

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Segev, Moshe</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Cohen, Michelle M</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>xxx-xx-9230</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6458</b>
Street Address of Debtor (No. and Street, City, and State): <b>6067 Calmfeld Avenue Agoura Hills, CA</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>6067 Calmfeld Avenue Agoura Hills, CA</b>
ZIP Code <b>91301</b>	ZIP Code <b>91301</b>
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): <b>3193 Evening Way Unit A La Jolla, CA</b>	Mailing Address of Joint Debtor (if different from street address): <b>3193 Evening Way Unit A La Jolla, CA</b>
ZIP Code <b>92037</b>	ZIP Code <b>92037</b>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <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.)	<b>Nature of Business</b> (Check one box)  <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  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <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  <b>Nature of Debts</b> (Check one box)  <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.
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<b>Filing Fee</b> (Check one box)  <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.	<b>Chapter 11 Debtors</b> Check one box: <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). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <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).
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<b>Statistical/Administrative Information</b> *** Michael Jay Berger 100291 *** <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
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" 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	
<b>Estimated Assets</b> <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>Estimated Liabilities</b> <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 \$50 million <input type="checkbox"/> \$10,000,001 to \$100 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	

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Segev, Moshe</b>  <b>Cohen, Michelle M</b></p>
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**All Prior Bankruptcy Cases 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 11 U.S.C. §342(b).</p> <p><b>X</b> <u>/s/ Michael Jay Berger</u> <span style="float: right;"><b>October 7, 2009</b></span>  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Michael Jay Berger 100291</b></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 and 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 that obtained judgment)

\_\_\_\_\_

(Address of landlord)

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):  
**Segev, Moshe**  
**Cohen, Michelle M**

**Signatures**

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

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

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

**X /s/ Moshe Segev**  
Signature of Debtor **Moshe Segev**

**X /s/ Michelle M Cohen**  
Signature of Joint Debtor **Michelle M Cohen**

Telephone Number (If not represented by attorney)

**October 7, 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.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

\_\_\_\_\_ Date

**Signature of Attorney\***

**X /s/ Michael Jay Berger**  
Signature of Attorney for Debtor(s)

**Michael Jay Berger 100291**  
Printed Name of Attorney for Debtor(s)

**Law Offices of Michael Jay Berger**  
Firm Name

**9454 Wilshire Boulevard**  
**6th Floor**  
**Beverly Hills, CA 90212-2929**

Address

**(310) 271-6223 Fax: (310) 271-9805**  
Telephone Number

**October 7, 2009**                      **100291**  
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 Bankruptcy Petition Preparer**

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

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

\_\_\_\_\_ Social-Security number (If the 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

**X** \_\_\_\_\_  
Date

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

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

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

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

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

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

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

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_ Printed Name of Authorized Individual

\_\_\_\_\_ Title of Authorized Individual

\_\_\_\_\_ Date

United States Bankruptcy Court  
Central District of California

In re Moshe Segev  
Michelle M Cohen

Debtor(s)

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

Chapter 11

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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



United States Bankruptcy Court  
Central District of California

In re Moshe Segev  
Michelle M Cohen

Debtor(s)

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

Chapter 11

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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.]* \_\_\_\_\_

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

In re **Moshe Segev**  
**Michelle M Cohen**

Debtor(s)

