Official Form 1 (1/08) United States Bankruptcy Court Voluntary Petition CENTRAL DISTRICT OF CALIFORNIA Name of Joint Debtor (Spouse)(Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Vazquez, Fredy All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): 7932 Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 32142 Duclair Rd Winchester CA ZIPCODE 92596 ZIPCODE County of Residence or of the Riverside County of Residence or of the Principal Place of Business: Principal Place of Business:

Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):				
SAME								
		ZIPCODE						ZIPCODE
Location of Principal Assets of Business Deb	tor							ZIPCODE
(if different from street address above): SAME.								
m ep.14	Nature of	Business		(Chapter of B	ankruptcy Co	de Under Which	
Type of Debtor (Form of organization)	(Check one bo				the Petition		heck one box)	
(Check one box.)	Health Care Busin	ess		Chapter 7		□ Ch	apter 15 Petition fo	r Recognition
Individual (includes Joint Debtors)	Single Asset Real		.,	Chapter 9			a Foreign Main Pr	_
See Exhibit D on page 2 of this form.	in 11 U.S.C. § 101			Chapter 11		_	_	
Corporation (includes LLC and LLP)	!	(2+4)	-	Chapter 12		_	apter 15 Petition fo	-
Partnership	Railroad			Chapter 13	ı	ot a	a Foreign Nonmain	Proceeding
Other (if debtor is not one of the above	Stockbroker				Nature of I	Debts (Chec	k one box)	
entities, check this box and state type of	Commodity Broke	er	-	Debts are pri		mer debts, defin	· · · · · · · · · · · · · · · · · · ·	ts are primarily
entity below	Clearing Bank		-			incurred by an		ness debts.
	Other					personal, family	,	
				or household	purpose"			
	Tax-Exen		├		Chant	er 11 Debtors:		
	(Check box, i			heck one box:	Спарі	11 Debicits.		
	Debtor is a tax-ex-	empt organization	on			16 12 511	10.0 0 101/51 D)	
	under Title 26 of	he United State	· I-	□ Debtor is a small business as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
	Code (the Internal	l Revenue Code	i). ∐	Debtor is not a	small busines	s debtor as defir	ied in 11 U.S.C. §	101(51D).
Filing Fee (Check	one box)		"	heck if:				
Full Filing Fee attached				Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.				
Filing Fee to be paid in installments (applicable	to individuals only). Mu	st attach						
signed application for the court's consideration of	ertifying that the debtor:	is unable						
to pay fee except in installments. Rule 1006(b), See Official Form 3A.				heck all applica		·		
Filing Fee waiver requested (applicable to chapt	er 7 individuals only). M	ust attach	빌	A plan is being				
signed application for the court's consideration.	See Offi cial Form 3B.			-			etition from one or	more
		classes of cred	itors, in accor	dance with 11 U	J.S.C. § 1126(b).			
Statistical/Administrative Information					<u></u>		THIS SPACE IS FOR	R COURT USE ONLY
Debtor estimates that funds will be available for	or distribution to unsecur	ed creditors.						
			es naid the	re will be no funds	s available for	24		
Debtor estimates that, after any exempt proper distribution to unsecured creditors.	ry is excluded and admin	istative expens	os para, me	will be no mind:			FI	LED_
Estimated Number of Creditors	· · · · · · · · · · · · · · · · · · ·						1 B	But have been been been been been been been be
Simaled Number of Creditors								0.9.2000
1-49 50-99 100-199 200-5		5,001-	10,001-	25,001- 50,000	50,001- 100,000	Over	APR	03 2009
	5,000	10,000	25,000	20.000	100,000	100,001		
Estimated Assets	M	П	П	П			CLERK U.SAB	ANKRUPTUS GOURT RICT OF GAUFORN A
\$0 to \$50,001 to \$100,001 to \$500.		\$10,000,001	\$50,000,001		\$500,000,001	More than	BY:	A Clork
\$50,000 \$100,000 \$590,000 to \$1 millio	to \$10 m million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion	7	
Estimated Liabilities							1	
	\boxtimes					□ 		
\$0 to \$50,001 to \$100,001 to \$500	001 \$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	1 \$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion		
\$50,000 \$100,000 \$500,000 to \$1 millie		million	million	million				
<u> </u>		•••						

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

period after the filing of the petition.

