

<b>United States Bankruptcy Court</b> <b>Central District of California, San Fernando Valley Division</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Raiman, Caroline</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Raiman, Gall Ron</b>
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 Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>3465</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>9793</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>32095 Hidden Highland Rd.</b> <b>Agoura, CA</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>32095 Hidden Highland Rd.</b> <b>Agoura, CA</b>
<input type="text" value="ZIPCODE 91301"/>		<input type="text" value="ZIPCODE 91301"/>
County of Residence or of the Principal Place of Business: <b>Los Angeles</b>		County of Residence or of the Principal Place of Business: <b>Los Angeles</b>
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):
<input type="text" value="ZIPCODE"/>		<input type="text" value="ZIPCODE"/>
Location of Principal Assets of Business Debtor (if different from street address above):		
<input type="text" value="ZIPCODE"/>		
<p style="text-align: center;"><b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____	<p style="text-align: center;"><b>Nature of Business</b> (Check <b>one</b> box.)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____	<p style="text-align: center;"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		<p><b>Nature of Debts</b> (Check one box.)</p> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<p style="text-align: center;"><b>Filing Fee</b> (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<p style="text-align: center;"><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p><b>Check if:</b></p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- <p><b>Check all applicable boxes:</b></p> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<p><b>Statistical/Administrative Information</b></p> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Raiman, Caroline &amp; Raiman, Gall Ron</b>
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**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>None</b>	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 additional sheet)

Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: right;"><b>X /s/ Louis J. Esbin</b> <span style="float: right;"><b>9/14/09</b></span></p> <p style="text-align: center; font-size: small;">Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.

**Information Regarding the Debtor - Venue**  
(Check any applicable box.)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_

(Name of landlord or lessor that obtained judgment)

\_\_\_\_\_

(Address of landlord or lessor)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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

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

**Voluntary Petition**

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

Name of Debtor(s):

**Raiman, Caroline & Raiman, Gall Ron**

**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 State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

/s/ Caroline Raiman

Signature of Debtor

Caroline Raiman

/s/ Gall Ron Raiman

Signature of Joint Debtor

Gall Ron Raiman

Telephone Number (If not represented by attorney)

September 14, 2009

Date

**Signature of a Foreign Representative**

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

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 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.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

/s/ Louis J. Esbin

Signature of Attorney for Debtor(s)

**Louis J. Esbin 119705  
Law Offices Of Louis J. Esbin  
27201 Tourney Road, Suite 122  
Valencia, CA 91355-1857  
(661) 254-5050 Fax: (661) 254-5252**

September 14, 2009

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 Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 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 bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

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

Date

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.*

**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.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

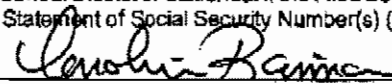
Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number <b>Louis J. Esbin 118705</b> Law Offices Of Louis J. Esbin 27201 Journey Road, Suite 122 Valencia, CA 91355  <input checked="" type="checkbox"/> Attorney for	FOR COURT USE ONLY
<b>UNITED STATES BANKRUPTCY COURT</b> <b>CENTRAL DISTRICT OF CALIFORNIA</b>	
In re <b>Raiman, Caroline</b>  Debtor(s).	CASE NO.: CHAPTER: 11 ADV. NO.:

**ELECTRONIC FILING DECLARATION  
(INDIVIDUAL)**

- |                                                                                                          |                   |
|----------------------------------------------------------------------------------------------------------|-------------------|
| <input checked="" type="checkbox"/> Petition, statement of affairs, schedules or lists                   | Date Filed: _____ |
| <input checked="" type="checkbox"/> Amendments to the petition, statement of affairs, schedules or lists | Date Filed: _____ |
| <input checked="" type="checkbox"/> Other: <u>Post Petition Declarations and Documents</u>               | Date Filed: _____ |

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

I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this Declaration with the United States Bankruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a Statement of Social Security Number(s) (Form B21) and provided the executed original to my attorney.

/s/ Caroline Raiman  \_\_\_\_\_  
 Signature of Signing Party Date

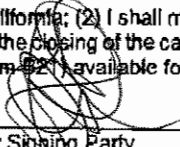
Caroline Raiman  
 Printed Name of Signing Party

/s/ Gall Ron Raiman  \_\_\_\_\_  
 Signature of Joint Debtor (if applicable) Date

Gall Ron Raiman  
 Printed Name of Joint Debtor (if applicable)

**PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY**

I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the Declaration of Debtor(s) or Other Party before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/," followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this Declaration, the Declaration of Debtor(s) or Other Party, and the Filed Document for a period of five years after the closing of the case in which they are filed; and (5) I shall make the executed originals of this Declaration, the Declaration of Debtor(s) or Other Party, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the Statement of Social Security Number(s) (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the Statement of Social Security Number(s) (Form B21) for a period of five years after the closing of the case in which they are filed; and (3) I shall make the executed original of the Statement of Social Security Number(s) (Form B21) available for review upon request of the Court.

/s/ Louis J. Esbin  \_\_\_\_\_  
 Signature of Attorney for Signing Party Date

Louis J. Esbin  
 Printed Name of Attorney for Signing Party

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

United States Bankruptcy Court
Central District of California, San Fernando Valley Division

IN RE:

Case No. \_\_\_\_\_

Raiman, Caroline

Chapter 11

Debtor(s)

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.

[X] 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 applicable statement.] [Must be accompanied by a motion for determination by the court.]

- [ ] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
[ ] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
[ ] Active military duty in a military combat zone.

[ ] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Caroline Raiman

Date: September 14, 2009

Certificate Number: 00478-CAC-CC-008211760

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on September 1, 2009, at 2:28 o'clock PM PDT,

Gall R Raiman received from

Springboard Nonprofit Consumer Credit Management, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Central District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 1, 2009

By /s/Sulma Santos

Name Sulma Santos

Title Certified Financial Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
Central District of California, San Fernando Valley Division

IN RE:

Case No. \_\_\_\_\_

Raiman, Gall Ron

Chapter 11

Debtor(s)

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.