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

Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Advanta Bank Corp Po Box 844 Spring House, PA 19477</b>	<b>Advanta Bank Corp Po Box 844 Spring House, PA 19477</b>	<b>Charge Account</b>		<b>29,847.00</b>
<b>Afni Insurance Services Subrogation PO Box 3068 Bloomington, IL 61702</b>	<b>Afni Insurance Services Subrogation PO Box 3068 Bloomington, IL 61702</b>	<b>Insurance Subrogation Claim</b>	<b>Disputed</b>	<b>4,077.39</b>
<b>Alside Supply Center, Sacramento 1801 Bell Ave. Suite 50 Sacramento, CA 95838</b>	<b>Alside Supply Center, Sacramento 1801 Bell Ave. Suite 50 Sacramento, CA 95838</b>	<b>Vinyl window supplier for Total Home Remodeling.</b>		<b>7,695.53</b>
<b>American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355</b>	<b>American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355</b>	<b>Credit Card Case No: 37-2009- 00092002-CU-BC- CTL</b>	<b>Contingent Unliquidated Disputed</b>	<b>30,700.00</b>
<b>Anlin Industries 1665 Tollhouse Road Clovis, CA 93611</b>	<b>Anlin Industries 1665 Tollhouse Road Clovis, CA 93611</b>	<b>Vinyl window supplier</b>	<b>Disputed</b>	<b>49,321.24</b>
<b>CB Richard Ellis 4365 Executive Drive Suite 1600 San Diego, CA 92121</b>	<b>CB Richard Ellis 4365 Executive Drive Suite 1600 San Diego, CA 92121</b>	<b>6224 Ferris Square Suite A Commission for lease.</b>		<b>5,000.00</b>
<b>Countrywide Home Lending Attention: Bankruptcy SV- 314B Po Box 5170 Simi Valley, CA 93062</b>	<b>Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062</b>	<b>6067 Calmfield Avenue, Agoura Hills, CA 91301 Country Wide \$355,097.82 National City \$ \$350,000</b>		<b>352,936.00 (688,167.00 secured) (358,693.97 senior lien)</b>



In re **Moshe Segev**  
**Michelle M Cohen**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	<b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	<b>611 Calle</b> <b>Campana, San</b> <b>Clemente, CA</b> <b>92673 (Fourplex</b> <b>Investment</b> <b>Property)</b> <b>Country Wide</b> <b>\$735,949.07</b> <b>Country Wide \$</b> <b>189,562.30</b>		<b>189,287.00</b> <b>(597,500.00</b> <b>secured)</b> <b>(745,378.52</b> <b>senior lien)</b>
<b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	<b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	<b>611 Calle</b> <b>Campana, San</b> <b>Clemente, CA</b> <b>92673 (Fourplex</b> <b>Investment</b> <b>Property)</b> <b>Country Wide</b> <b>\$735,949.07</b> <b>Country Wide \$</b> <b>189,562.30</b>		<b>732,492.00</b> <b>(597,500.00</b> <b>secured)</b> <b>(12,886.52 senior</b> <b>lien)</b>
<b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	<b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	<b>15941,15943,15945,</b> <b>15947 Myrtle,</b> <b>Tustin, CA 92780</b> <b>(Fourplex</b> <b>Investment</b> <b>Property)</b>		<b>95,886.00</b> <b>(780,000.00</b> <b>secured)</b> <b>(736,251.04</b> <b>senior lien)</b>
<b>Decore-Ative Specialists</b> <b>2772 S. Peck Road</b> <b>Monrovia, CA 91016</b>	<b>Decore-Ative Specialists</b> <b>2772 S. Peck Road</b> <b>Monrovia, CA 91016</b>	<b>Cabinet goods</b> <b>supplier</b>	<b>Disputed</b>	<b>4,180.11</b>
<b>First National Bank Credit</b> <b>Card</b> <b>Attention: Bankruptcy</b> <b>Department</b> <b>Po Box 3331 Stop Code 3105</b> <b>Omaha, NE 68103</b>	<b>First National Bank Credit Card</b> <b>Attention: Bankruptcy Department</b> <b>Po Box 3331 Stop Code 3105</b> <b>Omaha, NE 68103</b>	<b>Credit Card</b>		<b>21,965.00</b>
<b>Guaranty Bank</b> <b>8333 Douglas Avenue</b> <b>Dallas, TX 75225</b>	<b>Guaranty Bank</b> <b>8333 Douglas Avenue</b> <b>Dallas, TX 75225</b>	<b>Unsecured</b> <b>business line of</b> <b>credit</b>		<b>50,000.00</b>
<b>Guaranty Bank</b> <b>8333 Douglas Avenue</b> <b>Dallas, TX 75225</b>	<b>Guaranty Bank</b> <b>8333 Douglas Avenue</b> <b>Dallas, TX 75225</b>	<b>Unsecured</b> <b>business line of</b> <b>credit</b>		<b>49,900.29</b>
<b>Hsbc/neimn</b> <b>Attn: Bankruptcy</b> <b>Po Box 15522</b> <b>Wilmington, DE 19850</b>	<b>Hsbc/neimn</b> <b>Attn: Bankruptcy</b> <b>Po Box 15522</b> <b>Wilmington, DE 19850</b>	<b>Charge Account</b>		<b>18,000.00</b>

