United States F Central Distr	Voluntary Petition							
Name of Debtor (if individual, enter Last, First, Middle): Haghighinia, Tiffany, Khandon	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):	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 Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 1545		Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):						
Street Address of Debtor (No. & Street, City, and State): 3623 s. Bear St. Unit C Santa Ana, CA		Street Address o	of Joint Debtor (No	o. & Street, Ci	ity, and State):			
· · · · · · · · · · · · · · · · · · ·	CODE 92704				ZIP COD	DE		
County of Residence or of the Principal Place of Business: Riverside		County of Reside	ence or of the Prir	cipal Place of	f Business:			
Mailing Address of Debtor (if different from street address) 120-41A 5th Ave. Gollege Point, NY):	Mailing Address	of Joint Debtor (i	f different fro	m street address):			
	CODE 11356				ZIP COD	DE .		
Location of Principal Assets of Business Debtor (if different	from street address above):				ZIP COD	DE.		
Type of Debtor	Nature of Bus	siness	Cha	•	kruptcy Code Un	der Which		
(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.)	(Check one box) Health Care Business Single Asset Real Esta 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt F	Entity	the Petition is Filed (Check one box) Chapter 7					
	(Check box, if app Debtor is a tax-exempt under Title 26 of the U Code (the Internal Rev	§ 101(8) as "incurred by an individual primarily for a personal, family, or house-evenue Code.) § 101(8) as "incurred by an individual primarily for a personal, family, or house-hold purpose."						
Filing Fee (Check one box)		Check one	box:	Chapter 1	1 Debtors			
Full Filing Fee attached 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. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes					C. § 101(51D).			
Statistical/Administrative Information						THIS SPACE IS FOR		
Debtor estimates that funds will be available for distrible Debtor estimates that, after any exempt property is excipated Number of Creditors Estimated Number of Creditors 1- 50- 100- 200- 1,000-49 99 199 999 5,000		001- 50,001-	Over	ilable		COURT USE ONLY		
\$50,000 \$100,000 \$500,000 \$1 million \$10 mi Estimated Liabilities \$0 to \$50,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 mi	0,001 to \$10,000,001 to \$50	0 million to 3	\$500 million to 00,000,001 to \$5 00 million to	500,000,001 \$1 billion	More \$1 billion More than \$1 billion			

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):	FORM B1, Page 2			
	Tiffany Khandon Haghighinia				
* *	8 Years (If more than two, attach additional sheet.)	D. C. E. I.			
Location Where Filed: NONE	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more than one, attach add	litional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
NONE District:	Relationship:	Judge:			
Exhibit A	Exhibit B				
(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)	(To be completed if debtor is a whose debts are primarily cons				
of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the foregoin	- 1			
	have informed the petitioner that [he or she] may produce 12, or 13 of title 11, United States Code, and have expenses the content of the con	ceed under chapter 7, 11, cplained the relief			
	available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	at I have delivered to the			
Exhibit A is attached and made a part of this petition.	X /s/ Michael R. Totaro	10/20/2009			
	Signature of Attorney for Debtor(s) Michael R. Totaro	Date 102229			
Exhibit C	Exhibit D	10222			
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?	(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)				
Yes, and Exhibit C is attached and made a part of this petition.	Exhibit D completed and signed by the debtor is attached and made a part of this petition.				
No	If this is a joint petition:				
	Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
	ling the Debtor - Venue applicable box)				
Debtor has been domiciled or has had a residence, principal place of	,	ys immediately			
preceding the date of this petition or for a longer part of such 180 c	lays than in any other District.				
There is a bankruptcy case concerning debtor's affiliate. general pa	rtner, or partnership pending in this District.				
		11. 51			
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but	is a defendant in an action or proceeding [in a federal of				
this District, or the interests of the parties will be served in regard t	to the relief sought in this District.				
Certification by a Debtor Who Resid	les as a Tenant of Residential Property				
(Check all ap	plicable boxes.)				
☐ Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the following).				
_					
-	(Name of landlord that obtained judgment)				
	.				
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		d to cure the			
Debtor has included in this petition the deposit with the court of an filing of the petition.	y rent that would become due during the 30-day period	after the			
Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(1)).				

