

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Arfa, Matthew,</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>Mahyar Arfa</b>	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): <b>3318, 33-0992177, 52-2363906,</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): <b>7373 Topanga Ave. Fontana, CA</b>	Street Address of Joint Debtor (No. & Street, City, and State):
ZIP CODE <b>92336</b>	ZIP CODE
County of Residence or of the Principal Place of Business: <b>San Bernardino</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>P.O. Box 100745 Santa Ana, CA</b>	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE <b>92711</b>	ZIP CODE

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

ZIP CODE

<p><b>Type of Debtor</b> (Form of Organization) (Check one box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p> <p>_____</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7    <input checked="" type="checkbox"/> Chapter 11    <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 9    <input type="checkbox"/> Chapter 12    <input type="checkbox"/> Chapter 13    <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><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."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><b>Check if:</b></p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p><b>Check all applicable boxes</b></p> <p><input type="checkbox"/> A plan is being filed with this petition</p> <p><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).</p>
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<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><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.</p>	<p><b>THIS SPACE IS FOR COURT USE ONLY</b></p>																				
<p>Estimated Number of Creditors</p> <table style="width:100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000												
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<p>Estimated Assets</p> <table style="width:100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion												
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
<p>Estimated Liabilities</p> <table style="width:100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50 million to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50 million to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Matthew Arfa</b>	<b>FORM B1, Page 2</b>
<b>Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p><b>X Not Applicable</b></p> <p>Signature of Attorney for Debtor(s) _____ Date _____</p>		
<p style="text-align: center;"><b>Exhibit C</b></p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	<p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<p><input checked="" type="checkbox"/> 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.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> 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.</p>			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).</p> <p style="text-align: right;">_____</p> <p style="text-align: center;">(Name of landlord that obtained judgment)</p> <p style="text-align: right;">_____</p> <p style="text-align: center;">(Address of landlord)</p> <p><input type="checkbox"/> 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</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

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

Name of Debtor(s): **FORM B1, Page 3**  
**Matthew Arfa**

**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.

**s/ Matthew Arfa**  
 Signature of Debtor **Matthew Arfa**

**Not Applicable**  
 Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**5/12/2009**  
 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 § 1515 of title 11 are attached.

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

**Not Applicable**  
 (Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney**

**s/ Michael R. Totaro**  
 Signature of Attorney for Debtor(s)

**Michael R. Totaro**  
 Printed Name of Attorney for Debtor(s)

**Totaro & Shanahan**  
 Firm Name

**P.O. Bix 789 Pacific Palisades, CA 90272**  
 Address

**(310) 573-0276** **(310) 496-1260**  
 Telephone Number

**5/12/2009** **102229**  
 Date Bar Number

\*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 Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); 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.

**Not Applicable**  
 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

**Not Applicable**

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 to the appropriate official form for each person.

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

**Signature of Debtor (Corporation/Partnership)**

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

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

**Not Applicable**  
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Not Applicable**

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 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 <b>Michael R. Totaro</b> <b>Totaro &amp; Sharahan</b> <b>P.O. Box 789</b> <b>Pacific Palisades, CA 90272</b> Phone: (310) 573-0276 Fax: (310) 496-1260 California State Bar Number: 102229 <input type="checkbox"/> Attorney for:	FOR COURT USE ONLY
<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re: <b>Matthew Arfa</b>  Debtor.	CASE NO.:  CHAPTER: <b>11</b>  ADV. NO.:

**ELECTRONIC FILING DECLARATION  
(INDIVIDUAL)**

- Petition, statement of affairs, schedules or lists  
 Amendments to petition, statement of affairs, schedules or lists  
 Other: \_\_\_\_\_

Date Filed: \_\_\_\_\_  
 Date Filed: \_\_\_\_\_  
 Date Filed: \_\_\_\_\_

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

I (We), the undersigned Debtor(s) or other party on whose behalf the above-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*

Date

5-9-09

**Matthew Arfa**

*Printed Name of Signing Party*

**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 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*

Date

5-7-09

**Michael R. Totaro**

*Printed Name of Attorney for Signing Party*

**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA**

In re: **Matthew Arfa**

Debtor(s).

CHAPTER: **11**

CASE NO.:

**Form 4.****LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(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, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Countrywide Home Lending 450 American St Credit Reporting S Simi Valley, CA 93065				<b>\$239,518.00</b>
				<b>SECURED VALUE: \$127,000.00</b>
Aurora Loan Servicing 601 5th Ave. Scottsbluff, NE 69361				<b>\$236,396.00</b>
				<b>SECURED VALUE: \$170,000.00</b>
Pennymac Home Loan Solutions P.O. Box 51437 Los Angeles, CA 90051				<b>\$232,668.00</b>
				<b>SECURED VALUE: \$280,000.00</b>
Indymac Bank Federal Bank 155 N. Lake Ave. Pasadena, CA 91101				<b>\$225,579.00</b>
				<b>SECURED VALUE: \$175,000.00</b>
Carrington Mortgage Service P.O. Box 79001 Phoenix, AZ 85062				<b>\$194,960.00</b>
				<b>SECURED VALUE: \$98,000.00</b>
Aurora Loan Servicing 601 5th Ave. Scottsbluff, NE 69361				<b>\$186,924.00</b>
				<b>SECURED VALUE: \$91,000.00</b>

**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA**

In re: **Matthew Arfa**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
<b>WA MU</b>				<b>\$163,974.40</b>
<b>Attn. Bankruptcy Dept.</b>				
<b>Dept. JAXA 2035</b>				
<b>7255 Bay Meadows Way</b>				<b>SECURED VALUE:</b>
<b>Jacksonville, FL 32256</b>				<b>\$235,000.00</b>
<b>Aurora Loan Servicing</b>				<b>\$152,609.00</b>
<b>601 5th Ave.</b>				
<b>Scottsbluff, NE 69361</b>				<b>SECURED VALUE:</b>
				<b>\$155,000.00</b>
<b>Wachovia Mortgage</b>				<b>\$61,095.00</b>
<b>794 Davis St.</b>				
<b>San Leandro, CA 94577</b>				<b>SECURED VALUE:</b>
				<b>\$205,000.00</b>
<b>Saxon Mortgage Service, Inc.</b>				<b>\$39,787.00</b>
<b>P.O. Box 161489</b>				
<b>Ft Worth, TX 76161</b>				<b>SECURED VALUE:</b>
				<b>\$67,500.00</b>
<b>Saxon Mortgage Service, Inc.</b>				<b>\$54,133.00</b>
<b>P.O. Box 161489</b>				
<b>Ft Worth, TX 76161</b>				<b>SECURED VALUE:</b>
				<b>\$98,000.00</b>
<b>Homecomings Financial</b>				<b>\$49,497.00</b>
<b>Bankruptcy Dept.</b>				
<b>1100 Virginia Dr.</b>				<b>SECURED VALUE:</b>
<b>Fort Washington, PA 19034</b>				<b>\$170,000.00</b>

