B1 (Official Form 1)(1/08)								
United Central Distric	States Ban t of Californi						Voluntary Po	etition
Name of Debtor (if individual, enter Last, First Klimenko, Wasilik E.	, Middle):		Name	of Joint D	ebtor (Spous	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years		All O (inclu	ther Names ide married	s used by the , maiden, and	Joint Debtor i d trade names)	n the last 8 years :	, ₇₀
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all) xxx-xx-2681	ayer I.D. (ITIN) N	o./Complete I		our digits or re than one,	of Soc. Sec. o state all)	or Individual-T	axpayer I.D. (ITIN) No./C	omplete EIN
Street Address of Debtor (No. and Street, City, 8559 Enramada Avenue Whittier, CA	and State):	ZIP Cod		: Address o	f Joint Debto	r (No. and Str	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place o Los Angeles	f Business:	90605	Coun	ty of Resid	ence or of the	e Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from str	eet address):		Maili	ng Address	of Joint Deb	tor (if differen	t from street address):	
		ZIP Code)		٠		_	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r		•		***			
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care ☐ Single Asset in 11 U.S.C. ☐ Railroad ☐ Stockbroker ☐ Commodity ☐ Clearing Bar ☐ Other ☐ Tax-E ☐ Debtor is a t under Title 2	Real Estate a § 101 (51B) Broker k xempt Entity	y le) ganization ed States	defined	the ter 7 ter 9 ter 11 ter 12 ter 13 are primarily cd in 11 U.S.C. red by an indiv	Petition is Fill Ch of: Ch of: Nature (Check onsumer debts,		gnition ding
Filing Fee (Check or Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. Filing Fee waiver requested (applicable to clattach signed application for the court's cons	ne box) able to individuals sideration certifyin Rule 1006(b). See Chapter 7 individuals	only). Must g that the deb fficial Form 3A s only). Must	tor Check	c one box: Debtor is Debtor is if: Debtor's a to insident all applica A plan is Acceptant	a small busing not a small be aggregate not so affiliates able boxes: being filed wees of the pla	Chapter 11 Iness debtor as pusiness debtor noontingent lide are less than with this petition were solicite.	Debtors defined in 11 U.S.C. § 101 r as defined in 11 U.S.C. § quidated debts (excluding of \$2,190,000.	101(51D). debts owed
Statistical/Administrative Information Debtor estimates that funds will be available Debtor estimates that, after any exempt properthere will be no funds available for distributions.				es paid,		THIS	SPACE IS FOR COURT USE	ONLY
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,0 to \$10 to \$50 million million	50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,0 to \$10 to \$50	01 \$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				

Voluntary Petition

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

Name of Debtor(s):

Klimenko, Wasilik E.

Signatures Signature(s) of Debtor(s) (Individual/Joint)

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

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X /s/ Wasilik E. Klimenko

Signature of Debtor Wasilik E. Klimenko

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 31, 2009

Date

Signature of Attorney*

X /s/ Craig G. Margulies

Signature of Attorney for Debtor(s)

Craig G. Margulies 185925

Printed Name of Attorney for Debtor(s)

Landsberg Margulies LLP

Firm Name

16030 Ventura Blvd., Suite 470 Encino, CA 91436

Address

Email: cmargulies@lm-lawyers.com (818) 705-2777 Fax: (818) 705-3777

Telephone Number

March 31, 2009

185925

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

 \mathbf{X}

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

Date

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

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

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

A bankruptcy petition preparer's 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 Central District of California - Los Angeles Division

In re	Wasilik E. Klimenko		_ Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

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

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the ap	plicable
statement.] [Must be accompanied by a motion for determination by the court.]	
Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037	Best Case Bankruptcy

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // // Wasilik E. Klimenko Wasilik E. Klimenko
Date: March 31, 2009

United States Bankruptcy Court Central District of California - Los Angeles Division