Form B1 (Official Form 1) - (Rev. 1/08) 2008 USBC, Central District of California Voluntary Petition Name of Debtor(s): FORM B1, Page 3 (This page must be completed and filed in every case) Tiffany Khandon Haghighinia **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of Title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified Copies of the documents required by § 1515 of title 11 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, specified Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. in this petition. X /s/ Tiffany Khandon Haghighinia X Not Applicable Signature of Debtor Tiffany Khandon Haghighinia (Signature of Foreign Representative) X Not Applicable (Printed Name of Foreign Representative) Signature of Joint Debtor Telephone Number (If not represented by attorney) Date 10/20/2009 Date Signature of Attorney Signature of Non-Attorney Petition Preparer x /s/ Michael R. Totaro I declare under penalty of periury that: (1) I am a bankruptcy petition preparer as defined Signature of Attorney for Debtor(s) in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under Michael R. Totaro 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable Printed Name of Attorney for Debtor(s) by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any **Totaro & Shanahan** fee from the debtor, as required in that section. Official Form 19 is attached. Firm Name P.O. Box 789 Pacific Palisades, CA 90272 Not Applicable Address Printed Name and title, if any, of Bankruptcy Petition Preparer (310) 573-0276 (310) 496-1260 Social Security number (If the bankruptcy petition preparer is not an individual, state Telephone Number the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 10/20/2009 102229 Bar Number Date Address *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. X Not Applicable Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Date and correct, and that I have been authorized to file this petition on behalf of the debtor Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Names and Social Security numbers of all other individuals who prepared or assisted Code, specified in this petition. in preparing this document unless the bankruptcy petition preparer is not an individual. X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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.

Afformay or Party Name, Address, Telephone & FAX Numbers, and California State Ber Number	FOR COURT USE ONLY
Michael R. Totaro	
Totaro & Shanghan P.O. Box 789	
Pacific Pallsades, CA 90272	1
Phone: (310) 573-0278 Fac: (310) 496-1260	f
California State Bar Number: 102229	2.
Attorney for: Debtors	
	-
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re:	CASE NO.:
Titlany Khandon Heghlghinia	Particular Community
27 27 27 27 27 27 27 27 27 27 27 27 27 2	CHAPTER: 11
Debtor.	ADV. NO.:
ELECTRONIC FILING DEC (INDIVIDUAL)	CLARATION
Petition, statement of affairs, schedules or lists	Date Filed:
Amendments to petition, statement of affairs, schedules or lists	Date Filed:
☐ Other:	Date Filed:
ART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY	and a state of the
! (We), the undersigned Debtor(s) or other party on whose behalioning Party), hereby declars under penetry of periods that (3) have	
es "/s/," followed by my name, on the signature like(s) for the Signature stores the making of such declarations, requests, statements, vertileations y actual signature on such signature like(s); (4) I have actually signed a trutch places and provided the executed hard copy of the Filed Document to me the electronic version of the Filed Document and this Declaration was the	in the Fried Document serves as my signature and and certifications to the same extent and effect as as and correct hard copy of the Filed Document in by attorney; and (5) I have authorized my attorney
"/s/," followed by my name, on the signature line(s) for the Signing Party notes the making of such declarations, requests, statements, vertilications y actual signature on such signature line(s); (4) I have actually signed a truch places and provided the executed hard copy of the Filed Document to me the electronic version of the Filed Document and this Declaration with the strict of California. If the Filed Document is a patition, I further declare under the Statement of Social Security Number(s) (Form 821) and provided the	a Filed Document Is true, correct and complete; (3 in the Filed Document serves as my signature and and certifications to the same extent and effect as and correct hard copy of the Filed Document in try attorney; and (5) I have authorized my attorney. United States Bankruptcy Court for the Central or penalty of perjury that I have completed and a executed original to my attorney.
"/s/," followed by my name, on the signature line(s) for the Signing Party notes the making of such declarations, requests, statements, vertilications y actual signature on such signature line(s); (4) I have actually signed a truch places and provided the executed hard copy of the Filed Document to me the electronic version of the Filed Document and this Declaration with the strict of California. If the Filed Document is a patition, I further declare under the Statement of Social Security Number(s) (Form 821) and provided the	a Filed Document Is true, correct and complete; (9 in the Filed Document serves as my signature and and certifications to the same extent and effect as and correct hard copy of the Filed Document in my attorney; and (5) I have authorized my attorney. United States Bankruptcy Court for the Central
e "/s/," followed by my name, on the signature floe(s) for the Signing Party or "/s/," followed by my name, on the signature floe(s) for the Signing Party oncores the making of such declarations, requests, statements, vertilications y actual signature on such signature floe(s); (4) I have actually signed a truch places and provided the executed hard copy of the Filed Document to me the electronic version of the Filed Document and this Declaration with the strict of California. If the Filed Document is a patition, I further declare under the strict of California. If the Filed Document is a patition, I further declare under the strict of California. If the Filed Document (s) (Form 821) and provided the statute of Signature Party. Date:	a Filed Document Is true, correct and complete; (3 in the Filed Document serves as my signature and and certifications to the same extent and effect as and correct hard copy of the Filed Document in try attorney; and (5) I have authorized my attorney. United States Bankruptcy Court for the Central or penalty of perjury that I have completed and a executed original to my attorney.