**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA**

In re: **Matthew Arfa**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
American Home Mortgage, Inc. P.O. Box 631730 Irving, TX 75063				<b>\$38,965.00</b>
				<b>SECURED VALUE: \$27,000.00</b>
GMAC Attn. Bankruptcy Dept. 1100 Virginia Dr. Fort Washington, PA 19034			<b>DISPUTED</b>	<b>\$33,742.00</b>
				<b>SECURED VALUE: \$155,000.00</b>
Wilshire Credit Corp 1776 SW Madison St Portland, OR 97205				<b>\$17,680.00</b>
				<b>SECURED VALUE: \$67,500.00</b>
Capital One Auto Finance 3901 Dallas Pkwy Plano, TX 75093				<b>\$7,997.00</b>
				<b>SECURED VALUE: \$10,700.00</b>
Chase Auto Finance AZ1-1191 201 N. Central Ave. Phonix, AZ 85006				<b>\$6,856.00</b>
				<b>SECURED VALUE: \$6,030.00</b>
Chrysler Financial P.O. Box 9001921 Louisville, KY 40290				<b>\$6,243.00</b>
				<b>SECURED VALUE: \$6,755.00</b>

**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA**

In re: **Matthew Arfa**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Chase Auto Finance AZ1-1191 201 N. Central Ave. Phonix, AZ 85006				<b>\$4,684.00</b>
				<b>SECURED VALUE: \$9,055.00</b>
Wells Fargo Auto Fin. National Bankruptcy Dept. P.O. Box 60510 Los Angeles, Ca 90060				<b>\$4,384.00</b>
				<b>SECURED VALUE: \$9,055.00</b>

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.



<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re <b>Matthew Arfa</b>	CHAPTER: <b>11</b> CASE NO.:
Debtor.	

**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)	\$ 0.00
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
<b>TOTAL</b>	<b>\$ 0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 5,931.25
Average Expenses (from Schedule J, Line 18)	\$ 3,688.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 6,500.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$1,957,691.40</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$998.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$1,958,689.40</b>

**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).)

**Ch 7, Orange Couty, Sept 2001, discharged.**

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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**

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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**

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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**

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

Executed at Newport Beach, California s/ Matthew Arfa  
Debtor

Dated: 5/12/2009

Name: **Michael R. Totaro**  
 Address: **Totaro & Shanahan**  
**P.O. Box 789**  
**Pacific Palisades, CA 90272**

Telephone: **(310) 573-0276** Fax: **(310) 496-1260**

Attorney for Debtor(s)

Debtor In Pro Per

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names including trade names, used by Debtor(s) within last 8 years:  <b>Matthew Arfa</b>  <b>Mahyar Arfa</b>	Case No.:  <div style="text-align: center;"><b>NOTICE OF AVAILABLE CHAPTERS</b></div> (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.



**Certificate of the Debtor**

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

**Matthew Arfa**

**Xs/ Matthew Arfa**

**5/12/2009**

Printed Name(s) of Debtor

**Matthew Arfa**

Signature of Debtor

Date

Case No. (if known) \_\_\_\_\_

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

In re <b>Matthew Arfa</b>	Case No.:  (if known)
Debtor.	

## 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 also must 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	\$ 1,630,500.00		
B -	Personal Property	YES	3	\$ 99,007.00		
C -	Property Claimed as Exempt	YES	1			
D -	Creditors Holding Secured Claims	YES	8		\$ 3,546,159.40	
E -	Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F -	Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 998.00	
G -	Executory Contracts and Unexpired Leases	YES	1			
H -	Codebtors	YES	1			
I -	Current Income of Individual Debtor(s)	YES	2			\$ 5,931.25
J -	Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,688.00
<b>TOTAL</b>			<b>21</b>	<b>\$ 1,729,507.00</b>	<b>\$ 3,547,157.40</b>	

In re <b>Matthew Arfa</b>	Debtor.	Case No.:	(If known)
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## SCHEDULE A - REAL PROPERTY

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
Duplex 3600 - 3602 Ripy Court, Ft. Worth, TX 76110	Fee Owner		\$ 27,000.00	\$ 69,298.18
Duplex 8112 - 8114 W. Elizabeth LN. Ft. Worth, TX 76116	Fee Owner		\$ 67,500.00	\$ 142,647.00
SFH 10561 Coral Key Ave, Tampa, FL 33647	Fee Owner		\$ 175,000.00	\$ 400,579.00
SFH 10577 Coral Key Ave. Tampa, FL 33647	Fee Owner		\$ 170,000.00	\$ 455,893.00
SFH 14337 Jeremiah St. Adelanto, CA 92301	Fee Owner		\$ 91,000.00	\$ 277,924.00
SFH 17847 Arbor Green Dr. Tampa, FL 33647	Fee Owner		\$ 280,000.00	\$ 512,668.00
SFH 5724 Wynston Lane, Zephyrhills, FL 33541	Fee Owner		\$ 235,000.00	\$ 398,974.43
SFH 6839 Bluff Meadow Dr., Wesley Chapel, FL 33544	Fee Owner		\$ 155,000.00	\$ 312,609.00
SFH 7373 Topanga Ave., Fontana, CA 92336	Fee Owner		\$ 205,000.00	\$ 266,095.00
SFH 9371 Dragon Tree Dr, Hesperia, CA 92344	Fee Owner		\$ 127,000.00	\$ 366,518.00
SFH 9699 Villa Lorena Ave, Las Vegas, NV 89147	Fee Owner		\$ 98,000.00	\$ 289,960.00
<b>Total</b> >			<b>\$1,630,500.00</b>	

(Report also on Summary of Schedules.)