In re	Wasilik E. Klimenko		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(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]
Bank of America Business Cards Center P.O. Box 15710 Wilmington, DE 19886-5710	Bank of America Business Cards Center P.O. Box 15710 Wilmington, DE 19886-5710	Business debt	Contingent Unliquidated	34,888.92
Bank of America Business Cards Center P.O. Box 15710 Wilmington, DE 19886-5710	Bank of America Business Cards Center P.O. Box 15710 Wilmington, DE 19886-5710	Business debt	Contingent Unliquidated	27,701.78
CIT Technology Fin Serv, Inc. PO Box 550599 Jacksonville, FL 32255-0599	CIT Technology Fin Serv, Inc. PO Box 550599 Jacksonville, FL 32255-0599	Business debt - 2 Copier Machines	Contingent Unliquidated Disputed	26,951.10
Citi Cards P.O. Box 6411 The Lakes, NV 88901-6411	Citi Cards P.O. Box 6411 The Lakes, NV 88901-6411	Business debt	Contingent Unliquidated	17,265.42
Citi Cards P.O. Box 6411 The Lakes, NV 88901-6411	Citi Cards P.O. Box 6411 The Lakes, NV 88901-6411	Business debt	Contingent Unliquidated	16,001.63
Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219	Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219	Single Family Residence located at: 3723 Longhorn Creek San Antonio, TX 78261	Contingent Unliquidated Disputed	116,796.42 (95,000.00 secured)
Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219	Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219	Single Family Residence located at: 3723 Longhorn Creek San Antonio, TX 78261	Contingent Unliquidated Disputed	21,898.94 (95,000.00 secured) (116,796.42 senior lien)

B4 (Offic	ial Form 4) (12/07) - Cont
In re	Wasilik E. Klimenko

Case No.	

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

44)	1 (2)	T		
(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 Loans P.O. Box 10219 Van Nuys, CA 91410-0219	Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219	Single Family Residence located at: 8559 Enramada Avenue Whittier, CA 90605	Contingent Unliquidated Disputed	899,037.84 (800,000.00 secured)
Creditors Adjustment Bureau, Inc. c/o Kenneth J. Freed, Esq. 14226 Ventura Blvd. PO Box 5914 Sherman Oaks, CA 91413	Creditors Adjustment Bureau, Inc. c/o Kenneth J. Freed, Esq. 14226 Ventura Bivd. Sherman Oaks, CA 91413	Lawsuit - business debt	Contingent Unliquidated Disputed	80,224.66
Home Depot Credit Service P.O. Box 6028 The Lakes, NV 88901-6028	Home Depot Credit Service P.O. Box 6028 The Lakes, NV 88901-6028	Business debt	Contingent Unliquidated	17,833.70
Jen Chen & Associates, CPAs 13162 Philadelphia St. Whittier, CA 90601	Jen Chen & Associates, CPAs 13162 Philadelphia St. Whittier, CA 90601	Business debt		11,255.00
Jet Blue P.O. Box 17435 Salt Lake City, UT 84117	Jet Blue P.O. Box 17435 Salt Lake City, UT 84117	Business debt	Contingent Unliquidated	12,629.27
Los Angeles County Collector P.O. Box 54018 Los Angeles, CA 90054	Los Angeles County Collector P.O. Box 54018 Los Angeles, CA 90054	Commercial building located at: 500-502 North Citrus Avenue Covina, CA 91723		22,960.00 (450,000.00 secured) (717,161.78 senior lien)
RAS Properties c/o Gregory A. Paiva, Esq. 4295-A Jurupa St. #114 Ontario, CA 91761	RAS Properties c/o Gregory A. Paiva, Esq. 4295-A Jurupa St. #114 Ontario, CA 91761	Lawsuit - business debt	Contingent Unliquidated Disputed	14,878.10
U.S. Bank 1310 Madrid Street, Suite 101 Marshall, MN 56258-4002	U.S. Bank 1310 Madrid Street, Suite 101 Marshall, MN 56258-4002	Business debt - 3 Copier Machines and Related Equipment	Contingent Unliquidated Disputed	15,092.42
United Commercial Bank PO Box 7670 San Francisco, CA 94120	United Commercial Bank PO Box 7670 San Francisco, CA 94120	Commercial building located at: 500-502 North Citrus Avenue Covina, CA 91723	Contingent Unliquidated Disputed	327,882.73 (450,000.00 secured) (389,279.05 senior lien)
United Mileage Plus P.O. Box 6120 Rapid City, SD 57709-6120	United Mileage Plus P.O. Box 6120 Rapid City, SD 57709-6120	Business debt	Contingent Unliquidated	33,572.79

B4 (Offic	ial Form 4) (1	2/07) - Cont.
In re	Wasilik E.	Klimenko

Case No.	