e"/s/," followed by my name, on the signature line(s) for the Signing Party motes the making of such declarations, requests, statements, verifications actual signature on such signature line(s); (4) I have actually signed a truch places and provided the executed hard copy of the Filed Document to the places and provided the executed hard copy of the Filed Document to the cleatranic version of the Filed Document and this Declaration with the strict of California. If the Filed Document is a petition, I further declare under the strict of California of Social Security Number(s) (Form 821) and provided the party of Signing Party Date of Signing Party	a Filed Document Is true, correct and complete; (9 in the Filed Document serves as my signature and and certifications to the same extent and effect as and correct hard copy of the Filed Document in try attorney; and (5) I have authorized my attorney. United States Bankruptcy Court for the Central or penalty of perjury that I have completed and a executed original to my attorney.
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e"/s/," followed by my name, on the signature line(s) for the Signing Party motes the making of such declarations, requests, statements, vertilications actual signature on such signature line(s); (4) I have actually signed a true on places and provided the executed hard copy of the Filed Document to me the electronic version of the Filed Document and this Declaration with the strict of California. If the Filed Document is a petition, I further declare under the a Statement of Social Security Number(s) (Form B21) and provided the place of Signing Party Party The Undersigned Attorney for the Signing Party, hereby declare my name, on the signature lines for the Attorney for the Signing Party in the notes the making of such declarations, requests, statements, verifications a actual signature on such signature lines; (2) the Signing Party signed the incoming (S) I have actually signed a true and correct hard copy of the Filed Document for filing with the United States Balifornia; (S) I have actually signed a true and correct hard copy of the Filed Document for the signature(s) of the Signing Party's name, on the true and correct hard copy of the Filed Document for the signature(s) of the Signing Darty's name, on the true and correct hard copy of the signing that the Coloring Party's name, on the true and correct hard copy of the Signing Darty's name, on the true and correct hard copy of the closing of the case in which they are filed and (S) I shall make the account of the case in which they are filed and (S) I shall make the account of the case in which they are filed and (S) I shall make the account of the case in which they are filed and (S) I shall make the account of the case in which they are filed and (S) I shall make the account of the case in which they are filed and (S) I shall make the account of the case in which they are filed and (S) I shall make the case in	a Filed Document Is trus, correct and complete; (3 in the Filed Document serves as my signature and and certifications to the same extent and effect as and correct hard copy of the Filed Document in my attorney; and (5) I have authorized my attorney. United States Bankruptcy Court for the Central expensity of perjury that I have completed and a executed original to my attorney.
e"/s/," followed by my name, on the signature line(s) for the Signing Party notes the meking of euch declarations, requests, statements, verifications actual signature on such signature line(s); (4) I have actually signed a true in places and provided the executed hard copy of the Filed Document to the electronic version of the Filed Document and this Declaration with the strict of California. If the Filed Document is a petition, I further declare under the a Statement of Social Security Number(s) (Form 821) and provided the platting of Signing Party I, the undersigned Attorney for the Signing Party, hereby declare my name, on the signature lines for the Attorney for the Signing Party in the lotes the making of such declarations, requests, statements, verifications a actual signature on such signature lines; (2) the Signing Party signed the actionically submitted the Filed Document for filing with the United States Buildomia; (3) I have actually signed a true and correct hard copy of the Filed in which the Signing Party's name, on the true and correct hard copy of the signing of the Signing Party's name, on the true and correct hard copy of the intels of this Declaration, the Declaration of Debtor(s) or Other Party, and the closing of the case in which they are filed; and (5) I shall make the execute thor(s) or Other Party, and the Filed Document available for review upon resument to a petition, I further declare under penalty of perjury that. (1) the Sicolal Security Number(s) (Form B21) before I electronically submitted the Kruotov Court for the Central District of California; (2) I shall make the declare under penalty of perjury submitted the Kruotov Court for the Central District of California; (2) I shall make the declare under penalty of perjury submitted the Kruotov Court for the Central District of California; (2) I shall make the called the courted the courted the courted the courted the courted courted the courted the courted courted the courted the courted courted the courted courted the courted cou	a Filed Document Is trus, correct and complete; (3 in the Filed Document serves as my signature and and certifications to the same extent and effect as see and correct hard copy of the Filed Document in my attorney; and (5) I have authorized my attorney. United States Bankruptcy Court for the Central expensity of perjury that I have completed and se executed original to my attorney.
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\$3,831.78