[X] 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 applicable statement.] [Must be accompanied by a motion for determination by the court.]

- [ ] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
[ ] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
[ ] Active military duty in a military combat zone.

[ ] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gall Ron Raiman

Date: September 14, 2009

Certificate Number: 00478-CAC-CC-008211763

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on September 1, 2009, at 2:28 o'clock PM PDT,

Caroline Raiman received from

Springboard Nonprofit Consumer Credit Management, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Central District of California, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 1, 2009

By /s/Sulma Santos

Name Sulma Santos

Title Certified Financial Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



**United States Bankruptcy Court  
Central District of California, San Fernando Valley Division**

IN RE:

Case No. \_\_\_\_\_

Raiman, Caroline &amp; Raiman, Gall Ron

Chapter 11

Debtor(s)

**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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
<b>Washington Mutual Bank 2005 Cabot Blvd. West Langhorne, PA 19047</b>				<b>248,175.52</b> <b>Collateral:</b> <b>1,800,000.00</b> <b>Unsecured:</b> <b>248,175.52</b>
<b>Universal Bank 3455 Nogales St. West Covina, CA 91792</b>				<b>248,000.00</b> <b>Collateral:</b> <b>1,800,000.00</b> <b>Unsecured:</b> <b>248,000.00</b>
<b>Washington Mutual P.O. Box 78148 Phoenix, AZ 85062</b>				<b>1,943,780.00</b> <b>Collateral:</b> <b>1,800,000.00</b> <b>Unsecured:</b> <b>165,647.00</b>
<b>Wells Fargo Buisness Direct P.O. Box 348750 Sacramento, CA 95834</b>				<b>119,285.94</b>
<b>MetLife Service P.O. Box 8000 Johnstown, PA 15907</b>				<b>113,428.61</b> <b>Collateral:</b> <b>2,158.11</b> <b>Unsecured:</b> <b>111,270.50</b>
<b>Bank Of America P.O. Box 15026 Wilmington, DE 19850</b>				<b>72,994.37</b>
<b>Met Life Services P.O. Box 8000 Johnstown, PA 15907</b>				<b>59,072.02</b> <b>Collateral:</b> <b>4,586.48</b> <b>Unsecured:</b> <b>54,485.54</b>
<b>Bank Of America P.O. Box 15026 Dallas, TX 19850</b>				<b>50,320.00</b>
<b>Chase P.O. Box 15298 Wilmington, DE 19850</b>				<b>37,454.23</b>
<b>Bank Of America B.C. P.O. Box 15710 Wilmington, DE 19850</b>				<b>34,425.28</b>
<b>Bank Of America B.C. P.O. Box 15710 Wilmington, DE 19886</b>				<b>29,640.11</b>
<b>Chase P.O. Box 15298 Wilmington, DE 19850</b>				<b>29,303.00</b>

Chase P.O. Box 15298 Wilmington, DE 19850	25,502.75
Chase P.O. Box 15298 Wilmington, DE 19850	25,469.81
Wells Fargo C.S. P.O. Box 522 Des Moines, IA 50302	25,144.21
Chase P.O. Box 15298 Wilmington, DE 19850	17,203.30
The Home Depot Credit Service P.O. Box 689100 Des Moines, IA 50368	16,460.50
American Honda Finance Corp. P.O. Box 6070 Cypress, CA 90630	15,555.17 Collateral: 0.00 Unsecured: 15,555.17
BMW Bank Of North America P.O. Box 9210 OI Bethpage, NY 11804	15,224.69
Chase P.O. Box 15298 Wilmington, DE 19850	13,438.62

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I 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: September 14, 2009 Signature /s/ Caroline Raiman  
of Debtor **Caroline Raiman**

Date: September 14, 2009 Signature /s/ Gall Ron Raiman  
of Joint Debtor **Gall Ron Raiman**  
(if any)

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

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

**None**

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

**None**

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

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

**None**

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

Executed at \_\_\_\_\_, California      /s/ Caroline Raiman  
Debtor

Dated: September 14, 2009      /s/ Gall Ron Raiman  
Joint Debtor

Name: Law Offices Of Louis J. EsbinAddress: 27201 Tourney Road, Suite 122Valencia, CA 91355-1857Telephone: (661) 254-5050 Fax: (661) 254-5252 Attorney for Debtor Debtor in Pro Per

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

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

**Raiman, Caroline**  
**Raiman, Gall Ron**

Case No.:

**NOTICE OF  
AVAILABLE CHAPTERS**

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

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

**1. Services Available from Credit Counseling Agencies**

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

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

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

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

- 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.

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

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

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

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

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

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

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

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

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:  
\_\_\_\_\_

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

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

**Certificate of the Debtor**

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

**Raiman, Caroline & Raiman, Gall Ron**  
\_\_\_\_\_  
Printed Name(s) of Debtor(s)

**X /s/ Caroline Raiman** \_\_\_\_\_ **9/14/09**  
Signature of Debtor Date

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

**X /s/ Gall Ron Raiman** \_\_\_\_\_ **9/14/09**  
Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court  
Central District of California, San Fernando Valley Division**

IN RE:

Case No. \_\_\_\_\_

**Raiman, Caroline & Raiman, Gall Ron**Chapter **11**

Debtor(s)

**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)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,800,000.00		
B - Personal Property	Yes	3	\$ 122,896.45		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 2,677,728.14	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 615,627.30	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 10,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 14,527.91
<b>TOTAL</b>		<b>18</b>	<b>\$ 1,922,896.45</b>	<b>\$ 3,293,355.44</b>	

**United States Bankruptcy Court  
Central District of California, San Fernando Valley Division**

**IN RE:**

Case No. \_\_\_\_\_

**Raiman, Caroline & Raiman, Gall Ron**

Debtor(s)

Chapter **11**

**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.**

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>10,000.00</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>14,527.91</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>8,858.32</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ <b>852,863.55</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ <b>0.00</b>
4. Total from Schedule F	\$ <b>615,627.30</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ <b>1,468,490.85</b>