Debtor(s)

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]
Wasilik Klimenko Maris Ave. Pico Rivera, CA 90660	Wasilik Klimenko Maris Ave. Pico Rivera, CA 90660	Single Family Residence located at: 8559 Enramada Avenue Whittier, CA 90605		50,000.00 (800,000.00 secured) (899,037.84 senior lien)
Wells Fargo Bank P.O. Box 5169 Sioux Falls, SD 57117-5169	Wells Fargo Bank P.O. Box 5169 Sioux Falls, SD 57117-5169	Business debt	Contingent Unliquidated	20,925.95
Wells Fargo Financial Leasing PO Box 6434 Carol Stream, IL 60197-6434	Wells Fargo Financial Leasing PO Box 6434 Carol Stream, IL 60197-6434	Business debt - 2 Copier Machines	Contingent Unliquidated Disputed	16,050.26

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

I, Wasilik E. Klimenko, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	March 31, 2009	Signature	/s/ Wasilik E. Klimenko
			Wasilik E. Klimenko
			Debtor

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

United States Bankruptcy Court Central District of California - Los Angeles Division

re Wasilik E. Klimenke	0	Case No	
	Debtor	, Chapter	11
		V HOLDEDG	
Following is the list of the Deb	LIST OF EQUITY SECURITY stor's equity security holders which is prepared in accounts.) for filing in this chapter 11 ca
Name and last known address or place of business of holder		Number of Securities	Kind of Interest
None			
DECLARATION UNDI	ER PENALTY OF PERJURY ON BEHAI oration named as the debtor in this case, declare use.	under penalty of perjury th	nat I have read the foregoing
DECLARATION UNDI	oration named as the debtor in this case, declare up. Holders and that it is true and correct to the best	under penalty of perjury th	nat I have read the foregoing

18 U.S.C §§ 152 and 3571.

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

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

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).)

n/a

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).)

n/a

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None.

I declare	under ner	alty of ner	itum, that	the forego	ina is truc	and correct
rueciare.	under der	anv or ner	ILIIV. IIIAI	me mea.	III KO IS III JE	ano coneci

Executed at	Encino	, California.	/s/ Wasilik E. Klimenko
Dated	March 31, 2009		Wasilik E. Klimenko Debtor
			Joint Debtor

Name:

Craig G. Margulies

Address:

16030 Ventura Blvd., Suite 470

Encino, CA 91436

Telephone: (818) 705-2777

(818) 705-3777 Fax:

Attorney for Debtor Debtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION		
List all names including trade names, used by Debtor(s) within last 8 years:	Case No.:	
Wasilik E. Klimenko	-	
	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 to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

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.
- 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.
- 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)

- 1. 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 the Debtor

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

Wasilik E. Klimenko	X /s/ Wasilik E. Klimenko	March 31, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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

Name	Craig G. Margulies			
Address	16030 Ventura Blvd., Suite 470 Encino, CA 91436			
Telephone (818) 705-2777 Fax: (818) 705-3777				
Attorney for Debtor(s)Debtor in Pro Per				
	UNITED STATES E CENTRAL DISTRICT OF CALIF			
List all names including trade names used by Debtor(s) within last 8 years: Wasilik E. Klimenko		Case No.:		
		Chapter:	11	
	VERIFICATION OF C	REDITOR M	AILING 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:	March 31, 2009	/s/ Wasilik E. Klimenko
		Wasilik E. Klimenko
		Signature of Debtor
Date:	March 31, 2009	/s/ Craig G. Margulies
		Signature of Attorney