In re <b>Matthew Arfa</b>	Case No.:
Debtor.	(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	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		<b>Cash not in banks</b>		<b>500.00</b>
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.		<b>Citibank CK 1036</b>		<b>4,000.00</b>
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.		<b>Wachovia Money Market, 8039</b>		<b>1,800.00</b>
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.		<b>Wells Fargo Bank CD, renter's deposits 8201 WF Ck 4514 WF SV 9931 Wes Com 2383</b>		<b>10,500.00</b>
3.Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4.Household goods and furnishings, including audio, video, and computer equipment.		<b>No 1 item over \$525.00 and each item is individually exempted.</b>		<b>525.00</b>
5.Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Famly pictures with no market value and misc. books</b>		<b>300.00</b>
6.Wearing apparel.		<b>Normal clothing for household members</b>		<b>1,000.00</b>
7.Furs and jewelry.		<b>Misc costume jewelry and watch</b>		<b>1,000.00</b>
8.Firearms and sports, photographic, and other hobby equipment.		<b>Smith &amp; Wesson Pistol, Model 4013</b>		<b>400.00</b>
9.Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Retirement insurance plan</b>		<b>3,042.00</b>
10.Annuities. Itemize and name each issuer.	<b>X</b>			
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); Rule 1007(b)).	<b>X</b>			
12.Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13.Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% stock in Allied Rent a Car, Inc. and 80% interest in Ames Holdings, Inc.</b>		<b>0.00</b>



In re <b>Matthew Arfa</b>	Case No.:
Debtor.	(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14 Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15 Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16 Accounts receivable.	<b>X</b>			
17 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18 Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
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.	<b>X</b>			
20 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
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.	<b>X</b>			
22 Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23 Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
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.	<b>X</b>			
25 Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 Ford Mustang, 75K miles subleased to and paid for by Allied Rent a Car</b>		<b>6,750.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Mercury Milan, 45 K miles subleased to and paid for by Allied Rent a Car</b>		<b>8,375.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Mercury Mountaineer, 18 K miles subleased to and paid for by Allied Rent a Car</b>		<b>19,220.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Nissan Versa No 2 24K miles subleased to and paid for by Allied Rent a Car</b>		<b>9,055.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Nissan Versa, 25K miles subleased to and paid for by Allied Rent a Car</b>		<b>9,055.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 PT Cruiser, 24K miles subleased to and paid for by Allied Rent a Car</b>		<b>6,755.00</b>

In re <b>Matthew Arfa</b>	Case No.:
Debtor.	(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	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
25Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 PT Cruiser, 38K miles subleased to and paid for by Allied Rent a Car</b>		<b>6,030.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Town &amp; Country 32K miles, subleased to and paid for by Allied Rent a Car</b>		<b>10,700.00</b>
26Boats, motors, and accessories.	<b>X</b>			
27Aircraft and accessories.	<b>X</b>			
28Office equipment, furnishings, and supplies.	<b>X</b>			
29Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
30Inventory.	<b>X</b>			
31 Animals.	<b>X</b>			
32Crops - growing or harvested. Give particulars.	<b>X</b>			
33Farming equipment and implements.	<b>X</b>			
34Farm supplies, chemicals, and feed.	<b>X</b>			
35Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<u>2</u> continuation sheets attached				<b>\$ 99,007.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re <b>Matthew Arfa</b>	Case No.:
Debtor.	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

 Check if debtor claims a homestead exemption that exceeds \$136,875

 11 U.S.C. § 522(b)(2)

 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2004 Ford Mustang, 75K miles subleased to and paid for by Allied Rent a Car	C.C.P. §§ 703.140(b)(2), 730.150	3,300.00	6,750.00
Cash not in banks	C.C.P. §§ 703.140(b)(5), 703.150	500.00	500.00
Citibank CK 1036	C.C.P. §§ 703.140(b)(1), 730.150	4,000.00	4,000.00
Famly pictures with no market value and misc. books	C.C.P. §§ 703.140(b)(1), 730.150	300.00	300.00
Misc costume jewelry and watch	C.C.P. §§ 703.140(b)(4), 703.150	1,350.00	1,000.00
No 1 item over \$525.00 and each item is individually exempted.	C.C.P. §§ 703.140(b)(3), 703.150	525.00	525.00
Normal clothing for household members	C.C.P. §§ 703.140(b)(1), 730.150	1,000.00	1,000.00
Retirement insurance plan	C.C.P. §§ 703.140(b)(8), 703.150	3,042.00	3,042.00
Smith & Wesson Pistol, Model 4013	C.C.P. §§ 703.140(b)(1), 730.150	400.00	400.00
Wachovia Money Market, 8039	C.C.P. §§ 703.140(b)(1), 730.150	1,800.00	1,800.00
Wells Fargo Bank CD, renter's deposits 8201 WF Ck 4514 WF SV 9931 Wes Com 2383	C.C.P. §§ 703.140(b)(1), 730.150	10,000.00	10,500.00

In re <b>Matthew Arfa</b> <div style="text-align: right; font-size: small;">Debtor.</div>	Case No.: <div style="text-align: right; font-size: small;">(If known)</div>
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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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 AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>7423</b> <b>American Home Mortgage, Inc.</b> P.O. Box 631730 Irving, TX 75063			<b>Feb 2006</b> <b>Mortgage</b> <b>Duplex 3600 - 3602 Ripy Court,</b> <b>Ft. Worth, TX 76110</b>  Value \$27,000.00				<b>65,965.00</b>	<b>38,965.00</b>
Last four digits of ACCOUNT NO. <b>0117</b> <b>Arbor Green of New Tampa HOA Inc.</b> P.O. Box 14357 Clearwater, FL 33766			<b>2009</b> <b>Statutory Lien</b> <b>SFH 17847 Arbor Green Dr.</b> <b>Tampa, FL 33647</b>  Value \$280,000.00				<b>0.00</b>	<b>0.00</b>
Last four digits of ACCOUNT NO. <b>2276</b> <b>Aurora Loan Servicing</b> 601 5th Ave. Scottsbluff, NE 69361			<b>March 2006</b> <b>Mortgage</b> <b>SFH 10577 Coral Key Ave.</b> <b>Tampa, FL 33647</b>  Value \$170,000.00				<b>406,396.00</b>	<b>236,396.00</b>

continuation sheets attached

Subtotal (Total of this page) >	\$	<b>472,361.00</b>	\$	<b>275,361.00</b>
Total (Use only on last page) >	\$		\$	