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

n re: Tiffany Khandon Haghighinia

CHAPTER:

11

Debtor(s). CASE NO.:

Form 4.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1) (2) (3) (4) (5) Name of creditor and complete Name, telephone number and complete Nature of claim (trade Indicate if claim is Amount of claim [if debt, bank loan, govmailing address, including zip code, of contingent, unliquidated, secured also state value mailing address including zip code disputed or subject to setoff of security] employee, agent, or department of ernment contract, etc.) creditor familiar with claim who may be

GEMB/Bebe \$806.00 P.O. Box 10365

Roswell, GA 30076

AMCA \$204.00 \$204.00

Elmsford, NY 10523

Irvine, CA 92614

New Castle, DE 19720

FIDM \$600.00 17590 Gillette Ave.

Newwork Recovery Service

contacted

3 Expressway Plaza @200 Roslyn Heights, NY 11577

American Express Publishing
P.O. Box 1334
Des Plaines, IL 60017

HSBC/NautIs \$2,600.00 90 Christiana Rd.

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA						
Tiffany Khandon Haghighinia	Debtor(s).	CHAPTER: CASE NO.:				

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(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 Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156				\$8,557.00			
Orange County Tax Collector 625 N. Ross Bldg. 11 Rm 658 Santa Ana, CA 92701				\$2,975.35			
St Albans HOA c/o Villageway Property Mgmt P.O. Box 4708 Irvine, CA 92616				\$1,101.40			
US Bank Consolidated P.O. Box 108 St. Louis, MO 63166				\$11,454.00			
GEMB/Care P.O. Box 981439 El Paso, TX 79998				\$11,280.00			
Target National Bank P.O. Box 1327 Mail Stop 3CK Minneapolis, MN 55440				\$6,091.00			

UNITED STATES BANKRUPTCY COURT	
CENTRAL DISTRICT OF CALIFORNIA	

^{In re:} Tiffany Khandon Haghighinia

CHAPTER: 11

Debtor(s). 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 Amount of contingent, unliquidated, disputed or subject to setoff of security]

Amount of claim [if secured also state value of security]

HSBC/Best Buy P.O. Box 15524

Wilmington, DE 19850

WFNNB/Victoria Secret Bankruptcy Department P.O. Box 182125 Columbus, OH 43218

BLMDSNB 9111 Duke Blvd. Mason, OH 45040

Diverified Adjustment Service, Inc. 600 Coon Rapids Coon Rapids, MN 55433 \$1,809.00

\$2,378.00

\$1,462.00

\$601.00

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

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

limited partne complete nur assigned, wh	er, or member, or any corporation on the member and title of each such of prior	of which the debtor is proceeding, date file disposition thereof. If	or joint venture of which debtor is or formerly was a general or a director, officer, or person in control, as follows: (Set forth the d, nature thereof, the Bankruptcy Judge and court to whom none, so indicate. Also, list any real property included in
None			
has previous general partr partner of the proceeding, of	ly been filed by or against the debt ner, general partner of, or person in e debtor, or person in control of the date filed, nature of the proceeding on thereof. If none, so indicate. Also	or or an affiliate of the control of the debtore debtor as follows: (S, the Bankruptcy Judg	Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 e debtor, or a general partner in the debtor, a relative of the , partnership in which the debtor is a general partner, general set forth the complete number and title of each such prior ge and court to whom assigned, whether still pending and, if not, ty included in Schedule A that was filed with any such prior
None			
			of 1898 or the Bankruptcy Reform Act of 1978 has previously ries, a director of the debtor, an officer of the debtor, a person in
control of the partner, direct stock as follows Bankruptcy	e debtor, a partnership in which the ctor, officer, or person in control of ows: (Set forth the complete number	debtor is general par the debtor, or any pe er and title of each su , whether still pending	ther, a general partner of the debtor, a relative of the general rsons, firms or corporations owning 20% or more of its voting ch prior proceeding, date filed, nature of proceeding, the g, and if not, the disposition thereof. If none, so indicate. Also, list
None			
or against th	e debtor within the last 180 days: (ceeding, the Bankruptcy Judge and	Set forth the complet d court to whom assign	orm Act of 1978, including amendments thereof, has been filed by e number and title of each such prior proceeding, date filed, gned, whether still pending, and if not, the disposition thereof. If that was filed with any such prior proceeding(s).)
I declare, un	der penalty of perjury, that the fore	going is true and corr	ect.
Executed at	College Point	, California	/s/ Tiffany Khandon Haghighinia
Dated: 10/2	0/2009		Debtor
Dated: 1012	0/2003		

Name: Address:	Michael R. Totaro Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272	
	(310) 573-0276 Fax: (310) 573-0276 Fax: (310) Fax: (310	310) 496-1260
		S BANKRUPTCY COURT TRICT OF CALIFORNIA
	names including trade names, used by Debtor(s) ast 8 years:	Case No.:
Tiffany	Khandon Haghighinia	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)

- 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 Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael R. Totaro	/s/ Michael R. Totaro	10/20/2009		
Printed Name of Attorney	Signature of Attorney	Date		
Address:				
Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272				
(310) 573-0276				

Certificate of the Debtor

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

Tiffany Khandon Haghighinia	X/s/ Tiffany Khandon Haghighinia	10/20/2009
Printed Name(s) of Debtor	Tiffany Khandon Haghighinia	
. ,	Signature of Debtor	Date
Case No. (if known)	<u></u>	

United States Bankruptcy Court Central District of California

In re Tiffany Khandon Haghighinia		Case No.:	
Det	otor.		(if known)