Craig G. Margulies Landsberg Margulies LLP 16030 Ventura Blvd., Suite 470 Encino, CA 91436 (818) 705-2777 Fax: (818) 705-3777

Wasilik E. Klimenko 8559 Enramada Avenue Whittier, CA 90605

Craig G. Margulies Landsberg Margulies LLP 16030 Ventura Blvd., Suite 470 Encino, CA 91436

ADT Security Services, Inc. PO Box 371956 Pittsburgh, PA 15250-7956

American Express P.O. Box 297812 Fort Lauderdale, FL 33329

Bank of America Business Cards Center P.O. Box 15710 Wilmington, DE 19886-5710

Blue Jay Sandwich Deli c/o Marvin Midani & Hilda Tawill 502 N. Citrus Avenue Covina, CA 91723

Businesstel Communications 3150 W. Main Street Alhambra, CA 91801

C T Corporation System 818 West Seventh St. Los Angeles, CA 90017

California Pools & Spas 3106 E. Garvey Avenue south West Covina, CA 91791

Care Credit PO Box 960061 Orlando, FL 32896-0061

CIT Technology Fin Serv, Inc. PO Box 550599 Jacksonville, FL 32255-0599

Citi Cards P.O. Box 6411 The Lakes, NV 88901-6411

Consuelo Zamora and Gaby Foster 3723 Longhorn Creek San Antonio, TX 78261

Countrywide Home Loans P.O. Box 10219 Van Nuys, CA 91410-0219

Creditors Adjustment Bureau, Inc. c/o Kenneth J. Freed, Esq. 14226 Ventura Blvd. PO Box 5914 Sherman Oaks, CA 91413

Dennis Lee Agent Service of Proc. 555 Montgomery St.,14th FL Mail Stop 401 San Francisco, CA 94111

DirectTV PO Box 60036 Los Angeles, CA 90060

Fidelity National Title Company 209 Kearny Street, 2nd Floor San Francisco, CA 94108

GMAC P.O. Box 78234 Phoenix, AZ 85062

Home Depot Credit Service P.O. Box 6028 The Lakes, NV 88901-6028

HSBC 2980 Meade Ave. Ste. A Las Vegas, NV 89102

Jen Chen & Associates, CPAs 13162 Philadelphia St. Whittier, CA 90601

Jerry McDonald 13225 Philadelphia Street, Unit A Whittier, CA 90601

Jet Blue P.O. Box 17435 Salt Lake City, UT 84117

LoanAxis Inc. 13225 Philadelphia Street, Suite E Whittier, CA 90601

LoanAxis, Inc. 13225 Philadelphia Street, Suite D Whittier, CA 90601

Los Angeles County Collector P.O. Box 54018 Los Angeles, CA 90054

Macy's P.O. Box 6938 The Lakes, NV 88901

Martin and Denise Flores 13225 Philadelphia Street, Suite B Whittier, CA 90601

RAS Properties c/o Gregory A. Paiva, Esq. 4295-A Jurupa St. #114 Ontario, CA 91761

Sundance Plumbing Services 385 W. Grove Avenue Orange, CA 92865

Telepacific Communications 515 South Flower Street, 47th Floor Los Angeles, CA 90071

The Real Estate Store, Inc. 13225 Philadelphia Street, Suite E Whittier, CA 90601

The Real Estate Store, Inc. 13225 Philadelphia Street, Suite C Whittier, CA 90601

Tygris Vendor Finance, Inc. Dept # 1608 Denver, CO 80291-1608

U.S. Bank 1310 Madrid Street, Suite 101 Marshall, MN 56258-4002

United Commercial Bank PO Box 7670 San Francisco, CA 94120

United Mileage Plus P.O. Box 6120 Rapid City, SD 57709-6120

Wasilik Klimenko Maris Ave. Pico Rivera, CA 90660

Wells Fargo Bank P.O. Box 5169 Sioux Falls, SD 57117-5169

Wells Fargo Financial Leasing PO Box 6434 Carol Stream, IL 60197-6434