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>	Case No.: _____ <small>(If known)</small>
<small>Debtor.</small>	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <small>(See Instructions Above)</small>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>5729</b> <b>Aurora Loan Servicing</b> 601 5th Ave. Scottsbluff, NE 69361  <b>BNC Mortgage, Inc.</b> P.O. Box 19656 Irvine, CA 92623  <b>Marshall C. Watson, P.A.</b> 1800 N.W. 49th St. #120 Fort Lauderdale, FL 33309			<b>March 2006</b> <b>Mortgage</b> <b>SFH 6839 Bluff Meadow Dr.,</b> <b>Wesley Chapel, FL 33544</b>  Value <b>\$155,000.00</b>				<b>278,867.00</b>	<b>152,609.00</b>
Last four digits of ACCOUNT NO. <b>9782</b> <b>Aurora Loan Servicing</b> 601 5th Ave. Scottsbluff, NE 69361  <b>SCME Mortgage Bankers, Inc.</b> 6265 Greenwich Dr. #200 San Diego, CA 92122  <b>Nationwide Title Clearing, Inc.</b> 2100 Alt 19 North Palm Harbor, FL 34683			<b>Dec 2004</b> <b>Mortgage</b> <b>SFH 14337 Jeremiah St.</b> <b>Adelanto, CA 92301</b>  Value <b>\$91,000.00</b>				<b>277,924.00</b>	<b>186,924.00</b>
Last four digits of ACCOUNT NO. <b>6495</b> <b>Capital One Auto Finance</b> 3901 Dallas Pkwy Plano, TX 75093			<b>May 2008</b> <b>Security Agreement</b> <b>2008 Town &amp; Country 32K miles,</b> <b>subleased to and paid for by</b> <b>Allied Rent a Car</b>  Value <b>\$10,700.00</b>				<b>18,697.00</b>	<b>7,997.00</b>

Sheet no. 1 of 7 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s) (Total(s) of this page) >	\$	<b>575,488.00</b>	\$	<b>347,530.00</b>
Total(s) (Use only on last page) >	\$		\$	

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>9554</b> <b>Carrington Mortgage Service</b> P.O. Box 79001 Phoenix, AZ 85062  <b>Atlantic &amp; Pacific Foreclosure Srv</b> P.O. Box 16245 Irvine, CA 92623			<b>Jan 2005</b> <b>Mortgage</b> <b>SFH 9699 Villa Lorena Ave, Las Vegas, NV 89147</b>  Value <b>\$98,000.00</b>				<b>235,827.00</b>	<b>194,960.00</b>
Last four digits of ACCOUNT NO. <b>1536</b> <b>Chase Auto Finance</b> AZ1-1191 201 N. Central Ave. Phonix, AZ 85006			<b>April 2008</b> <b>Security Agreement</b> <b>2008 PT Cruiser, 38K miles</b> <b>subleased to and paid for by</b> <b>Allied Rent a Car</b>  Value <b>\$6,030.00</b>				<b>12,886.00</b>	<b>6,856.00</b>
Last four digits of ACCOUNT NO. <b>1649</b> <b>Chase Auto Finance</b> AZ1-1191 201 N. Central Ave. Phonix, AZ 85006			<b>April 2008</b> <b>Security Agreement</b> <b>2008 Nissan Versa, 25K miles</b> <b>subleased to and paid for by</b> <b>Allied Rent a Car</b>  Value <b>\$9,055.00</b>				<b>13,739.00</b>	<b>4,684.00</b>
Last four digits of ACCOUNT NO. <b>9173</b> <b>Chrysler Financial</b> P.O. Box 9001921 Louisville, KY 40290			<b>April 2008</b> <b>Security Agreement</b> <b>2008 PT Cruiser, 24K miles</b> <b>subleased to and paid for by</b> <b>Allied Rent a Car</b>  Value <b>\$6,755.00</b>				<b>12,998.00</b>	<b>6,243.00</b>

Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s) (Total(s) of this page) >	\$	<b>275,450.00</b>	\$	<b>212,743.00</b>
Total(s) (Use only on last page) >	\$		\$	

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>8485</b> <b>Countrywide Home Lending</b> <b>450 American St Credit Reporting S</b> <b>Simi Valley, CA 93065</b>			<b>March 2007</b> <b>Mortgage</b> <b>SFH 9371 Dragon Tree Dr,</b> <b>Hesperia, CA 92344</b>  <hr/> <b>Value \$127,000.00</b>				<b>366,518.00</b>	<b>239,518.00</b>
Last four digits of ACCOUNT NO. <b>2175</b> <b>Ford Motor Credit Corporation</b> <b>PO Box 542000</b> <b>Omaha, NE 68154</b>			<b>April 2004</b> <b>Security Agreement</b> <b>2004 Ford Mustang, 75K miles</b> <b>subleased to and paid for by</b> <b>Allied Rent a Car</b>  <hr/> <b>Value \$6,750.00</b>				<b>2,248.00</b>	<b>0.00</b>
Last four digits of ACCOUNT NO. <b>1220</b> <b>GMAC</b> <b>Attn. Bankruptcy Dept.</b> <b>1100 Virginia Dr.</b> <b>Fort Washington, PA 19034</b>			<b>April 1007</b> <b>Mortgage</b> <b>Unsecured second lien on</b> <b>property located at 6839 Bluff</b> <b>Meadow Ct. Wesley Chapel FL</b> <b>33544</b>  <hr/> <b>Value \$155,000.00</b>			<b>X</b>	<b>33,742.00</b>	<b>33,742.00</b>
Last four digits of ACCOUNT NO. <b>7701</b> <b>Heritage Isles Golf &amp; Co Club</b> <b>10630 Plantation Bay Dr.</b> <b>Tampa, FL 33647</b>			<b>2009</b> <b>Statutory Lien</b> <b>SFH 10561 Coral Key Ave,</b> <b>Tampa, FL 33647</b> <b>SFH 10577 Coral Key Ave.</b> <b>Tampa, FL 33647</b>  <hr/> <b>Value \$345,000.00</b>				<b>0.00</b>	<b>0.00</b>

Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s) (Total(s) of this page) >	<b>\$</b>	<b>402,508.00</b>	<b>\$</b>	<b>273,260.00</b>
Total(s) (Use only on last page) >	<b>\$</b>		<b>\$</b>	

