United States F Central Distr	Bankruptcy Court ict of California	t		,	Voluntary I	Petition
Name of Debtor (if individual, enter Last, First, Middle): Gyurec, Ernesto, Daniel		Name of Joint D	ebtor (Spouse) (La	ast, First, Mide	dle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): a.k.a. Daniel Gyurec			s used by the Joint l, maiden, and trad		last 8 years	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITI more than one, state all): 2967, 33-0428732	N) No./Complete EIN(if	Last four digits of more than one, s		vidual-Taxpay	yer I.D. (ITIN) No./	Complete EIN(if
Street Address of Debtor (No. & Street, City, and State): 18520 State Street Corona, CA	0000	Street Address o	of Joint Debtor (No	o. & Street, Ci		
County of Residence or of the Principal Place of Business:	CODE 92881	County of Resid	ence or of the Prir	ncipal Place of	ZIP COI f Business:	DE
Riverside						
Mailing Address of Debtor (if different from street address)		Maning Address	s of Joint Debtor (i	ii different froi		
Location of Principal Assets of Business Debtor (if different	CODE from street address above):				ZIP COI	DE .
18520 State Street, Corona, CA					ZIP COD	72001
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) Filing Fee to be paid in installments (applicable to indisigned application for the court's consideration certifyin unable to pay fee except in installments. Rule 1006(b) S Filing Fee waiver requested (applicable to chapter 7 in attach signed application for the court's consideration. S	ng that the debtor is See Official Form 3A. dividuals only). Must	Cntity Dicable) organization Inited States enue Code.) Check one Debtor Debtor Debtor Check if: Debtor insider: Check all a A plan	Debts are debts, defi § 101(8) a individual personal, i hold purpo box: is a small business is not a small business or affiliates) are applicable boxes is being filed with	Na Chapte Chapte Chapte Chapte Na Chapte Chapte Na Chapte Chapte Na Chapte Chapte Chapte Chapte Chapter 1 See Bettor as defenses debtor as Ontingent liquid Less than \$2,19	Main Prer 13	der Which ne box) 15 Petition for tion of a Foreign occeding 15 Petition for tion of a Foreign n Proceeding Debts are primarily usiness debts.
Statistical/Administrative Information			itors, in accordance		* *	THIS SPACE IS FOR
 Debtor estimates that funds will be available for distrib Debtor estimates that, after any exempt property is excipor distribution to unsecured creditors. 		enses paid, there w	ill be no funds ava	iilable		COURT USE ONLY
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000 1	5,001- 10,001- 25,0 10,000 25,000 50,0		Over 100,000			
\$50,000 \$100,000 \$500,000 \$1million \$10 mi	0,001 to \$10,000,001 to \$50. 1lion \$50 million \$10.		\$500 million to	\$1 billion	More \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$1,000 \$50,000 \$100,000 \$500,000 \$1 million \$10 mi				\$1 billion	More than \$1 billion	

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):	FORM B1, Page 2
	Ernesto Daniel Gyurec	
* *	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 add	litional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is a whose debts are primarily const. I, the attorney for the petitioner named in the foregoin have informed the petitioner that [he or she] may produce 12, or 13 of title 11, United States Code, and have exavailable under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b). X Not Applicable Signature of Attorney for Debtor(s)	sumer debts) ng petition, declare that I reed under chapter 7, 11, splained the relief
Exhibit C	Exhibit D	
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	(To be completed by every individual debtor. If a joint complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debt petition. If this is a joint petition: Exhibit D also completed and signed by the part of this petition.	or is attached and made a part of this
	ling the Debtor - Venue applicable box)	
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 c	of business, or principal assets in this District for 180 da	ys immediately
There is a bankruptcy case concerning debtor's affiliate. general pa	rtner, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal of	
	les as a Tenant of Residential Property opticable boxes.)	
Landlord has a judgment against the debtor for possession of debtor	r'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 centire monetary default that gave rise to the judgment for possession	circumstances under which the debtor would be permitte	d to cure the
Debtor has included in this petition the deposit with the court of an filing of the petition.	y rent that would become due during the 30-day period	after the
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(1)).	

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.