In re **Moshe Segev**  
**Michelle M Cohen**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Hsbc/saks</b> 140 W Industrial Dr Elmhurst, IL 60126	<b>Hsbc/saks</b> 140 W Industrial Dr Elmhurst, IL 60126	<b>Charge Account</b>		<b>3,660.00</b>
<b>Laufen International, Inc.</b> 4244 Mount Pleasant St. NW Suite 100 Canton, OH 44720	<b>Laufen International, Inc.</b> 4244 Mount Pleasant St. NW Suite 100 Canton, OH 44720	<b>Ceramic tile goods</b>	<b>Disputed</b>	<b>8,253.75</b>
<b>Preferred Property Managers, Inc.</b> 8963 Complex Drive Suite B San Diego, CA 92123	<b>Preferred Property Managers, Inc.</b> 8963 Complex Drive Suite B San Diego, CA 92123	<b>Special Assesment</b>		<b>2,877.00</b>
<b>Wells Fargo Bank</b> PO Box 348750 Sacramento, CA 95834	<b>Wells Fargo Bank</b> PO Box 348750 Sacramento, CA 95834	<b>Credit Card</b>	<b>Disputed</b>	<b>14,479.00</b>
<b>Wells Fargo Bank</b> PO Box 348750 Sacramento, CA 95834	<b>Wells Fargo Bank</b> PO Box 348750 Sacramento, CA 95834	<b>Credit Card</b>	<b>Disputed</b>	<b>10,101.63</b>

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

We, **Moshe Segev** and **Michelle M Cohen**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date October 7, 2009Signature /s/ Moshe Segev  
**Moshe Segev**  
DebtorDate October 7, 2009Signature /s/ Michelle M Cohen  
**Michelle M Cohen**  
Joint 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.

Moshe Segev  
3193 Evening Way Unit A  
La Jolla, CA 92037

Michelle M Cohen  
3193 Evening Way Unit A  
La Jolla, CA 92037

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Law Offices of Michael Jay Berger  
9454 Wilshire Boulevard  
6th Floor  
Beverly Hills, CA 90212-2929

222 South 15th Street  
Suite 1500  
Omaha, NE 68102

26Zone, Inc  
6224 Ferris Square  
San Diego, CA 92121

26Zone, Inc.  
6224 Ferris Square  
San Diego, CA 92121

Advanta Bank Corp  
Po Box 844  
Spring House, PA 19477

Afni Insurance Services Subrogation  
PO Box 3068  
Bloomington, IL 61702

Allied Water Services  
8364 Clairemont Mesa Blvd.  
San Diego, CA 92111

Alside Supply Center, Sacramento  
1801 Bell Ave.  
Suite 50  
Sacramento, CA 95838

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

American Home Shield  
PO Box 849  
Carroll, IA 51401

Ameriprise  
2512 W. Dunlap Avenue  
Phoenix, AZ 85021

Anlin Industries  
1665 Tollhouse Road  
Clovis, CA 93611

Arrowhead direct  
#215 6661 Dixie Hwy.  
Suite4  
Louisville, KY 40258

Bank of America  
Attn: Bankruptcy NC4-10  
POB 26012  
Greensboro, NC 27410

Block Buster  
PO Box 9027  
Buffalo, NY 14231

BMW Financial Services, C/O Chase  
370 S. Cleveland Ave.  
Westerville, OH 43081

CB Richard Ellis  
4365 Executive Drive Suite 1600  
San Diego, CA 92121

CDC/SBA  
2448 Historic Decatur Road  
Suite 200  
Jacksonville, FL 32256

Coface Collections North America  
PO Box 8510  
Metairie, LA 70011

Countrywide Home Lending  
Attention: Bankruptcy SV-314B  
Po Box 5170  
Simi Valley, CA 93062

Coverall of San Diego  
7801 Mission Center Court  
Suite 300  
San Diego, CA 92108