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		ASSETS		LIABILITIES	OTHER
A -	Real Property	YES	1	\$	85,000.00				
В -	Personal Property	YES	2	\$	11,020.00				
C -	Property Claimed as Exempt	YES	1						
D -	Creditors Holding Secured Claims	YES	1			\$ 185,455.20			
E -	Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2			\$ 2,975.35			
F-	Creditors Holding Unsecured Nonpriority Claims	YES	4			\$ 52,836.37			
G -	Executory Contracts and Unexpired Leases	YES	1						
Н -	Codebtors	YES	1						
I -	Current Income of Individual Debtor(s)	YES	2				\$ 2,113.45		
J -	Current Expenditures of Individual Debtor(s)	YES	1				\$ 2,004.63		
		TOTAL	16	\$	96,020.00	\$ 241,266.92			

	INITED STATES BANKRUPTCY C CENTRAL DISTRICT OF CALIFOI	
In re Tiffany Khandon Haghighinia	Debtor.	CHAPTER: 11 CASE NO.:

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)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 2,975.35
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 2,975.35

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,113.45
Average Expenses (from Schedule J, Line 18)	\$ 2,004.63
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,000.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,975.35	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$52,836.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$52,836.37

In re	Tiffany Khandon Haghighinia		Case No.:	
		Debtor.	(If known)	

SCHEDULE A - REAL PROPERTY

	Total	>	\$ 85,000.00	
Condo 3623 S. Bear St. Unit C, Santa Ana, CA 92704	Fee Owner		\$ 85,000.00	\$ 185,455.23
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

(Report also on Summary of Schedules.)

In re Tiffany Khandon Haghighinia		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, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1Cash on hand		Cash not in banks		20.00
2Checking, 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.		Checking WF BA		1,000.00
3Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4Household goods and furnishings, including audio, video, and computer equipment.		No 1 item over 525.00		525.00
5Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Family pictures with no market value		0.00
6.Wearing apparel.		Normal clothing for household members		600.00
7Furs and jewelry.		Misc. Costume Jewelry,		1,000.00
8Firearms and sports, photographic, and other hobby equipment.	Х			
9Jnterests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10Annuities. Itemize and name each issuer.	Χ			
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)).	X			
12Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14Interests in partnerships or joint ventures. Itemize.	Х			
15Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16Accounts receivable.	Х			
17Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re Tiffany Khandon Haghighinia		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
19Equitable 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.	х			
20Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.0ther contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22Patents, copyrights, and other intellectual property. Give particulars.	Х			
23Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25 Automobiles, trucks, trailers, and other vehicles and accessories.		2004 C230 Mercedes, 110K miles		7,875.00
26Boats, motors, and accessories.	Х			
27Aircraft and accessories.	Х			
28Office equipment, furnishings, and supplies.	X			
29Machinery, fixtures, equipment and supplies used in business.	Х			
30 Inventory.	Х			
31 Animals.	Х			
32Crops - growing or harvested. Give particulars.	Х			
33Farming equipment and implements.	X			
34Farm supplies, chemicals, and feed.	Х			
35Other personal property of any kind not already listed. Itemize.	Х			
		1 continuation sheets attached		\$ 11,020.00

Form B6C - (12/07) 2007 USBC, Central District of California

In re	Tiffany Khandon Haghighinia		Case No.:	
		Debtor.		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875
111 LLS C & 522(b)(2)	

☐ 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 C230 Mercedes, 110K miles	C.C.P.§§ 703.140(b)(2), 703.150	3,300.00	7,875.00
	C.C.P. §§ 703.140(b)(1), 703.150	4,575.00	
Cash not in banks	C.C.P. §§ 703.140(b)(1), 703.150	20.00	20.00
Checking WF BA	C.C.P. §§ 703.140(b)(1), 703.150	1,000.00	1,000.00
Misc. Costume Jewelry,	C.C.P. §§ 703.140(b)(4), 703.150	1,350.00	1,000.00
No 1 item over 525.00	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), 703.150	600.00	600.00

In re	Tiffany Khandon Haghighinia		Case No.:	
		Debtor.		(If known)

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 (See Instructions Above)	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. 3926 US Bank Consolidated P.O. Box 108 St. Louis, MO 63166			Jan 2005 Mortgage Condo 3623 S. Bear St. Unit C, Santa Ana, CA 92704 Value \$85,000.00				185,455.20	0.00

 $\underline{0}$ continuation sheets attached

(Report total also on Summary of Schedules)

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

Form	R6F-	(Rav	12/07\

2007 USBC, Central District of California

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In re	Tiffany Khandon Haghighinia		Case No.:	
		Debtor.	(If kr	nown)

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.
TYF	PES 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).
J	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	Tiffany Khandon Haghighinia		Case No.:	
		Debtor.	. (If know	wn)

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. 0546			2009 Property Taxes 2008				2,975.35	2,975.35	\$0.00
Orange County Tax Collector 625 N. Ross Bldg. 11 Rm 658 Santa Ana, CA 92701			Troperty Taxes 2000						

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

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

Schedule E. Report also on the Summary of Schedules.)