**IN RE Raiman, Caroline & Raiman, Gall Ron**

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
<b>Primary Residence - 32095 Hidden Highland Rd. Agoura CA 91301 (APN 2058-012-039)</b>	<b>Fee Simple</b>	<b>C</b>	<b>1,800,000.00</b>	<b>2,461,822.52</b>

**TOTAL 1,800,000.00**

(Report also on Summary of Schedules)

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account Bank Of America # 2894 Bank Of America Agoura Branch P.O. Box 37176 San Fransisco Ca 94137</b>	<b>C</b>	<b>100.00</b>
		<b>Checking Account Bank Of America # 3194 Bank Of America Sunset Wetherly Branch P.O. Box 37176 San Fransisco Ca 94137</b>	<b>C</b>	<b>100.00</b>
		<b>Checking Account Cal. National # 6759 23842 Calabasas Rd. Calabasas Ca. 91302</b>	<b>C</b>	<b>1,500.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>Audio, TV, DVD Player</b>	<b>C</b>	<b>500.00</b>
		<b>Furniture</b>	<b>C</b>	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books, CD, Artcrafts</b>	<b>C</b>	<b>750.00</b>
6. Wearing apparel.		<b>Clothes, shoes</b>	<b>C</b>	<b>150.00</b>
7. Furs and jewelry.		<b>Wristwatch, Earing, Wedding Ring</b>	<b>W</b>	<b>2,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issue.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>IRA FBO Met Life Securities Gall</b>	<b>H</b>	<b>52,110.70</b>
		<b>IRA FBO Met Life Securities Carolina</b>	<b>W</b>	<b>12,670.16</b>
		<b>Sharebuilder Securities Corp. Acct # 5501 1445 120th Avenue NE Bellevue, WA.</b>	<b>H</b>	<b>7,501.00</b>

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Raiman Rocks, Inc. (estimated value of inventory located at 23622 Calabasas Rd, Calabasas, Ca) 100% shareholders</b>	<b>H</b>	<b>15,000.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<b>Term Life MetLife Insurance P.O. Box 8000 Johnstown PA 15907 Death Benefit (1,500,000.00)</b>	<b>C</b>	<b>0.00</b>
		<b>Whole Term MetLife Insurance Policy Paid Up At Age 98, P.O. Box 8000 Johnstown PA 15907 Death Benefit (500,000.00)</b>	<b>C</b>	<b>4,586.48</b>
		<b>Whole Term MetLife Insurance P.O. Box 8000 Johnstown PA 15907 Death Benefit (\$698,592.00)</b>	<b>C</b>	<b>2,158.11</b>
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 Chevrolet Avalanch Salvaged Title</b>	<b>C</b>	<b>3,000.00</b>
		<b>2004 X5 3.01 AWD UTL 4X4 4D</b>	<b>C</b>	<b>18,120.00</b>
		<b>2008 Honda Civic LX Sed 4DR- Lease</b>	<b>C</b>	<b>0.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.		<b>Computer</b>	<b>C</b>	<b>500.00</b>
		<b>Desk, File Cabinet</b>	<b>C</b>	<b>100.00</b>
		<b>Printer</b>	<b>C</b>	<b>50.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<b>TOTAL</b>				<b>122,896.45</b>

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\_\_\_\_\_ **0** continuation sheets attached

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

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

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

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
Checking Account Bank Of America # 2894 Bank Of America Agoura Branch P.O. Box 37176 San Fransisco Ca 94137	CCCP § 703.140(b)(5)	100.00	100.00
Checking Account Bank Of America # 3194 Bank Of America Sunset Wetherly Branch P.O. Box 37176 San Fransisco Ca 94137	CCCP § 703.140(b)(5)	100.00	100.00
Checking Account Cal. National # 6759 23842 Calabasas Rd. Calabasas Ca. 91302	CCCP § 703.140(b)(5)	1,500.00	1,500.00
Audio, TV, DVD Player	CCCP § 703.140(b)(3)	500.00	500.00
Furniture	CCCP § 703.140(b)(3)	2,000.00	2,000.00
Books, CD, Artcrafts	CCCP § 703.140(b)(3)	750.00	750.00
Clothes, shoes	CCCP § 703.140(b)(3)	150.00	150.00
Wristwatch, Earing, Wedding Ring	CCCP § 703.140(b)(4) CCCP § 703.140(b)(5)	1,350.00 650.00	2,000.00
IRA FBO Met Life Securities Gall	CCCP § 703.140(b)(10)(E)	3,401.83	52,110.70
IRA FBO Met Life Securities Carolina	CCCP § 703.140(b)(10)(E)	3,220.16	12,670.16
Sharebuilder Securities Corp. Acct # 5501 1445 120th Avenue NE Bellevue, WA.	CCCP § 703.140(b)(10)(E)	7,501.00	7,501.00
Raiman Rocks, Inc. (estimated value of inventory located at 23622 Calabasas Rd, Calabasas, Ca) 100% shareholders	CCCP § 703.140(b)(5)	15,000.00	15,000.00
2004 Chevrolet Avalanch Salvaged Title	CCCP § 703.140(b)(2)	3,000.00	3,000.00
Computer	CCCP § 703.140(b)(5)	500.00	500.00
Desk, File Cabinet	CCCP § 703.140(b)(5)	100.00	100.00
Printer	CCCP § 703.140(b)(5)	50.00	50.00

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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 ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>108185109</b> <b>American Honda Finance Corp.</b> <b>P.O. Box 6070</b> <b>Cypress, CA 90630</b>	<b>C</b>	<b>05/12/2008 2008 Honda Civic- Lease</b>  VALUE \$				<b>15,555.17</b>	<b>15,555.17</b>
ACCOUNT NO. <b>1000537388</b> <b>BMW Financial Services NA LLC</b> <b>5515 Parkcenter Cir.</b> <b>Dublin, OH 43017</b>	<b>C</b>	<b>05/12/2007 Car Loan</b>  VALUE \$ <b>18,120.00</b>				<b>27,849.82</b>	<b>9,729.82</b>
ACCOUNT NO. <b>2058012039</b> <b>L.A. County Tax Collector</b> <b>P.O. Box 54018</b> <b>Los Angeles, CA 90054</b>	<b>C</b>	<b>04/10/2009 Taxes - Payment made by WAMU holder of 1st Mortgage</b>  VALUE \$ <b>1,800,000.00</b>				<b>21,867.00</b>	
ACCOUNT NO. <b>938653663 PR</b> <b>Met Life Services</b> <b>P.O. Box 8000</b> <b>Johnstown, PA 15907</b>	<b>C</b>	<b>04/17/09 Personal Loan against Life insurance</b>  VALUE \$ <b>4,586.48</b>				<b>59,072.02</b>	<b>54,485.54</b>

1 continuation sheets attached

Subtotal  
(Total of this page) \$ **124,344.01** \$ **79,770.53**

Total  
(Use only on last page) \$ \$

(Report also on Summary of Schedules.)