Decore-Active Specialists  
2772 S. Peck Road  
Monrovia, CA 91016

Endurance  
767 Third Ave.  
5th floor  
New York, NY 10017

Enterprise Rideshare  
2861 E. Coronado Street  
Anaheim, CA 92806

Everhome Mortgage Co  
Attn: Bankruptcy  
8100 Nationsway  
Jacksonville, FL 32256

First Data Merchant Services  
265 Broad Hollow R  
Melville, NY 11747

First Data Merchant Services  
PO Box 407092  
Fort Lauderdale, FL 33340

First National Bank Credit Card  
Attention: Bankruptcy Department  
Po Box 3331 Stop Code 3105  
Omaha, NE 68103

First National Bank Credit Card Ctr  
Attention: Bankruptcy Department  
Po Box 3331 Stop Code 3105  
Omaha, NE 68103

Franchise Tax Board  
PO Box 942840  
Sacramento, CA 94240

Golden Eagle Insurance  
PO Box 515097  
Los Angeles, CA 90051

Gregory J Smith, San Diego County  
9225 Clairemont Mesa Blvd.  
San Diego, CA 92123

Guaranty Bank  
400 Countrywide Way  
Simi Valley, CA 93065

Guaranty Bank  
8333 Douglas Avenue  
Dallas, TX 75225

Hsbc/neimn  
Attn: Bankruptcy  
Po Box 15522  
Wilmington, DE 19850

Hsbc/saks  
140 W Industrial Dr  
Elmhurst, IL 60126

Intuit Payment Solutions  
21215 Burbank Blvd. 100  
Woodland Hills, CA 91367

IRS  
PO Box 149338  
Austin, TX 78714

Konica Minolta  
Business Solutions  
1003 E. Brier Drive  
Suite 120  
San Bernardino, CA 92408

Laufen International, Inc.  
4244 Mount Pleasant St. NW  
Suite 100  
Canton, OH 44720

Law Offices of Scott M Blumen  
2635 Camino Del Rio S.  
Suite 101  
San Diego, CA 92108

Law Offices of Kevin F. Gillespie  
222 E. Olive Ave.  
Suite 1  
Pinon Hills, CA 92372

Life Paint Corp.  
PO Box 2488  
12927 Sunshine Ave.  
Santa Fe Springs, CA 90670

Los Angeles County Tax Collector  
PO Box 54027  
Los Angeles, CA 90054

Louis and Company  
ATI Professional Services  
PO Box 7446  
Orange, CA 92863

National Action Financial Services  
PO Box 9027  
Buffalo, NY 14231



National City  
Attention: Bankruptcy Department  
6750 Miller Rd  
Brecksville, OH 44141

Orange County Tax Collector  
POB 1438  
Santa Ana, CA 92702

Philips & Cohen Associates LTD  
1002 Justin Street  
Wilmington, DE 19801

Power Net Global  
PO Box 740146  
Cincinnati, OH 45274

Preferred Property Managers, Inc.  
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San Diego, CA 92123

Protection One  
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Carol Stream, IL 60197

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199 S. Los Robles Ave.  
Suite 410  
Pasadena, CA 91101

San Diego County Tax Collector  
1600 Pacific Hwy.  
Room 162  
San Diego, CA 92101

The Hatford Casualty Insurance  
8711 University East Drive  
Charlotte, NC 28213

The Sporting Club  
8930 University Center Lane  
San Diego, CA 92122

Tnb-visa  
Po Box 9475  
Minneapolis, MN 55440

Total Home Remodeling, Inc  
6224 Ferris Square  
San Diego, CA 92121

Total Home Remodeling, Inc.  
6224 Ferris Square  
San Diego, CA 92121

Trade Warehouse, Inc.  
6224 Ferris Square  
San Diego, CA 92121

Transworld Systems  
PO Box 1864  
Santa Rosa, CA 95402

Union Bank Na  
Po Box 85643  
San Diego, CA 92186

Wells Fargo Bank  
PO Box 348750  
Sacramento, CA 95834

World Savings & Loan  
4101 Wiseman Blvd  
Attn: Bankruptcy  
San Antonio, TX 78251