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>1684</b> <b>Homecomings Financial Bankruptcy Dept.</b> <b>1100 Virginia Dr.</b> <b>Fort Washington, PA 19034</b>			<b>March 2006</b> <b>Mortgage</b> <b>Unsecured second lien on property located at 10577 Coral Key Ave. Tampa, FL 33647</b>  Value <b>\$170,000.00</b>				<b>49,497.00</b>	<b>49,497.00</b>
Last four digits of ACCOUNT NO. <b>8547</b> <b>Indymac Bank Federal Bank</b> <b>155 N. Lake Ave.</b> <b>Pasadena, CA 91101</b>  <b>Encore Credit Corp</b> <b>c/o Ecc Credit Corp of FI</b> <b>1833 Alton Parkway</b> <b>Irvine, CA 92606</b>			<b>March 2006</b> <b>Mortgage</b> <b>SFH 10561 Coral Key Ave,</b> <b>Tampa, FL 33647</b>  Value <b>\$175,000.00</b>				<b>400,579.00</b>	<b>225,579.00</b>
Last four digits of ACCOUNT NO. <b>8008</b> <b>Lake Bernadetter Community</b> <b>P.O. Box 23647</b> <b>Tampa, FL 33623</b>			<b>2009</b> <b>Statutory Lien</b> <b>SFH 5724 Wynston Lane,</b> <b>Zephyrhills, FL 33541</b>  Value <b>\$235,000.00</b>				<b>0.00</b>	<b>0.00</b>
Last four digits of ACCOUNT NO. <b>8199</b> <b>Montara Homeowners Ass</b> <b>c/o Benchmark Ass Service</b> <b>P.O. Box 60998</b> <b>Phoenix, AZ 85082</b>			<b>2009</b> <b>Statutory Lien</b> <b>SFH 9699 Villa Lorena Ave, Las Vegas, NV 89147</b>  Value <b>\$98,000.00</b>				<b>0.00</b>	<b>0.00</b>

Sheet no. 4 of 7 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s) (Total(s) of this page) >	\$	<b>450,076.00</b>	\$	<b>275,076.00</b>
Total(s) (Use only on last page) >	\$		\$	

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)



In re <b>Matthew Arfa</b>  <div style="text-align: right;">Debtor.</div>	Case No.:  <div style="text-align: right;">(If known)</div>
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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>6869</b> <b>Oak Creek of Pasco County</b> <b>c/o Rizzetta &amp; Co.</b> <b>3434 Colwell Ave. #200</b> <b>Tampa, FL 33614</b>			<b>2009</b> <b>Statutory Lien</b> <b>SFH 6839 Bluff Meadow Dr.,</b> <b>Wesley Chapel, FL 33544</b>  Value <b>\$155,000.00</b>				<b>0.00</b>	<b>0.00</b>
Last four digits of ACCOUNT NO. <b>1455</b> <b>Pennymac Home Loan Solutions</b> <b>P.O. Box 51437</b> <b>Los Angeles, CA 90051</b>  <b>Kahane &amp; Ass PA</b> <b>8201 Peters Rd. #3000</b> <b>Plantation, FL 33324</b>			<b>June 2005</b> <b>Mortgage</b> <b>SFH 17847 Arbor Green Dr.</b> <b>Tampa, FL 33647</b>  Value <b>\$280,000.00</b>				<b>512,668.00</b>	<b>232,668.00</b>
Last four digits of ACCOUNT NO. <b>8712</b> <b>Saxon Mortgage Service, Inc.</b> <b>P.O. Box 161489</b> <b>Ft Worth, TX 76161</b>  <b>Aegis Wholesale Corp.</b> <b>3010 Briar Park Dr. #700</b> <b>Houston, TX 7042</b>  <b>Bishop, Payne, etc.</b> <b>1305 W. Magnolia Ave. #A</b> <b>Ft. Worth, TX 76104</b>			<b>July 2006</b> <b>Mortgage</b> <b>Duplex 8112 - 8114 W. Elizabeth</b> <b>LN. Ft. Worth, TX 76116</b>  Value <b>\$67,500.00</b>				<b>107,287.00</b>	<b>39,787.00</b>

Sheet no. 5 of 7 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s) (Total(s) of this page) >	>	\$	<b>619,955.00</b>	\$	<b>272,455.00</b>
Total(s) (Use only on last page) >	>	\$		\$	

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>  <div style="text-align: right;">Debtor.</div>	Case No.:  <div style="text-align: right;">(If known)</div>
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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>9389</b> <b>Saxon Mortgage Service, Inc.</b> <b>P.O. Box 161489</b> <b>Ft Worth, TX 76161</b>  <b>Fremont Investment and Loan</b>  <b>Atlantic &amp; Pacific Foreclosure Srv</b> <b>P.O. Box 1`6245</b> <b>Irvine, CA 92623</b>			<b>Jan 2005</b> <b>Mortgage</b> <b>Unsecured second lien on property located at 9699 Villa Lorena Ave, Las Vegas, NV 89147</b>  Value <b>\$98,000.00</b>				<b>54,133.00</b>	<b>54,133.00</b>
Last four digits of ACCOUNT NO. <b>4254</b> <b>WA MU</b> <b>Attn. Bankruptcy Dept.</b> <b>Dept. JAXA 2035</b> <b>7255 Bay Meadows Way</b> <b>Jacksonville, FL 32256</b>  <b>Shapiro &amp; Fishman, LLP</b> <b>10004 N. Dale Mabry Highway #112</b> <b>Tampa, FL 33618</b>			<b>March 2006</b> <b>Mortgage</b> <b>SFH 5724 Wynston Lane,</b> <b>Zephyrhills, FL 33541</b>  Value <b>\$235,000.00</b>				<b>398,974.40</b>	<b>163,974.40</b>
Last four digits of ACCOUNT NO. <b>0896</b> <b>Wachovia Mortgage</b> <b>794 Davis St.</b> <b>San Leandro, CA 94577</b>			<b>April 2007</b> <b>Security Agreement</b> <b>SFH 7373 Topanga Ave.,</b> <b>Fontana, CA 92336</b>  Value <b>\$205,000.00</b>				<b>266,095.00</b>	<b>61,095.00</b>
Last four digits of ACCOUNT NO. <b>9001</b> <b>Wells Fargo Auto Fin.</b> <b>National Bankruptcy Dept.</b> <b>P.O. Box 60510</b> <b>Los Angeles, Ca 90060</b>			<b>April 2008</b> <b>Security Agreement</b> <b>2008 Nissan Versa No 2 24K</b> <b>miles subleased to and paid for by Allied Rent a Car</b>  Value <b>\$9,055.00</b>				<b>13,439.00</b>	<b>4,384.00</b>