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

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS  
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>938653663 PR</b> <b>MetLife Service</b> <b>P.O. Box 8000</b> <b>Johnstown, PA 15907</b>	<b>C</b>	<b>04/17/2009 Personal Loan Life Insurance</b>  VALUE \$ <b>2,158.11</b>			<b>113,428.61</b>	<b>111,270.50</b>
ACCOUNT NO. <b>01001181206</b> <b>Universal Bank</b> <b>3455 Nogales St.</b> <b>West Covina, CA 91792</b>	<b>C</b>	<b>08/29/05 3rd Home Loan 32095 Hidden Highland Rd Agoura, CA. 91301</b>  VALUE \$ <b>1,800,000.00</b>			<b>248,000.00</b>	<b>248,000.00</b>
ACCOUNT NO. <b>3012434753</b> <b>Washington Mutual</b> <b>P.O. Box 78148</b> <b>Phoenix, AZ 85062</b>	<b>C</b>	<b>12/29/2006 1st Home Loan 32095 Hidden Highland Rd Agoura, CA.91301</b>  VALUE \$ <b>1,800,000.00</b>			<b>1,943,780.00</b>	<b>165,647.00</b>
ACCOUNT NO. <b>0746184373</b> <b>Washington Mutual Bank</b> <b>2005 Cabot Blvd. West</b> <b>Langhorne, PA 19047</b>	<b>C</b>	<b>08/02/06 Home Loan</b>  VALUE \$ <b>1,800,000.00</b>			<b>248,175.52</b>	<b>248,175.52</b>
ACCOUNT NO.		VALUE \$				
ACCOUNT NO.		VALUE \$				

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

Subtotal (Total of this page)	\$ <b>2,553,384.13</b>	\$ <b>773,093.02</b>
Total (Use only on last page)	\$ <b>2,677,728.14</b>	\$ <b>852,863.55</b>

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

IN RE Raiman, Caroline & Raiman, Gall Ron

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached



**IN RE Raiman, Caroline & Raiman, Gall Ron**

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. <b>5584-1892-0020-8035</b> <b>Advanta Business Card</b> <b>P.O. Box 8088</b> <b>Philadelphia, PA 19101</b>	<b>C</b>	<b>2005 Business Credit Card</b>				<b>4,493.87</b>
ACCOUNT NO. <b>3715-541226-71008</b> <b>American Express</b> <b>P.O. Box 981531</b> <b>El Paso, TX 79998</b>	<b>C</b>	<b>2008 Business Credit Card</b>				<b>3,097.30</b>
ACCOUNT NO. <b>3717-091364-21002</b> <b>American Express</b> <b>P.O. Box 981531</b> <b>El Paso, TX 79998</b>	<b>C</b>	<b>1986 Credit Card</b>				<b>2,649.86</b>
ACCOUNT NO. <b>4888-9360-2560-0788</b> <b>Bank Of America</b> <b>P.O. Box 15026</b> <b>Wilmington, DE 19850</b>	<b>C</b>	<b>2004 Credit Card</b>				<b>72,994.37</b>

	Subtotal (Total of this page)	\$ <b>83,235.40</b>
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Total	\$

5 continuation sheets attached

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4888-9100-1249-0065</b> <b>Bank Of America</b> <b>P.O. Box 15026</b> <b>Dallas, TX 19850</b>	<b>C</b>	<b>1990 Credit Cards</b>				<b>50,320.00</b>
ACCOUNT NO. <b>43399930013908506</b> <b>Bank Of America B.C.</b> <b>P.O. Box 15710</b> <b>Wilmington, DE 19850</b>	<b>C</b>	<b>2005 Business Credit Card</b>				<b>34,425.28</b>
ACCOUNT NO. <b>4339-9300-0724-1047</b> <b>Bank Of America B.C.</b> <b>P.O. Box 15710</b> <b>Wilmington, DE 19886</b>	<b>C</b>	<b>2005 Business Credit Cards</b>				<b>29,640.11</b>
ACCOUNT NO. <b>210346534691</b> <b>Bloomingle</b> <b>P.O. Box 8066</b> <b>Mason, OH 45040</b>	<b>C</b>	<b>2000 Credit Cards</b>				<b>923.47</b>
ACCOUNT NO. <b>4636-6760-0897-9628</b> <b>BMW Bank Of North America</b> <b>P.O. Box 9210</b> <b>OI Bethpage, NY 11804</b>	<b>C</b>	<b>2004 Business Credit Cards</b>				<b>15,224.69</b>
ACCOUNT NO. <b>5401-6830-5715-0556</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>	<b>C</b>	<b>2007 Credit Cards</b>				<b>17,203.30</b>
ACCOUNT NO. <b>5149-2244-1003-1782</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>	<b>C</b>	<b>2004 Credit Cards</b>				<b>13,438.62</b>