Printed Name of Authorized Individual

Title of Authorized Individual

3/31/2009

If more than one person prepared this document, attach additional sheets

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

United States Bankruptcy Court

	Centra	1 District Of California							
In re <u>Fredy Vazquez</u> , Debtor			Case No						
LIST	LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS								
prepared in accor The list does not i § 101, or (2) secu places the credito creditors holding child's parent or g	ring is the list of the debtor's conducted with Fed. R. Bankr. P. 1 include (1) persons who come ared creditors unless the value of among the holders of the 20 the 20 largest unsecured claim guardian, such as "A.B., a mino, 11 U.S.C. §112 and Fed. R. I.	1007(d) for filing in the within the definition of the collateral is such largest unsecured claims, state the child's inition child, by John Doe,	nis chapter 11 [or chapter of "insider" set forth that the unsecured ms. If a minor child tials and the name an	apter 9] case. in 11 U.S.C. deficiency is one of the id address of the					
(1)	(2)	(3)	(4)	(5)					
Name of creditor and complete nailing address ncluding 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 Bank Mortgage	(800) 848-9380	Mortgage	unliquidateo	1230,000.00					
	1/3/09	55,							

[Declaration as in Form 2]

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

١.	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 prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
	None.
2.	(If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
	None.
3.	(If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
	None.
4.	(If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)
	None.
d	eclare, under penalty of perjury, that the foregoing is true and correct.
Ęχ	ecuted at, California.
Da	ted <u>3/31/09</u> Fredy Vaz q uez
	Joint Debtor

B 201 - Notice of Available Chapters (Rev. 04/06)	USBC, Central D
Khachik Akhkashian (SB 213607)	
Name: Diamond, Burt & Akhkashian, LLP	
3055 Wilshire Boulevard 12th Floor Address: Los Angeles, CA 90010	
Telephone: (213) -384-2220 Fax: (213) -384-9926	
Attorney for Debtor Debtor in Pro Per	

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

List all names including trade names, used by Debtor(s) within last 8 years:

Fredy Vazquez

Case No.:

NOTICE OF AVAILABLE CHAPTERS

(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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

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

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

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

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

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

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

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

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the this notice required by § 342(b) of the Bankruptcy Code.	debtor's petition, hereby certify that I delive	red to the debtor	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Securi number of the officer, principal, responsible person, partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
X			
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certificate of	the Debtor		
I (We), the debtor(s), affirm that I (we) have received and rea	ad this notice.		
Fredy Vazquez	x 2/1/33	/31/09	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X	Date	

United States Bankruptcy Court

	Central District	Of California
Ir	are Fredy Vazquez	
		Case No.
D	Debtor	Chapter <u>11</u>
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), and that compensation paid to me within one year before the for services rendered or to be rendered on behalf of the debt case is as follows:	filing of the petition in bankruptcy, or agreed to be paid to me,
	For legal services, I have agreed to accept	\$ 6,461
	Prior to the filing of this statement I have received	.\$ <u>6,461</u>
	Balance Due	\$
2.	The source of the compensation paid to me was:	
	X Debtor Other (specify)	
3.	The source of compensation to be paid to me is:	
	x Debtor Other (specify)	
4.	I have not agreed to share the above-disclosed compe associates of my law firm.	nsation with any other person unless they are members and
	I have agreed to share the above-disclosed compensate associates of my law firm. A copy of the agreement, to compensation, is attached.	tion with a other person or persons who are not members or together with a list of the names of the people sharing in the
5.	In return for the above-disclosed fee, I have agreed to render	legal service for all aspects of the bankruptcy case, including:
	 Analysis of the debtor's financial situation, and rendering in bankruptcy; 	g advice to the debtor in determining whether to file a petition
	b. Preparation and filing of any petition, schedules, statemer	nts of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

e. [Other provisions as needed]	
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service	ces:
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for pa	yment to me for
representation of the debtor(s) in this bankruptcy proceedings.	
3/31/09 Lander	
Date Signature of Attorney	
Khachik Akhkashian (SB 2136	
Diamond, Burt & Akhkashian,	LLP
Name of law firm	

