line a		
		\$ 0.00	\$ 0.00	
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.			
		Debtor	Spouse	
	a. Gross receipts	\$ 8,000.00	\$ 0.00	
	b. Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	
	c. Rent and other real property income	Subtract Line b from Line a		
		\$ 8,000.00	\$ 0.00	
5	Interest, dividends, and royalties.	\$ 75.00	\$ 0.00	
6	Pension and retirement income.	\$ 0.00	\$ 0.00	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.			
		\$ 0.00	\$ 0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00	
		\$ 0.00	\$ 0.00	
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
		Debtor	Spouse	
	a.	\$	\$	
	b.	\$	\$	
		\$ 0.00	\$ 0.00	
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ 18,075.00	\$ 1,200.00	