Sheet no. 1 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **161,175.47**

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

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4246-3151-5224-7928</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>	C	<b>2007 Business Credit Cards</b>				<b>9,736.32</b>
ACCOUNT NO. <b>4388-5760-3133-3688</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>						
ACCOUNT NO. <b>4266-8412-0162-1230</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>	C	<b>2001 90% Business Credit Cards</b>				<b>25,502.75</b>
ACCOUNT NO. <b>4266-8410-5122-5868</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>						
ACCOUNT NO. <b>4185-8109-1303-0087</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>	C	<b>2005 25% Business Credit Cards</b>				<b>37,454.23</b>
ACCOUNT NO. <b>541822276813867</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>						
ACCOUNT NO. <b>5418-2232-5640-3703</b> <b>Chase</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>	C	<b>2005 Credit Cards</b>				<b>8,954.36</b>

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Sheet no. 2 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **146,553.05**

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

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5082290040373398</b> <b>Citi Business Card</b> <b>P.O. Box 45042</b> <b>Jacksonville, FL 32232</b>	<b>C</b>	<b>2006 Credit Cards</b>				<b>13,100.55</b>
ACCOUNT NO. <b>Northland Group Inc.</b> <b>P.O. Box 390905 Mail Code CBK1</b> <b>Minneapolis, MN 55439</b>		<b>Assignee or other notification for:</b> <b>Citi Business Card</b>				
ACCOUNT NO. <b>5466-1602-1850-2449</b> <b>Citi Card</b> <b>P.O. Box 6000</b> <b>The Lakes, NV 89163</b>	<b>C</b>	<b>2007 Credit Cards</b>				<b>2,089.92</b>
ACCOUNT NO. <b>5466-1600-2123-0345</b> <b>Citi Card</b> <b>P.O. Box 6000</b> <b>The Lakes, NV 89163</b>	<b>C</b>	<b>2008 Credit Cards</b>				<b>11,546.15</b>
ACCOUNT NO. <b>Alliance One Receivables Managment, Inc.</b> <b>4850 St. Rd. Ste. 300</b> <b>Trevoise, PA 19053</b>		<b>Assignee or other notification for:</b> <b>Citi Card</b>				
ACCOUNT NO. <b>5396-4100-2259-9460</b> <b>Citi/AT&amp;T Universal Card</b> <b>P.O. Box 6500</b> <b>Sioux Falls, SD 57117</b>	<b>C</b>	<b>2007 Credit Cards</b>				<b>1,117.40</b>
ACCOUNT NO. <b>6011-0003-9022-9080</b> <b>Discover Cards</b> <b>P.O. Box 30943</b> <b>Salt Lake City, UT 84130</b>	<b>C</b>	<b>2005 Credit Cards</b>				<b>12,836.44</b>

Sheet no. 3 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **40,690.46**

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

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>44025323065-0</b> <b>FOS Bank/Macy's</b> <b>P.O. Box 8066</b> <b>Mason, OH 45040</b>	C	<b>2006 Credit Cards</b>				<b>95.19</b>
ACCOUNT NO. <b>6034621814347605</b> <b>G.E. Money Bank</b> <b>P.O. Box 981438</b> <b>El Paso, TX 79998</b>	C	<b>2008 Credit Cards</b>				<b>2,969.94</b>
ACCOUNT NO. <b>5205659309</b> <b>Macy's</b> <b>P.O. Box 8066</b> <b>Mason, OH 45040</b>	C	<b>1999 Credit Cards</b>				<b>2,226.67</b>
ACCOUNT NO. <b>4308-5144-9246-6249</b> <b>Macy's Visa</b> <b>P.O. Box 8066</b> <b>Mason, OH 45040</b>	C	<b>2003 Credit Card</b>				<b>300.00</b>
ACCOUNT NO. <b>APN 2058- 012-039</b> <b>Protax</b> <b>13715 Poway Rd. Suite B</b> <b>Poway, CA 92064</b>	C	<b>May 2007 Other</b>				<b>10,500.00</b>
ACCOUNT NO. <b>6035320229563182</b> <b>The Home Depot Credit Service</b> <b>P.O. Box 689100</b> <b>Des Moines, IA 50368</b>	C	<b>2005 Credit Cards</b>				<b>16,460.50</b>
ACCOUNT NO. <b>6035320148298571</b> <b>The Home Depot Credit Service</b> <b>P.O. Box 689100</b> <b>Des Moines, IA 50368</b>	C	<b>2005 Credit Cards</b>				<b>6,990.47</b>

Sheet no. 4 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **39,542.77**

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

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5474-6431-7162-3245</b> <b>Wells Fargo Buisness Direct</b> <b>P.O. Box 348750</b> <b>Sacramento, CA 95834</b>	<b>X</b>	<b>C</b>	<b>1995 Business Credit Cards</b>				<b>119,285.94</b>
ACCOUNT NO. <b>7487301509</b> <b>Wells Fargo C.S.</b> <b>P.O. Box 522</b> <b>Des Moines, IA 50302</b>		<b>C</b>	<b>1993 Credit Cards</b>				<b>25,144.21</b>
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

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Sheet no. 5 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **144,430.15**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$ **615,627.30**

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

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.
<p><b>Honda Financial Services</b>  <b>P.O. Box 6070</b>  <b>Cypress, CA 90630</b></p>	<p><b>Beginning Date: May 12, 2008</b>  <b>Monthly payment: \$235.00</b>  <b>Remaining pay: \$5,929.25</b></p>

**IN RE Raiman, Caroline & Raiman, Gall Ron**

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. 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 the eight-year period 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, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p><b>Michael Shriqui Out Of Country</b></p>	<p><b>Wells Fargo Buisness Direct P.O. Box 348750 Sacramanto, CA 95834</b></p>



**IN RE Raiman, Caroline & Raiman, Gall Ron**

Case No. \_\_\_\_\_

Debtor(s)

(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 From 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter Son</b>	AGE(S): <b>17 12</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	<b>Diamond Broker/Dealer Raiman Rocks, Inc. 8 months 23622 Calabasas Rd., #111 Calabasas, CA 91302</b>	

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

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ <b>5,000.00</b>
2. Estimated monthly overtime	\$ _____	\$ _____
<b>3. SUBTOTAL</b>	<b>\$ 0.00</b>	<b>\$ 5,000.00</b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	<b>\$ 5,000.00</b>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ <b>5,000.00</b>	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ 5,000.00</b>	\$ _____
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 5,000.00</b>	<b>\$ 5,000.00</b>
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 10,000.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