Form B1 (Official Form 1) - (Rev. 1/08) 2008 USBC, Central District of California Voluntary Petition Name of Debtor(s): FORM B1, Page 3 (This page must be completed and filed in every case) **Ernesto Daniel Gyurec Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true 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, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of Title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified Copies of the documents required by § 1515 of title 11 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, specified Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. in this petition. X s/ Ernesto Daniel Gyurec X Not Applicable Signature of Debtor Ernesto Daniel Gyurec (Signature of Foreign Representative) X Not Applicable (Printed Name of Foreign Representative) Signature of Joint Debtor Telephone Number (If not represented by attorney) Date 3/11/2009 Date Signature of Attorney Signature of Non-Attorney Petition Preparer x /s/ Carlos F. Negrete I declare under penalty of periury that: (1) I am a bankruptcy petition preparer as defined Signature of Attorney for Debtor(s) 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 Carlos F. Negrete 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 Printed Name of Attorney for Debtor(s) 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 LAW OFFICES OF CARLOS F. NEGRETE fee from the debtor, as required in that section. Official Form 19 is attached. 27422 Calle Arroyo San Juan Capistrano, CA 92675-2747 Not Applicable Address Printed Name and title, if any, of Bankruptcy Petition Preparer (949) 493-8170 (949) 493-8115 Social Security number (If the bankruptcy petition preparer is not an individual, state Telephone Number the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 3/11/2009 134658 Bar Number Date Address *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. X Not Applicable Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Date and correct, and that I have been authorized to file this petition on behalf of the debtor Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Names and Social Security numbers of all other individuals who prepared or assisted Code, specified in this petition. in preparing this document unless the bankruptcy petition preparer is not an individual. X Not Applicable If more than one person prepared this document, attach to the appropriate official form Signature of Authorized Individual for each person.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

	ATES BANKRUPTCY COURT DISTRICT OF CALIFORNIA
In re Ernesto Daniel Gyurec	CHAPTER: 11 Debtor. CASE NO.:

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 bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps

will be able to resume collection activities against you. If your case is dismissed and you file another 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. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] Foreclosure Pending on Principal Asset of Estate. Emergency filing to protect asset based on Trustee Sale set for day after filing. 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.

Signature of Debtor: s/ Ernesto Daniel Gyurec

Ernesto Daniel Gyurec

Date: 3/11/2009

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

In re: Ernesto Daniel Gyurec

Debtor(s).

CHAPTER: 11

CASE NO.:

Form 4.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

			MOLOGICE	
(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov- ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Bank of America Visa P.O. BOX 15726 Wilmington, DE 19886-5726			CONTINGENT UNLIQUIDATED DISPUTED	\$27,500.00
Providian WASHINGTON MUTUAL CARD SERVICE P.O. Box 660487 Dallas, TX 75266-0487			CONTINGENT UNLIQUIDATED DISPUTED	\$17,400.00
Chase Master Card CARDMEMBER SERVICE P.O. BOX 94014 Palatine, IL 60094-4014			CONTINGENT UNLIQUIDATED DISPUTED	\$21,000.00
Hendrikson Bros. c/o American Bureau of Credit Contr P.O. BOX 5321 Diamond Bar, CA 91765			CONTINGENT UNLIQUIDATED DISPUTED	\$600.00
Chevron P.O. BOX 530950 Atlanta, GA 30353-0950			CONTINGENT UNLIQUIDATED DISPUTED	\$120.00
Phillips 66-Conoco-76 P.O. BOX 689140 Des Moines, IA 50368-9140			CONTINGENT UNLIQUIDATED DISPUTED	\$620.05

		UNITED STATES BANKRUPTCY CO CENTRAL DISTRICT OF CALIFOR			
In re:	Ernesto Daniel Gyurec	Debtor(s).	CHAPTER: CASE NO.:	11	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

Name of creditor and complete

(1)

Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of

(2)

creditor familiar with claim who may be contacted

(3)

Nature of claim (trade debt, bank loan, government contract, etc.)