Sheet no. 6 of 7 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s) (Total(s) of this page) >	\$	<b>732,641.40</b>	\$	<b>283,586.40</b>
Total(s) (Use only on last page) >	\$		\$	

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b> <div style="text-align: right; margin-top: 5px;">Debtor.</div>	Case No.: <div style="text-align: right; margin-top: 5px;">(If known)</div>
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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>9856</b> <b>Wilshire Credit Corp</b> <b>1776 SW Madison St</b> <b>Portland, OR 97205</b>  <b>Aegis Wholesale Corp.</b> <b>3010 Briar Park Dr. #700</b> <b>Houston, TX 7042</b>			<b>July 2006</b> <b>Mortgage</b> <b>Unsecured second lien on property located at 8112 - 8114 W. Elizabeth LN. Ft. Worth, TX 76116</b>  <hr style="width: 50%; margin-left: 0;"/> <b>Value \$67,500.00</b>				<b>17,680.00</b>	<b>17,680.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s) (Total(s) of this page) >	>	\$	<b>17,680.00</b>	\$	<b>17,680.00</b>
Total(s) (Use only on last page) >	>	\$	<b>3,546,159.40</b>	\$	<b>1,957,691.40</b>

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>  Debtor.	Case No.:  (If known)
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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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.

1 continuation sheets attached

In re <b>Matthew Arfa</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Type of Priority for Claims Listed on This Sheet**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Last four digits of ACCOUNT NO.									<b>\$0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >  
(Totals of this page)

	\$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
Total >	\$ <b>0.00</b>		
Total >		\$ <b>0.00</b>	\$ <b>0.00</b>

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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 <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. <b>7701</b> <b>Heritage Isles Golf &amp; Co Club</b> <b>10630 Plantation Bay Dr.</b> <b>Tampa, FL 33647</b>  <b>Roald E. Cotterill</b> <b>Wetherington, Hamilton et al</b> <b>P.O. Box 172727</b> <b>Tampa, FL 33672</b>  <b>Sterling Mgmt</b> <b>2870 Scherer Dr. #100</b> <b>St. Petersburg, FL 33716</b>			<b>2009</b> <b>HOA 10577 Coral Key Ave, Tampa, FL</b> <b>and 10561 Coral Key Ave. Tampa, FL</b>				<b>300.00</b>
Last four digits of ACCOUNT NO. <b>8199</b> <b>Montara Homeowners Ass</b> <b>c/o Benchmark Ass Service</b> <b>P.O. Box 60998</b> <b>Phoenix, AZ 85082</b>			<b>2009</b> <b>HOA 9699 Villa Lorena Ave. las Vegas,</b> <b>NV 89147</b>				<b>693.00</b>
Last four digits of ACCOUNT NO. <b>6869</b> <b>Oak Creek of Pasco County</b> <b>c/o Rizzetta &amp; Co.</b> <b>3434 Colwell Ave. #200</b> <b>Tampa, FL 33614</b>			<b>2009</b> <b>HOA 6839 Bluff Meadows Ct. Wesley</b> <b>Chapel, FL 33544</b>				<b>5.00</b>

0 Continuation sheets attached

Subtotal >	\$	<b>998.00</b>
Total >	\$	<b>998.00</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re <b>Matthew Arfa</b>	Case No.:
Debtor.	(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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.
<b>Ford Motor Credit Corporation</b> <b>PO Box 542000</b> <b>Omaha, NE 68154</b>	<b>2006 Mercury Milan</b>
<b>Ford Motor Credit Corporation</b> <b>PO Box 542000</b> <b>Omaha, NE 68154</b>	<b>2008 Mercury Mountaineer</b>

In re <b>Matthew Arfa</b>	Debtor.	Case No.:	(If known)
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## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re <b>Matthew Arfa</b>	Case No.: _____ (If known)
Debtor.	

## 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.

<b>Debtor's Marital Status:</b> <b>Single</b>	<b>DEPENDENTS OF DEBTOR AND SPOUSE</b>	
	RELATIONSHIP(S)	AGE(S)
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>CEO Corp</b>	<b>CEO</b>
Name of Employer	<b>Allied Rent a Car, Inc.</b>	<b>AMS Holdings, Inc.</b>
How long employed	<b>8 years</b>	<b>8 years</b>
Address of Employer	<b>Santa Ana, CA</b>	<b>Santa Ana, CA Income combined with Allied.</b>

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

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>6,500.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>3. SUBTOTAL</b>	\$ <u>6,500.00</u>	\$ <u>0.00</u>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>568.75</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <u>568.75</u>	\$ <u>0.00</u>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <u>5,931.25</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	\$ <u>5,931.25</u>	\$ <u>0.00</u>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15)	<b>\$ 5,931.25</b>	

(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.:

In re <b>Matthew Arfa</b>  Debtor.	Case No.:  (If known)
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**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

NONE

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In re <b>Matthew Arfa</b>	Case No.: _____ (If known)
Debtor.	

## 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 biweekly, 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 Form22A 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>2,200.00</u>
a. Are real estate taxes included?      Yes _____ No <u>✓</u>		
b. Is property insurance included?      Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>100.00</u>
b. Water and sewer	\$	<u>55.00</u>
c. Telephone	\$	<u>0.00</u>
d. Other <b>Calbe, Land Line, Internet</b>	\$	<u>100.00</u>
<b>Gas Co.</b>	\$	<u>100.00</u>
<b>Monitored Security System</b>	\$	<u>25.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>20.00</u>
4. Food	\$	<u>270.00</u>
5. Clothing	\$	<u>125.00</u>
6. Laundry and dry cleaning	\$	<u>60.00</u>
7. Medical and dental expenses	\$	<u>40.00</u>
8. Transportation (not including car payments)	\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>55.00</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>0.00</u>
b. Life	\$	<u>200.00</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>
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 <b>Household Supplies</b>	\$	<u>28.00</u>
<b>Personal Care</b>	\$	<u>\$ 40.00</u>
<b>Personal Taxes</b>	\$	<u>50.00</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>3,688.00</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>5,931.25</u>
b. Average monthly expenses from Line 18 above	\$	<u>3,688.00</u>
c. Monthly net income (a. minus b.)	\$	<u>2,243.25</u>

In re <b>Matthew Arfa</b>  Debtor. (If known)	Case No.:  
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## 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 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 5/12/2009

Signature: s/ Matthew Arfa  
**Matthew Arfa**

Debtor

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)



In re <b>Matthew Arfa</b>	Debtor.	Case No.:	(If known)
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**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.