IN RE Raiman, Caroline & Raiman, Gall Ron

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**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 separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>9,678.49</u>
a. Are real estate taxes included? Yes ___ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes ___ No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>300.00</u>
b. Water and sewer	\$ <u>100.00</u>
c. Telephone	\$ <u>100.00</u>
d. Other <u>Cable T.v.,internet</u>	\$ <u>50.00</u>
_____	\$ _____
3. Home maintenance (repairs and upkeep)	\$ <u>100.00</u>
4. Food	\$ <u>750.00</u>
5. Clothing	\$ <u>50.00</u>
6. Laundry and dry cleaning	\$ _____
7. Medical and dental expenses	\$ <u>200.00</u>
8. Transportation (not including car payments)	\$ <u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>150.00</u>
b. Life	\$ _____
c. Health	\$ <u>494.00</u>
d. Auto	\$ <u>146.00</u>
e. Other _____	\$ _____
_____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Miscellaneous</u>	\$ <u>1,822.25</u>
_____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>237.17</u>
b. Other _____	\$ _____
_____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____
17. Other _____	\$ _____
_____	\$ _____
_____	\$ _____

**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. \$ **14,527.91**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**None**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$ <u>10,000.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>14,527.91</u>
c. Monthly net income (a. minus b.)	\$ <u>-4,527.91</u>

IN RE Raiman, Caroline & Raiman, Gall Ron Case No. \_\_\_\_\_  
Debtor(s) (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: September 14, 2009 Signature: /s/ Caroline Raiman  
Caroline Raiman Debtor

Date: September 14, 2009 Signature: /s/ Gall Ron Raiman  
Gall Ron Raiman (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)  
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer Date

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 signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision 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.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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, San Fernando Valley Division**

IN RE:

Case No. \_\_\_\_\_

**Raiman, Caroline & Raiman, Gall Ron**Chapter **11**

Debtor(s)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**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
<b>127,729.00</b>	<b>2005 Gross Income (joint)</b>
<b>52,864.00</b>	<b>2006 Gross Income (joint)</b>
<b>-447,757.00</b>	<b>2007 Gross Income (joint) Loss</b>
<b>-483,704.00</b>	<b>2008 Gross Income (joint) Loss</b>

**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
<b>5,250.00</b>	<b>2009 Location Rental (spouse)</b>
<b>2,125.00</b>	<b>2008 Location Rental</b>

### 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
Amercian Express B.C. P.O. Box 981531 El Paso, TX 79998	06/09/09, 07/16/09, 08/05/09, 08/11/09	9,276.56	33,973.00
American Express P.O. Box 981531 El Paso, TX 79998	06/04/09, 07/07/09, 08/26/09	6,184.98	474.80
BMW Financial Services NA LLC 5515 Parkcenter Cir. Dublin, OH 43017	08/12/09	485.67	27,849.82
American Express P.O. Box 981531 El Paso, TX 79998	07/07/09, 08/01/09	498.86	3,171.00
MetLife Securities P.O. Box 8000 Johnstown, PA 15907	06/12/09, 08/14/09	2,705.00	60,779.79
American Honda Finance Corp. P.O. Box 6070 Cypress, CA 90630	07/06/09, 08/06/09, 09/06/09	711.51	0.00

- None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 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.)

- None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

- None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 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 joint petition is not filed.)

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.)

### 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.)

### 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.)

### 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 bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Louis Esbin Law Offices Of Louis J. Esbin 27201 Tourney Rd., Suite 122 Valencia, CA 91355</b>		<b>18,500.00</b>

### 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.)

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) DATE	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PRO OR DEBTOR'S INTEREST IN PROPERTY
<b>Raiman Family Trust</b>	<b>11/17/1999</b>	<b>Primary Residence 1,250,000.00</b>

### 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 AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Bank Of America P.o. Box 2518 Houston, TX 77252</b>	<b>Cd (doriane)</b>	
<b>Bank Of America P.o. Box 2518 Houston, TX 77252</b>	<b>Cd (dylan) 03243-01262</b>	<b>Closing Balance: 0</b>
<b>Washington Mutual P.o. Box 660022 Dallas, TX 75266</b>	<b>Checking</b>	<b>01/29/09 Closing Balance: 185.21</b>

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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>California National</b> <b>23642 Calabasas Rd.</b> <b>Calabasas, CA 91302</b>	<b>Gall Raiman Caroline</b> <b>Raiman 32095 Hidden</b> <b>Highland Rd. Agoura, CA</b> <b>91301</b>	<b>Fire Insurance Policy</b>	
<b>Bank Of America</b> <b>Agoura Branch</b> <b>P.o. Box 37176</b> <b>San Francisco, CA 94137</b>	<b>Caroline Raiman Gall</b> <b>Raiman 32095 Hidden</b> <b>Highland Rd. Agoura, CA</b> <b>91301</b>	<b>Birth Certificates,trust</b> <b>Deeds, Legal Doc.</b>	

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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

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**15. Prior address of debtor**

None  If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

---

**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

**Caroline Raiman**

---

**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.

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None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

---

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.

---

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**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 **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 **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 **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 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 **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Stardust Diamonds Corp.</b>	<b>954528738</b>	<b>550 South Hill St. Los Angeles, CA 90013</b>	<b>Jewelry Wholesale; 50% Ownership</b>	<b>04/1995 to 11/2007</b>
<b>Raiman Diamonds, Inc.</b>	<b>261800471</b>	<b>32095 Hidden Highland Rd. Agoura, CA 91301</b>	<b>Diamond Broker; 100% Ownership</b>	<b>01/2008 to present</b>
<b>Raiman Rocks, LLC</b>	<b>262206562</b>	<b>23622 Calabasas Rd. Calabasas, CA 91302</b>	<b>Diamonds Broker; 100% Ownership</b>	<b>05/2008- Converted to C-Corp. 01/2009</b>

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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

None  a. List all bookkeepers and accountants who within the **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
<b>Amnon Mahller 6399 Wilshire Blvd. Ste. 816 Los Angeles, CA 90048</b>	<b>1995- Present</b>

None  b. List all firms or individuals who within the **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.