Indicate if claim is Amount of contingent, unliquidated, disputed or subject to setoff of security]

(4)

Amount of claim [if secured also state value

(5)

AAA Interinsurance Exchange P.O. BOX 25001 Santa Ana, CA 92799-5001

mailing address including zip code

Encore Credit Corp. c/o Cal-Western Reconveyance Corp. 525 East Main Street P.O. BOX 22004 El Cajon, CA 92022-0-9044 UNLIQUIDATED DISPUTED

CONTINGENT

CONTINGENT UNLIQUIDATED DISPUTED \$43,214.00

\$212.00

SECURED VALUE: \$35,000.00

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.

Ernesto Daniel Gyurec 18520 State Street Corona, CA 92881

Carlos F. Negrete LAW OFFICES OF CARLOS F. NEGRETE 27422 Calle Arroyo San Juan Capistrano, CA 92675-2747 AAA Interinsurance Exchange P.O. BOX 25001 Santa Ana, CA 92799-5001

ACE SECURITIES CORP. HOME EQUITY LO c/o CAL-WESTERN RECONVEYANCE CORP 525 East Main Street P.O. Box 22004 El Cajon, CA 92022-9004

Bank of America Visa P.O. BOX 15726 Wilmington, DE 19886-5726

BANK OF NEW YORK c/o CAL-WESTERN RECONVEYANCE CORP 525 East Main Street P.O. Box 22004 El Cajon, CA 92022-9004

BEAR STEARNS RESIDENTIAL MORTGAGE 9201 East Mountain View Road Suite 210 Scottsdale, AZ 85268

Chase Master Card CARDMEMBER SERVICE P.O. BOX 94014 Palatine, IL 60094-4014

Chevron
P.O. BOX 530950
Atlanta, GA 30353-0950

Citizens Automobile Finance P.O. BOX 42002 Providence, RI 02940-2002

Encore Credit Corp. c/o Cal-Western Reconveyance Corp. 525 East Main Street P.O. BOX 22004 El Cajon, CA 92022-0-9044 Frederick J. Hanna & Associates, P. 1427 Roswell Road Marietta, GA 30062

Hendrikson Bros. c/o American Bureau of Credit Contr P.O. BOX 5321 Diamond Bar, CA 91765

NCO Financial Systems P.O. BOX 15889 Wilmington, DE 19850-5889

NCO Financial Systems, Inc. P.O. BOX 61247 Dept. 64 Virginia Beach, VA 23466

Phillips 66-Conoco-76 P.O. BOX 689140 Des Moines, IA 50368-9140

Providian
WASHINGTON MUTUAL CARD SERVICE
P.O. Box 660487
Dallas, TX 75266-0487

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

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
None
2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
In Re: Civic Towers LLC USBC Case No. 08-16262 Chapter 11 Filed 5/29/2008 Dismissed: 12/22/2008 Judge: Meredith A. Jury
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 San Juan Capistrano , California s/ Ernesto Daniel Gyurec
Debtor
Dated: 3/11/2009

Carlos F. Negrete

Name

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

Address LAW OFFICES OF CARLOS F. NEGRETE 27422 Calle Arroyo San Juan Capistrano, CA 92675-2747 Telephone (949) 493-8115 Mattorney 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: Ernesto Daniel Gyurec a.k.a. Daniel Gyurec VERIFICATION OF CREDITOR MAILING LIST
Telephone (949) 493-8115 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: Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
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: Chapter: 11 Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA List all names including trade names, used by Debtor(s) within last 8 years: Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA List all names including trade names, used by Debtor(s) within last 8 years: Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
CENTRAL DISTRICT OF CALIFORNIA List all names including trade names, used by Debtor(s) within last 8 years: Case No.: Chapter: 11 Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
List all names including trade names, used by Debtor(s) within last 8 years: Case No.: Chapter: 11 Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
8 years: Chapter: 11 Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
8 years: Chapter: 11 Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
Ernesto Daniel Gyurec a.k.a. Daniel Gyurec
a.k.a. Daniel Gyurec
VERIFICATION OF CREDITOR MAILING LIST
The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the
attached Master Mailing List of creditors, consisting of sheet(s) is complete, correct, and consistent
with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions
γ (-) (-) γ γ γ γ γ (-) γ (-) γ (-) γ (-) γ
Date: 3/11/2009 s/ Ernesto Daniel Gyurec
Ernesto Daniel Gyurec, Debtor
Linesto Daniel Gyurec, Debitor
/s/ Carlos F. Negrete