Total

(Use only on last page of the completed

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

\$ 2,975.35	\$ 2,975.35	\$ 0.00
\$ 2,975.35		
	\$ 2,975.35	\$ 0.00

In re	Tiffany Khandon Haghighinia		Case No.:
		Debtor.	(If known)

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

Officer this box is debter that the effective			undedured didinis to report on this contedure i .				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. 700Q AMCA 2269 S. Saw Mill River Rd. Elmsford, NY 10523	-		2008 Medical Bill				204.00
Last four digits of ACCOUNT NO. 5945 American Express Publishing P.O. Box 1334 Des Plaines, IL 60017	-		2008 Charge Account				61.19
Last four digits of ACCOUNT NO. BLMDSNB 9111 Duke Blvd. Mason, OH 45040	-		2008 Charge Account				1,462.00
Last four digits of ACCOUNT NO. 6282-09/3426 Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156 JP Morgan Chase Legal Dept. Melissa N. Janvier 1985 Marcus Ave. New Hyde Park, NY 11042	-		2002-2008 Credit Card				8,557.00

3 Continuation sheets attached

Subtotal > \$ 10,284.19

Total > \$

In re	Tiffany Khandon Haghighinia		Case No.:
		Debtor.	(If known)

(Continuation Sheet)

	,	Continuation Sheet)				
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
		2008 Sprint bill Utility				601.00
		2008 Loan				600.00
		2003-2008 BE BE Charge Account				806.00
		2007 Medical Charge				11,280.00
	CODEBTOR		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE 2008 Sprint bill Utility 2008 Loan 2003-2008 BE BE Charge Account	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE 2008 Sprint bill Utility 2008 Loan 2003-2008 BE BE Charge Account	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE 2008 Sprint bill Utility 2008 Loan 2003-2008 BE BE Charge Account 2007	BOATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE 2008 Sprint bill Utility 2008 Loan 2008 BE BE Charge Account 2007

Sheet no. $\underline{1}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 13,287.00

Total > \$ chedule F.)

In re	Tiffany Khandon Haghighinia		Case No.:
		Debtor.	(If known)

(Continuation Sheet)

			Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. 6458			2006				2,378.00
HSBC/Best Buy P.O. Box 15524 Wilmington, DE 19850			Charge Account				
LVNV Funding 200 Meeting St. # 206 Charleston, SC 29401							
Last four digits of ACCOUNT NO. 5207 HSBC/NautIs 90 Christiana Rd. New Castle, DE 19720			2008 Membershjip				2,600.00
Last four digits of ACCOUNT NO. Newwork Recovery Service 3 Expressway Plaza @200 Roslyn Heights, NY 11577			2007 Medical Bill: New York Hospital Queens				3,831.78
Last four digits of ACCOUNT NO. St Albans HOA c/o Villageway Property Mgmt P.O. Box 4708 Irvine, CA 92616			2009 HOA				1,101.40

Sheet no. $\underline{2}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 9,911.18

Total > \$

In re	Tiffany Khandon Haghighinia		Case No.:
Ì		Debtor.	(If known)

(Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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. 8055/N265749 Target National Bank			2004-2008 Charge Account				6,091.00
P.O. Box 1327 Mail Stop 3CK Minneapolis, MN 55440							
Cohen & Slamowitz LLP 199 Crossways Park dr. P.O. Box 9004 Woodbury, NY 11797							
Last four digits of ACCOUNT NO. 0617 US Bank Consolidated			2002-2008 Credit Card				11,454.00
P.O. Box 108 St. Louis, MO 63166							
Last four digits of ACCOUNT NO. 8201			2002-2008				1,809.00
WFNNB/Victoria Secret Bankruptcy Department P.O. Box 182125 Columbus, OH 43218			Charge Account				
NCO Financial Systems, Inc. 507 Prudenbtial Rd. Horsham, PA 19044							

Sheet no. $\underline{3}$ of $\underline{3}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 19,354.00 Total > \$ 52,836.37

Form B6G - (12/07)

In re	Tiffany Khandon Haghighinia		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.

In re	Tiffany Khandon Haghighinia		Case No.:
		Debtor.	(If known)

SCHEDULE H - CODEBTORS

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re	Tiffany Khandon Haghighinia		Case No.:
		Debtor.	(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status: Single	DEPENDENTS OF	DEBTOR AND	SPOUSE	
-	RELATIONSHIP(S)		A	GE(S)
Employment:	DEBTOR		SPOUSE	:
Occupation	Office			
Name of Employer	D & J Export, Inc.			
How long employed	2 months			
Address of Employer	New York, NY			
INCOME : (Estimate of average or p	rojected monthly income at time case filed)		DEBTOR	SPOUSE
Monthly gross wages, salary, and	commissions (Prorate if not paid monthly)	\$	1,000.00 \$	
2. Estimate monthly overtime		\$	<u>0.00</u> \$	
3. SUBTOTAL 4. LESS PAYROLL DEDUCTION	S	\$	1,000.00 \$	
a. Payroll taxes and social secu	urity	\$	31.55 \$	
b. Insurance	•	\$	0.00 \$	
c. Union dues		\$	<u>0.00</u> \$	
d. Other (specify)		\$	0.00 \$	
5. SUBTOTAL OF PAYROLL DEL	DUCTIONS	\$	31.55 \$	
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	968.45 \$	
7. Regular income from operation of (attach detailed statement)	business or profession or farm	\$	0.00 \$	
Income from real property		\$ \$	995.00 \$	
Interest and dividends		\$ \$	0.00 \$	
	rt payments payable to the debtor for the ents listed above.	\$	0.00 \$	
11. Social security or other governm (Specify)	ent assistance	\$	0.00 \$	
12. Pension or retirement income		<u> </u>	0.00 \$	
13. Other monthly income				
(Specify) Family Contribution	<u> </u>	\$	<u>150.00</u> \$	
14. SUBTOTAL OF LINES 7 THRO	DUGH 13	\$	1,145.00 \$	
15. AVERAGE MONTHLY INCOM	\$	2,113.45 \$		
16. COMBINED AVERAGE MONT totals from line 15)	THLY INCOME: (Combine column		\$ 2,113.4	5