**5/12/2009**

*Date*

**/s/ Michael R. Totaro**

*Signature of Attorney*

**Totaro & Shanahan**

*Name of Law Firm*

**UNITED STATES BANKRUPTCY COURT**  
**Central District of California**

In re <b>Matthew Arfa</b>	Case No.:
Debtor.	(If known)

**STATEMENT OF FINANCIAL AFFAIRS**

**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	FISCAL YEAR PERIOD
-279,068.00	Employment	2007
	Employment	2008

**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, 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	FISCAL YEAR PERIOD
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**3. Payments to creditors**

**Complete a. or b., as appropriate, and c.**

None  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 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 credit 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
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None  b. *Debtor whose debts are not primarily consumer debts:* 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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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 CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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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
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**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 LOCATIO	STATUS OR DISPOSITION
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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
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**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
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**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
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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 ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**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
Some minor gambling losses in 2008 totalling about \$5000.00	Las Vegas Trip	2008

**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 a 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
Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272	Date as indicated on disclosure statement	Amount as indicated on disclosure statement

**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
<b>Amench Rocco</b>		
<b>Amench Rocco 1881 Mitchell Ave. Tustin, CA 92780 None</b>	<b>Jan 2008</b>	<b>1409 Fifth Ave, Fort Worth TX 76104 and 638 Timber Bay Circle East, Oldsmar, FL 34677 Fifth Value 50K, Owe 75K. Timber Bay Value 140K Owe 190K both purchased under land contract and returned to owner</b>
<b>Amench Rocco 1881 Mitchell Ave Tustin, CA 92780 None</b>	<b>12/12/2008</b>	<b>9000 S. Las Vegas Blvd. #2222, Las Vegas, NV 89123 Short Sale \$120,000</b>
<b>Arfa Group, LLC P.O. Box 12652 Newport Beach, CA 92658 Former Partnership</b>	<b>Aug 2008</b>	<b>5909 Springtide Dr. Fort Worth, TX 76135 and 5439 San Calloway, Fort Worth TX 76114 transferred to LLC to satisfy personal guarantee of \$250,000 on money loaned to LLC but guaranteed by debtor.</b>
<b>Asghar Farshbadf 914 Westwood Blvd. #270 Los Angeles, CA 90024 None</b>	<b>1/6/2009</b>	<b>1242 W. D St. Corona, a 92882 \$175,000 Short Sale</b>
<b>Labkhand Shayan P.O. Box 12652 Newport Beach, A 92658 None</b>	<b>April 2008</b>	<b>Shares in Arfa Group, LLC Transferred to satisfy personal guarantee for loan of \$250,000. Net to debtor was 14k and release of the debt.</b>
<b>Nguyen Ha 1920 Browing Blvd. Los Angeles, CA 90062 None</b>	<b>4/26/2007</b>	<b>9078 Goldenrod Ct. Hesperia, CA 92345 \$102, 888</b>
<b>Plaza Investments P.O. Box 1620 Tustin, CA 92781` None</b>	<b>March 2009</b>	<b>3604-3606 Ripy Ct. Fort Worth, TX 76110, \$27000</b>
<b>Plaza Investments P.O. Box 1620 Tustin, CA 92781 None</b>	<b>March 2009</b>	<b>3601-3603 Ripy Court Fort Worth, TX 76110 Short Sale \$27,000</b>

- 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 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 DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 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
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### 15. Prior address of debtor

- None  If 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
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**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

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**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
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**18. Nature, location and name of business**

None  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 the **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 the **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 the **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 business, 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 the **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
Allied Rent a Car, Inc.	33-0992177	1333 S. Main St. Santa Ana, CA 92707	Car Rental	2001 On going
AMS Holdings Inc.	52-2363906	1333 S. Main St. Santa Ana, CA 92707	Mortgage and Real Estate	2001 Ongoing

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
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**19. Books, records and financial statements**

None  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
Edwin Young 2001 E. 4th St. #102 Santa Ana, CA 92705	2007-2008

None  b. List all firms or individuals who within **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
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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
Matthew Arfa	1333 S. Main St. Santa Ana, CA 92707

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 inventories reported in a., above.

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

• • • • • • • • •

*[if completed by an individual or individual and spouse]*

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 5/12/2009

Signature of Debtor s/ Matthew Arfa  
**Matthew Arfa**



<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re <b>Matthew Arfa</b>  <div style="text-align: right;">Debtor.</div>	CHAPTER: <b>11</b>  CASE NO.:

**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, **Matthew Arfa** \_\_\_\_\_, the debtor in this case, declare under penalty  
*(Print Name of Debtor)*

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, \_\_\_\_\_, the debtor in this case, declare under penalty  
*(Print Name of Joint Debtor, if any)*

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 **5/12/2009** \_\_\_\_\_

Signature **s/ Matthew Arfa** \_\_\_\_\_  
**Matthew Arfa**  
*Debtor*

Date \_\_\_\_\_

Signature \_\_\_\_\_  
*Joint Debtor (if any)*

In re <b>Matthew Arfa</b>  Debtor.	Case No.:  (if known)
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**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.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>												
<b>1</b>	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input checked="" type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p>											
	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.	<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>									
<b>2</b>	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	<b>\$6,500.00</b>	\$									
<b>3</b>	<p><b>Net income from the operation of a business, profession, or farm.</b> 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.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:65%;">Gross Receipts</td> <td style="width:30%; text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary business expenses	\$ 0.00	c.	Business income	Subtract Line b from Line a	<b>\$0.00</b>	\$
a.	Gross Receipts	\$ 0.00										
b.	Ordinary and necessary business expenses	\$ 0.00										
c.	Business income	Subtract Line b from Line a										
<b>4</b>	<p><b>Net rental and other real property income.</b> 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.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width:5%; text-align: center;">a.</td> <td style="width:65%;">Gross Receipts</td> <td style="width:30%; text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross Receipts	\$ 0.00	b.	Ordinary and necessary operating expenses	\$ 0.00	c.	Rent and other real property income	Subtract Line b from Line a	<b>\$0.00</b>	\$
a.	Gross Receipts	\$ 0.00										
b.	Ordinary and necessary operating expenses	\$ 0.00										
c.	Rent and other real property income	Subtract Line b from Line a										
<b>5</b>	<b>Interest, dividends, and royalties.</b>	<b>\$0.00</b>	\$									
<b>6</b>	<b>Pension and retirement income.</b>	<b>\$0.00</b>	\$									
<b>7</b>	<b>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.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	<b>\$0.00</b>	\$									
<b>8</b>	<p><b>Unemployment compensation.</b> 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:</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width:40%; padding: 5px;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:30%; padding: 5px;">Debtor \$ _____</td> <td style="width:30%; padding: 5px;">Spouse \$ _____</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____										