February 2006		2006 USBC Central District of California
	STATES BANKRUPTCY COURT RAL DISTRICT OF CALIFORNIA	
Inre Fredy Vazquez	CHAPTER:	11
	Debtor(s). CASE NO.:	

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

Plea	ase fill o	ut the followin	g blank(s) and ch	neck the box next to	one of the followin	g statements:	
l, <u>F</u>	redy V	Jazquez (Pri	nt Name of Debtor)		$_{ extstyle -}$, the debtor in this	s case, declare ι	inder penalty
of p	erjury u	nder the laws	of the United Sta	tes of America that:			
	60-day	period prior to	the date of the f	s of my pay stubs, pa illing of my bankrupt oking out the Social	cy petition.		oloyment income for the to filing them.)
X			for the entire 60-c other employer.	day period prior to th	e date of the filing	of my bankrupto	y petition, and received
	l was u	nemployed fo	r the entire 60-da	y period prior to the	date of the filing of	f my bankruptcy	petition.
1,		(Print Nar	ne of Joint Debtor,	if any)	_, the debtor in this	s case, declare ι	inder penalty of
perj	jury und	er the laws of	the United States	s of America that:			
	the 60-	day period pri	or to the date of t	es of my pay stubs, he filing of my bank cking out the Social	ruptcy petition.		employment income for to filing them.)
			for the entire 60-c other employer.	day period prior to th	e date of the filing	of my bankrupto	y petition, and received
]	l was u	nemployed fo	r the entire 60-da	y period prior to the	date of the filing of	f my bankruptcy	petition.
Dat	e <u>3/31</u>	1/09		Signature	Debtor Fredy Vazque		2
Dat	e			Signature			
				<u> </u>	Joint Debtor (i	if any)	

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

Name Khachik Akhkashian (SB 213607)	_
Address 3055 Wilshire Blvd., 12th Floor Los P	Angeles, CA 90010
Telephone 213-384-2220	
[X] Attorney for Debtor(s)	
[] Debtor In Pro Per	
UNITED STATES BAN	KRUPTCY COURT
CENTRAL DISTRICT	OF CALIFORNIA
List all names including trade names, used by Debtor(s)	within Case No.
last 8 years: In re Fredy Vazquez	Chapter 11
VERIFICATION OF CRI	EDITOR MAILING LIST
The above named debtor(s), or debtor's attorney if applicattached Master Mailing List of creditors, consisting of <u>2</u> debtor's schedules pursuant to Local Rule 1007-2(d) and	sheet(s) is complete, correct and consistent with the
Date: 3/31/2009	19/12
	Debtőr: Fredy Valquez
Attorney: Khachik Akhkashian (SB 2136	Joint Debtor:

Fredy Vazquez 32142 Duclair Rd Winchester CA 92596

Khachik Akhkashian (SB 213607) 3055 Wilshire Blvd 12th Floor Los Angeles CA 90010

Amrcn Hm Mtg Po B 631730 Irving TX 75063

Cap One Pob 30281 Salt Lake City UT 84130

Chase 800 Brooksedge Blv Westerville OH 43081

Chase Bank One Card Serv Westerville OH 43081

Chase Mort 3415 Vision Dr Columbus OH 43219

Citi Pob 6241 Sioux Falls SD 57117

Discover Fin
Pob 15316
Wilmington DE 19850

Dsnb Macys 3039 Cornwallis Rd Durham NC 27709 Gmac Mort 3451 Hammond Ave Waterloo IA 50704

Mercedes-ben P o Box 685 Roanoke TX 76262

Wells Fargo
Po Box 5445
Portland OR 97208

Wells Fargo P O Box 10438 Des Moines IA 50306