(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	Tiffany Khandon Haghighinia		Case No.:
		Debtor.	(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE		

In re	Tiffany Khandon Haghighinia	Debtor.	Case No.:	(If known)
		Debior.	1	

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 Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a sep expenditures labeled "Spouse."	arate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	450.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No	¢.	0.00
Utilities: a. Electricity and heating fuel b. Water and sewer	\$ \$	0.00
c. Telephone	\$ \$	0.00
·	\$ 	0.00
d. Other Santa Ana Condo		1,017.63
Home maintenance (repairs and upkeep)	\$ <u> </u>	0.00
4. Food	\$ \$	200.00
5. Clothing 6. Laundry and dry cleaning	\$ \$	50.00 0.00
Laundry and dry cleaning Medical and dental expenses	\$ \$	0.00
8. Transportation (not including car payments)	\$ \$	100.00 50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	
10. Charitable contributions	\$ \$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		. 0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	107.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	· _	0.00
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u> </u>	0.00
17. Other Vehicle Registraton, Repair, Maintenance	\$	30.00
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.)	\$	2,004.63
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	e filing of this docu	iment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,113.45
b. Average monthly expenses from Line 18 above	\$	2,004.63
c. Monthly net income (a. minus b.)	\$	108.82

In re Tiffany Khandon Haghighinia	Case No.:
Debtor	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summand that they are true and correct to the best of my knowledge, info	• • • • • • • • • • • • • • • • • • • •
oriooto,	and that they are that and contest to the boot of my knowledge, into	matory and solio.
Date:	10/20/2009	Signature: /s/ Tiffany Khandon Haghighinia
		Tiffany Khandon Haghighinia
		Debtor
		[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT Central District of California

In re	Tiffany Khandon Haghighinia		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

1,500.00 Employment Year to Date 2009

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 14,000.00 Rental 2008 1,400.00 Rental 2007 9,570.00 Rental 2009

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 None $\mathbf{\Lambda}$

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

PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR **VALUE OF TRANSFERS**

AMOUNT STILL **OWING**

None $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT **AMOUNT** PAID

AMOUNT STILL OWING

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

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Chase v. Hagrighinia

Collection

Civil Court of the City of NY

Pending

6282-09

Queens County

Pending

Target v. Haghighinia N265749

Collection

City of New York **Quees County**

None M

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 DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None \square

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.)

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

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.)

TERMS OF

\$4,000

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None **☑**

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

7. Gifts

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

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

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 DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF

PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

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.

Date as indicated on

Disclosure statement.

NAME AND ADDRESS

DATE OF PAYMENT,

OF PAYEE

NAME OF PAYOR IF

DESCRIPTION AND VALUE

OTHER THAN DEBTOR

OF PROPERTY

Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272

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.)

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE DECEN

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

AND VALUE RECEIVED

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

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

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 DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER.

TO BOX OR DEPOSITOR CONTENTS IF ANY

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

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

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

16. Spouses and Former Spouses

None
☑

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

NAME

17. Environmental Information.

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

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

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

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

None

 \square

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 NAME AND ADDRESS DATE OF ENVIRONMENTAL

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

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 NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None \mathbf{V}

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of 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.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BUSINESS**

BEGINNING AND ENDING

DATES

None \square

NAME

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

NAME **ADDRESS**

19. Books, records and financial statements

None $\mathbf{\Lambda}$

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

None Ø

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

None Ø

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

None $\mathbf{\Delta}$

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

20. Inventories

None \square

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)

None \square

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN

DATE OF INVENTORY

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None \mathbf{V}

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None Ø

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.

NATURE AND PERCENTAGE

NAME AND ADDRESS

TITLE

OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None $\mathbf{\Delta}$

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

None $\mathbf{\Delta}$

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None Ø

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,

DATE AND PURPOSE

AMOUNT OF MONEY OR DESCRIPTION

RELATIONSHIP TO DEBTOR

OF WITHDRAWAL

AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None Ø

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

✓

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

.