9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>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</b> 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.</p> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;"></td> <td style="width: 5%; text-align: center;">\$</td> <td style="width: 30%;"></td> </tr> </table>	a.		\$		<b>\$0.00</b>	\$
a.		\$					
10	<p><b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	<b>\$6,500.00</b>	\$				
11	<p><b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	<b>\$ 6,500.00</b>					

**Part II: VERIFICATION**

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>5/12/2009</u> Signature: <u>s/ Matthew Arfa</u>  <b>Matthew Arfa, (Debtor)</b></p>
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**MASTER MAILING LIST**  
**Verification Pursuant to Local Bankruptcy Rule 1007-2(d)**

Name Michael R. Totaro  
 Address Totaro & Shanahan  
P.O. Bix 789  
Pacific Palisades, CA 90272  
 Telephone (310) 573-0276  
 Attorney for Debtor(s)  
 Debtor In Pro Per

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names including trade names, used by Debtor(s) within last 8 years:  <b>Matthew Arfa</b> <b>Mahyar Arfa</b>	Case No.:
	Chapter: <b>11</b>

**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 6 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.

Date: 5/12/2009 s/ Matthew Arfa  
 Matthew Arfa, Debtor

/s/ Michael R. Totaro  
 Michael R. Totaro, Attorney (if applicable)

Matthew Arfa  
P.O. Box 100745  
Santa Ana, CA 92711

Michael R. Totaro  
Totaro & Shanahan  
P.O. Bix 789  
Pacific Palisades, CA 90272

Office of the United States Trustee  
3685 Main St. #3300  
Riverside, CA 92501  
(SERVED ELECTRONICALLY)

Atlantic & Pacific Foreclosure Srv  
P.O. Box 16245  
Irvine, CA 92623

Aegis Wholesale Corp.  
3010 Briar Park Dr. #700  
Houston, TX 7042

American Home Mortgage, Inc.  
P.O. Box 631730  
Irving, TX 75063

Arbor Green of New Tampa HOA Inc.  
P.O. Box 14357  
Clearwater, FL 33766

Argent Mortgage Co, LLC  
c/o Nationwide Title Clearing Inc.  
2100 Alt North  
Palm Harbor, FL 34683

Atlantic & Pacific Foreclosure Srv  
P.O. Box 16245  
Irvine, CA 92623

Aurora Loan Servicing  
601 5th Ave.  
Scottsbluff, NE 69361

Bishop, Payne, etc.  
1305 W. Magnolia Ave. #A  
Ft. Worth, TX 76104

BNC Mortgage, Inc.  
P.O. Box 19656  
Irvine, CA 92623

Brice, Vander et al  
9441 LBJ Freeway #250  
Dallas, TX 75243

Capital One Auto Finance  
3901 Dallas Pkwy  
Plano, TX 75093

Carrington Mortgage Service  
P.O. Box 79001  
Phoenix, AZ 85062

Chase Auto Finance  
AZ1-1191  
201 N. Central Ave.  
Phonix, AZ 85006

Chase Auto Finance  
AZ1-1191  
201 N. Central Ave.  
Phonix, AZ 85006

Chrysler Financial  
P.O. Box 9001921  
Louisvillle, KY 40290

Citi Residential Lending, Inc.  
P.O. Box 11056  
Orange, CA 92856

Countrywide Home Lending  
450 American St Credit Reporting S  
Simi Valley, CA 93065

Encore Credit Corp  
c/o Ecc Credit Corp of Fl  
1833 Alton Parkway  
Irvine, CA 92606

Ford Motor Credit Corporation  
PO Box 542000  
Omaha, NE 68154

Fremont Investment and Loan

Heritage Isles Golf & Co Club  
10630 Plantation Bay Dr.  
Tampa, FL 33647

Homecomings Financial  
Bankruptcy Dept.  
1100 Virginia Dr.  
Fort Washington, PA 19034

Indymac Bank Federal Bank  
155 N. Lake Ave.  
Pasadena, CA 91101

Kahane & Ass PA  
8201 Peters Rd. #3000  
Plantation, FL 33324

Lake Bernadetter Community  
P.O. Box 23647  
Tampa, Fl 33623

Marshall C. Watson, P.A.  
1800 N.W. 49th St. #120  
Fort Lauderdale, FL 33309

Montara Homeowners Ass  
c/o Benchmark Ass Service  
P.O. Box 60998  
Phoenix, AZ 85082



Nationwide Title Clearing, Inc.  
2100 Alt 19 North  
Palm Harbor, FL 34683

Oak Creek of Pasco County  
c/o Rizzetta & Co.  
3434 Colwell Ave. #200  
Tampa, FL 33614

Pennymac Home Loan Solutions  
P.O. Box 51437  
Los Angeles, CA 90051

Roald E. Cotterill  
Wetherington, Hamilton et al  
P.O. Box 172727  
Tampa, FL 33672

Saxon Mortgage Service, Inc.  
P.O. Box 161489  
Ft Worth, TX 76161

SCME Mortgage Bankers, Inc.  
6265 Greenwich Dr. #200  
San Diego, CA 92122

Shapiro & Fishman, LLP  
10004 N. Dale Mabry Highway #112  
Tampa, FL 33618

Sterling Mgmt  
2870 Scherer Dr. #100  
St. Petersburg, FL 33716

WA MU  
Attn. Bankruptcy Dept.  
Dept. JAXA 2035  
7255 Bay Meadows Way  
Jacksonville, FL 32256

Wachovia Mortgage  
794 Davis St.  
San Leandro, CA 94577

Wells Fargo Auto Fin.  
National Bankruptcy Dept.  
P.O. Box 60510  
Los Angeles, Ca 90060

Wilshire Credit Corp  
1776 SW Madison St  
Portland, OR 97205

GMAC  
Attn. Bankruptcy Dept.  
1100 Virginia Dr.  
Fort Washington, PA 19034