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS	
<b>Amnon Mahller 6399 Wilshire Blvd. Ste. 816 Los Angeles, CA 90048</b>	<b>Accountant</b>



None  d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

**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.

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

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 14, 2009 Signature /s/ Caroline Raiman  
of Debtor **Caroline Raiman**

Date: September 14, 2009 Signature /s/ Gall Ron Raiman  
of Joint Debtor **Gall Ron Raiman**  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: 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, San Fernando Valley Division**

**IN RE:**

Case No. \_\_\_\_\_

**Raiman, Caroline & Raiman, Gall Ron**

Chapter **11**

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 18,500.00/hr

Prior to the filing of this statement I have received ..... \$ 18,500.00

Balance Due ..... \$ \_\_\_\_\_

2. The source of the 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-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- 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]

**Representation is limited to those matters set forth in the retainer agreement that was executed by the Debtor(s) in anticipation of filing.**

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

**Representation is limited to those matters set forth in the retainer agreement that was executed by the Debtor(s) in anticipation of filing.**

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CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

September 14, 2009

Date

/s/ Louis J. Esbin

Louis J. Esbin 119705  
Law Offices Of Louis J. Esbin  
27201 Tourney Road, Suite 122  
Valencia, CA 91355-1857  
(661) 254-5050 Fax: (661) 254-5252

**United States Bankruptcy Court  
Central District of California, San Fernando Valley Division**

**IN RE:**

Case No. \_\_\_\_\_

**Raiman, Caroline & Raiman, Gall Ron**

Chapter **11**

Debtor(s)

**DECLARATION RE: LIMITED SCOPE OF APPEARANCE  
PURSUANT TO LOCAL BANKRUPTCY RULE 2090-1**

TO THE COURT, THE DEBTOR, THE TRUSTEE (if any), AND THE UNITED STATES TRUSTEE:

1. I am the attorney for the Debtor in the above-captioned case.
2. On (*specify date*) \_\_\_\_\_, I agreed with the Debtor that for a fee of \$ 18,500.00/hr, I would provide only the following services:
  - a.  Prepare and file the Petition and Schedules
  - b.  Represent the Debtor at the 341(a) Hearing
  - c.  Represent the Debtor in any relief from stay actions
  - d.  Represent the Debtor in any proceeding involving an objection to Debtor's discharge pursuant to 11 U.S.C. § 727
  - e.  Represent the Debtor in any proceeding to determine whether a specific debt is nondischargeable under 11 U.S.C. § 523
  - f.  Other (specify):  
**Representation is limited to those matters set forth in the retainer agreement that was executed by the Debtor(s) in anticipation of filing.**

3. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and that this declaration was executed on the following date at the city set forth below.

Dated: September 14, 2009

Law Firm: Law Offices Of Louis J. Esbin

27201 Tourney Road, Suite 122

Valencia, CA 91355-1857

I HEREBY APPROVE THE ABOVE:

By: /s/ Louis J. Esbin

/s/ Caroline Raiman

/s/ Gall Ron Raiman

Signature of Debtor(s)

Name: Louis J. Esbin

Attorney for Debtor

In re: **Raiman, Caroline & Raiman, Gall Ron**  
Debtor(s)

Case Number: \_\_\_\_\_  
(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. CALCULATION OF MONTHLY INCOME**

<b>1</b>	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A (“Debtor’s Income”) for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only Column A (“Debtor’s Income”) for Lines 2-10.</b></p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A (“Debtor’s Income”) and Column B (“Spouse’s Income”) for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	<b>Column A Debtor’s Income</b>	<b>Column B Spouse’s Income</b>												
<b>2</b>	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$	\$ <b>5,525.00</b>												
<b>3</b>	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross receipts</td> <td style="width:10%; text-align:right;">\$</td> <td style="width:20%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align:right;">\$</td> <td></td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Business income</td> <td style="text-align:right;">Subtract Line b from Line a</td> <td></td> </tr> </table>	a.	Gross receipts	\$		b.	Ordinary and necessary business expenses	\$		c.	Business income	Subtract Line b from Line a		\$	\$
a.	Gross receipts	\$													
b.	Ordinary and necessary business expenses	\$													
c.	Business income	Subtract Line b from Line a													
<b>4</b>	<p><b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross receipts</td> <td style="width:10%; text-align:right;">\$</td> <td style="width:20%; text-align:right;"><b>2,499.99</b></td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align:right;">\$</td> <td></td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Rental income</td> <td style="text-align:right;">Subtract Line b from Line a</td> <td></td> </tr> </table>	a.	Gross receipts	\$	<b>2,499.99</b>	b.	Ordinary and necessary operating expenses	\$		c.	Rental income	Subtract Line b from Line a		\$	\$ <b>1,666.66</b>
a.	Gross receipts	\$	<b>2,499.99</b>												
b.	Ordinary and necessary operating expenses	\$													
c.	Rental income	Subtract Line b from Line a													
<b>5</b>	<b>Interest, dividends, and royalties.</b>	\$	\$												
<b>6</b>	<b>Pension and retirement income.</b>	\$	\$												
<b>7</b>	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor’s dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor’s spouse if Column B is completed.	\$	\$ <b>833.33</b>												
<b>8</b>	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:30%;">Debtor \$ _____</td> <td style="width:35%;">Spouse \$ _____</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____													

**B22B (Official Form 22B) (Chapter 11) (01/08)**

9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> 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.			
	a.		\$	
	b.		\$	
10	<b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ <b>1,666.66</b>	\$ <b>7,191.66</b>
11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ <b>8,858.32</b>	

**Part II. VERIFICATION**

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>		
	Date: <u>September 14, 2009</u>	Signature: <u>/s/ Caroline Raiman</u>	(Debtor)
	Date: <u>September 14, 2009</u>	Signature: <u>/s/ Gall Ron Raiman</u>	(Joint Debtor, if any)