1	[if compl	eted by	an individua	l or i	individual	and	spousei	

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	10/20/2009	Signature	/s/ Tiffany Khandon Haghighinia	
		of Debtor	Tiffany Khandon Haghighinia	

	of the B203- Disclosure of Compensation of Attorney for I						
			_	ANKRUPTCY COURT T OF CALIFORNIA	-		
Ir	In re			Case No.:			
	Tiffany Khandon Haghighinia			DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR			
			Debtor.				
1.	Pursuant to 11 U.S.C. § 329(a) and Bankrupt and that compensation paid to me within one y paid to me, for services rendered or to be rendered or to be rendered or with the bankruptcy case is as follows:	year befor dered on b	e the filing of the p	petition in bankruptcy, or agree	()		
	For legal services, I have agreed to accep	ot			\$	3,500.00	
	Prior to the filing of this statement I have r	received			\$	3,500.00	
	Balance Due				\$	0.00	
2.	The source of compensation paid to me was:						
	☑ Debtor		Other (specify)				
3.	The source of compensation to be paid to me	is:					
	☐ Debtor		Other (specify)				
4.	 I have not agreed to share the above-d of my law firm. 	disclosed o	compensation with	any other person unless they	are members and associa	tes	
	I have agreed to share the above-discle my law firm. A copy of the agreement, attached.			•			
5.	In return for the above-disclosed fee, I have a including:	greed to r	ender legal service	e for all aspects of the bankrup	tcy case,		

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement 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;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

All included except for defense of AP based on Fraud.

In re	Tiffany Khandon Haghighinia	Daktan	Case No.:	(16.1
		Debtor.		(If known)
		CERTIFICATION		
	ertify that the foregoing is a complete statement of a sentation of the debtor(s) in this bankruptcy proceed	, ,	to me for	
	10/20/2009	/s/ Michael R. Totaro		
·	Date	Signature of Attorney		
		Totaro & Shanahan		

Name of Law Firm

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA						
In re		CHAPTER: 1	1			
Tiffany Khandon Haghighinia	Debtor.	CASE NO.:				

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

PIE	ease fill out the following blank(s) and check the box next to one of the following statements:
Ι,	Tiffany Khandon Haghighinia , 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.
Ι,	, 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.
Da	te 10/20/2009 Signature /s/ Tiffany Khandon Haghighinia Tiffany Khandon Haghighinia
	Debtor
Da	te Signature

Joint Debtor (if any)

Chapter11) - ((1/08	B)
	Chapter11	Chapter11) -	Chapter11) - (1/08

2008 USBC, Central District of California

In re Tiffany Khandon Haghighinia		Case No.:
	Debtor.	(if known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

	Part I. CALCULAT	ON OF CURREN	T MONTHLY INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☐ Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. Column B Spouse's Income						
2	Gross wages, salary, tips, bonuses, overting	me, commissions.		\$1,000.00	\$		
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.						
	a. Gross Receipts		\$ 0.00				
	b. Ordinary and necessary business expenses		\$ 0.00				
	c. Business income		Subtract Line b from Line a	\$0.00	\$		
4	A. Gross Receipts b. Ordinary and necessary operating expenses c. Rent and other real property income. Here a property income. Gross Receipts Description:			\$0.00	\$		
	* * * *						
5	Interest, dividends, and royalties.			\$0.00	\$		
6	Pension and retirement income.		\$0.00	\$			
7	Any amounts paid by another person or en expenses of the debtor or the debtor's dep that purpose. Do not include alimony or sepa by the debtor's spouse if Column B is complete.	endents, including rate maintenance pa	child support paid for	\$0.00	\$		
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$0.00	\$		

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.	\$0.00	\$					
			•					
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$1,000.00	\$					
11	Total current monthly income. 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.	\$ 1,000.00						
	Part II: VERIFICATION							
12	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)							

Michael R. Totaro

Name

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

Address		Totaro & Shanahan		
		P.O. Box 789		
		Pacific Palisades, CA 90272		
Telep	ohone	(310) 573-0276		
		y for Debtor(s)		
	Debtor	In Pro Per		
		· · · · · · · · · · · · · · · · · · ·	ES BANKRUPT ISTRICT OF CA	
		ames including trade names, used by Deb	btor(s) within last	Case No.:
8	years:			Chapter: 11
Tiffany Khandon Haghighinia		Khandon Haghighinia		
		VERIFICATION		
attac	ched M	named debtor(s), or debtor's attorney if aplaster Mailing List of creditors, consisting obtor's schedules pursuant to Local Rule 10	f 4	by certify under penalty of perjury that the sheet(s) is complete, correct, and consistent assume all responsibility for errors and omissions.
Date	e: <u>10</u>	/20/2009	/s/ Tiffany Khandon	on Haghighinia Haghighinia,Debtor
			Thrainy Relation	r lagring in ha, Dobtor
		R. Totaro Totaro, Attorney (if applicable)		

Tiffany Khandon Haghighinia 120-41A 5th Ave. Gollege Point, NY 11356

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

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