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

In re  
**Raiman, Caroline & Raiman, Gall Ron**

CHAPTER: 11

Debtor(s). CASE NO.:

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

Please fill out the following blank(s) and check the box next to one of the following statements:

I, **Raiman, Caroline**, the debtor in this case, declare under penalty  
*(Print Name of Debtor)*  
of perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
*(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)*
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

I, **Raiman, Gall Ron**, the debtor in this case, declare under penalty  
*(Print Name of Joint Debtor, if any)*  
of perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
*(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)*
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

Date: September 13, 2009 Signature

/s/ Caronline Raiman

Debtor

Date: September 13, 2009 Signature

/s/ Gall Ron Raiman

Joint Debtor (if any)

RAIMAN ROCKS  
Payroll July 5<sup>th</sup> 2009

Gall Raiman

Gross	5480
Federal income tax	0.00
Social Security – 6.2%	339.76
Medicare – 1.45%	79.46
State income tax	0.00
State disability – 1.1%	60.28
Total withholdings	479.50
Net pay	\$5000.50

RAIMAN ROCKS

Payroll August 5<sup>th</sup> 2009

Gall Raiman

Gross	5480
Federal income tax	0.00
Social Security – 6.2%	339.76
Medicare – 1.45%	79.46
State income tax	0.00
State disability – 1.1%	60.28
Total withholdings	479.50
Net pay	\$5000.50



**United States Bankruptcy Court  
Central District of California, San Fernando Valley Division**

**IN RE:**

Case No. \_\_\_\_\_

**Raiman, Caroline & Raiman, Gall Ron**

Chapter **11**

Debtor(s)

**VERIFICATION OF CREDITOR MAILING LIST**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 7 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date: September 14, 2009 Signature: /s/ Caroline Raiman  
Caroline Raiman Debtor

Date: September 14, 2009 Signature: /s/ Gall Ron Raiman  
Gall Ron Raiman Joint Debtor, if any

Date: September 14, 2009 Signature: /s/ Louis J. Esbin  
Louis J. Esbin 119705 Attorney (if applicable)

Caroline Raiman  
32095 Hidden Highland Rd  
Agoura, CA 91301

Gall Ron Raiman  
32095 Hidden Highland Rd  
Agoura, CA 91301

Law Offices Of Louis J Esbin  
27201 Tourney Road Suite 122  
Valencia, CA 91355-1857

Advanta Business Card  
PO Box 8088  
Philadelphia, PA 19101

Alliance One Receivables Managment  
4850 St Rd Ste 300  
Trevose, PA 19053

American Express  
PO Box 981531  
El Paso, TX 79998

American Honda Finance Corp  
PO Box 6070  
Cypress, CA 90630

Bank Of America  
PO Box 15026  
Wilmington, DE 19850

Bank Of America  
PO Box 15026  
Dallas, TX 19850

Bank Of America BC  
PO Box 15710  
Wilmington, DE 19850

Bank Of America BC  
PO Box 15710  
Wilmington, DE 19886

Bloomington  
PO Box 8066  
Mason, OH 45040

BMW Bank Of North America  
PO Box 9210  
01 Bethpage, NY 11804

BMW Financial Services NA LLC  
5515 Parkcenter Cir  
Dublin, OH 43017

California State Board Equalization  
15350 Sherman Way  
Van Nuys, CA 91406-4203

California Department Of Corporatio  
1500 11th Street  
Sacramento, CA 95814-5701

California State Franchise Tax Boar  
PO Box 2952  
Sacramento, CA 95812-2952

Chase  
PO Box 15298  
Wilmington, DE 19850

Chex Systems Inc  
Att: Consumer Relations  
7805 Hudson Rd Suite 100  
Woodbury, MN 55125

Citi Buisness Card  
PO Box 45042  
Jacksonville, FL 32232

Citi Card  
PO Box 6000  
The Lakes, NV 89163

Citi/AT&T Universal Card  
PO Box 6500  
Sioux Falls, SD 57117

Discover Cards  
PO Box 30943  
Salt Lake City, UT 84130

Equifax  
Bankruptcy  
PO Box 740241  
Atlanta, GA 30374

Experian  
Bankruptcy  
PO Box 2002  
Allen, TX 75013

FOS Bank/Macy's  
PO Box 8066  
Mason, OH 45040

GE Money Bank  
PO Box 981438  
El Paso, TX 79998

Honda Financial Services  
PO Box 6070  
Cypress, CA 90630

Internal Revenue Service  
300 North Los Angeles Street Rm 40  
Mail Stop 5022  
Los Angeles, CA 90012-9903

Internal Revenue Service  
Insolvency Group 6  
300 North Los Angeles St Stop 502  
Los Angeles, CA 90012

LA County Tax Collector  
PO Box 54018  
Los Angeles, CA 90054

Los Angeles County Tax Assessor  
Revenue And Enforcement  
PO Box 54110  
Los Angeles, CA 90054-0110

Macy's  
PO Box 8066  
Mason, OH 45040

Macy's Visa  
PO Box 8066  
Mason, OH 45040

Met Life Services  
PO Box 8000  
Johnstown, PA 15907

MetLife Service  
PO Box 8000  
Johnstown, PA 15907

Northland Group Inc  
PO Box 390905 Mail Code CBK1  
Minneapolis, MN 55439

Office Of The United States Trustee  
21051 Warner Center Lane Suite 105  
Woodland Hills, CA 91367

Protax  
13715 Poway Rd Suite B  
Poway, CA 92064

TeleCheck Services Inc  
Bankruptcy  
5251 Westheimer  
Houston, TX 77056

The Home Depot Credit Service  
PO Box 689100  
Des Moines, IA 50368

TransUnion  
Bankruptcy  
PO Box 1000  
Chester, PA 19022

Universal Bank  
3455 Nogales St  
West Covina, CA 91792

Washington Mutual  
PO Box 78148  
Phoenix, AZ 85062

Washington Mutual Bank  
2005 Cabot Blvd West  
Langhorne, PA 19047

Wells Fargo Buisness Direct  
PO Box 348750  
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Wells Fargo CS  
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