

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Villarreal, Alberto</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Higueros, Maria Julia</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-7774</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-2584</b>
Street Address of Debtor (No. and Street, City, and State): <b>13614 Verdura Avenue Downey, CA</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>13614 Verdura Avenue Downey, CA</b>
ZIP Code <b>90242</b>	ZIP Code <b>90242</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):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><input 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."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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>	<p>Check one box: <b>Chapter 11 Debtors</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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>
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

<b>Estimated Number of Creditors</b>									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

<b>Estimated Assets</b>									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

<b>Estimated Liabilities</b>									
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$50 million	\$10,000,001 to \$100 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<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>Villarreal, Alberto</b>  <b>Higueros, Maria Julia</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> _____  Signature of Attorney for Debtor(s) (Date)</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)).



United States Bankruptcy Court  
Central District of California

In re Alberto Villarreal  
Maria Julia Higueros

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 Alberto Villarreal  
Maria Julia Higueros

Debtor(s)

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

Chapter 11

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**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 **Alberto Villarreal  
Maria Julia Higueros**

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>
American Express P.O. Box 740640 Atlanta, GA 30374-0640	American Express P.O. Box 740640 Atlanta, GA 30374-0640	Credit	Unliquidated Disputed	2,850.29
American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063	American Home Mtg Srv Attn: Bankruptcy 4600 Regent Blvd Irving, TX 75063	1409 Henry Drive, Las Vegas, NV 89110 Rental Property - Stated Market Value is subject to refinement	Unliquidated Disputed	340,337.00  (300,000.00 secured)
Americas Servicing Co Attn: Bankruptcy 1 Home Campus Des Moines, IA 50328	Americas Servicing Co Attn: Bankruptcy 1 Home Campus Des Moines, IA 50328	13614 Verdura Avenue Downey, CA 90242	Unliquidated Disputed	424,000.00  (280,000.00 secured)
Arrow Financial Services for Creditstore 5996 W. Touhy Avenue Niles, IL 60714	Arrow Financial Services for Creditstore 5996 W. Touhy Avenue Niles, IL 60714		Unliquidated Disputed	12,031.36
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	CreditCard	Unliquidated	6,483.00
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	CreditCard	Unliquidated	6,911.00
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	CheckCreditOrLine OfCredit	Unliquidated	33,729.00
Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	Bank Of America Nc4-105-03-14 4161 Piedmont Pkwy Greensboro, NC 27420	CheckCreditOrLine OfCredit	Unliquidated	55,565.00



Alberto Villarreal

In re Maria Julia Higueros

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

Debtor(s)

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

(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>
Barclays Bank Delaware Attn: Customer Support Dpt Po Box 8833 Wilmington, DE 19899	Barclays Bank Delaware Attn: Customer Support Dpt Po Box 8833 Wilmington, DE 19899	CreditCard	Unliquidated	13,761.00
Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmintgon, DE 19850	Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmintgon, DE 19850	CreditCard	Unliquidated	4,376.00
Chase Auto 600 Community Drive Manhasset, NY 11030	Chase Auto 600 Community Drive Manhasset, NY 11030	Lease	Unliquidated	1,889.00
Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179	Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179	1401 E. 49th Street L.A., CA 90011 Rental Property - market value subject to refinement	Unliquidated Disputed	399,449.00  (300,000.00 secured)
Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076	Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076	ChargeAccount	Unliquidated	3,740.00
Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50702	Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50702	13614 Verdura Avenue Downey, CA 90242	Unliquidated Disputed	108,949.00 (280,000.00 secured) (424,000.00 senior lien)
Hsbc Cc Po Box 1547 Chesapeake, VA 23327	Hsbc Cc Po Box 1547 Chesapeake, VA 23327	Unsecured	Unliquidated	6,891.00
Los Angeles County Tax Collector 225 N. Hill Street Los Angeles, CA 90012-2798	Los Angeles County Tax Collector 225 N. Hill Street Los Angeles, CA 90012-2798	1401 E. 49th Street L.A., CA 90011 Rental Property - market value subject to refinement	Unliquidated Disputed	3,407.75 (300,000.00 secured) (463,096.00 senior lien)
Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129	Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129	1401 E. 49th Street L.A., CA 90011 Rental Property - market value subject to refinement	Unliquidated Disputed	63,647.00 (300,000.00 secured) (399,449.00 senior lien)
THD/CBSD Citibank USA Attn: C. Bankruptcy P.O. Box 20507 Kansas City, MO 64195	THD/CBSD Citibank USA Attn: C. Bankruptcy P.O. Box 20507 Kansas City, MO 64195	Credit Card	Unliquidated	1,825.00

**Alberto Villarreal**In re **Maria Julia Higueros**

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

Debtor(s)

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

(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>Tnb-visa Po Box 9475 Minneapolis, MN 55440</b>	<b>Tnb-visa Po Box 9475 Minneapolis, MN 55440</b>	<b>CreditCard</b>	<b>Unliquidated</b>	<b>8,324.00</b>
<b>Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601</b>	<b>Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601</b>	<b>CreditCard</b>	<b>Unliquidated</b>	<b>6,766.00</b>

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

We, **Alberto Villarreal** and **Maria Julia Higueros**, 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 **June 9, 2009**Signature **/s/ Alberto Villarreal****Alberto Villarreal**

Debtor

Date **June 9, 2009**Signature **/s/ Maria Julia Higueros****Maria Julia Higueros**

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.

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

In re **Alberto Villarreal,  
Maria Julia Higueros**

\_\_\_\_\_  
Debtors

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

Chapter 11

**LIST OF EQUITY SECURITY HOLDERS**

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
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**None**

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

I, the \_\_\_\_\_ of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date June 9, 2009

Signature /s/ Alberto Villarreal  
**Alberto Villarreal**  
Debtor

Date June 9, 2009

Signature /s/ Maria Julia Higueros  
**Maria Julia Higueros**  
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.

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

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

**Ch.11 Case No. 08-30142 BB Filed on 11/23/08 - Dismissed.**

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 Los Angeles, California.

/s/ Alberto Villarreal

**Alberto Villarreal**

*Debtor*

Dated June 9, 2009

/s/ Maria Julia Higueros

**Maria Julia Higueros**

*Joint Debtor*

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This form is mandatory by Order of the United States Bankruptcy Court for the Central District of California.



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

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

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

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

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

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

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

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

**Certificate of the Debtor**

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

**Alberto Villarreal**  
**Maria Julia Higueros**  
 \_\_\_\_\_  
 Printed Name of Debtor

X **/s/ Alberto Villarreal** \_\_\_\_\_ **June 9, 2009**  
 Signature of Debtor Date

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

X **/s/ Maria Julia Higueros** \_\_\_\_\_ **June 9, 2009**  
 Signature of Joint Debtor (if any) Date

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

Name           **Giovanni Orantes 190060**            
 Address           **3435 Wilshire Blvd. 27th Floor Los Angeles, CA 90010**            
 Telephone           **213-389-4362 Fax: 877-789-5776**          

- Attorney for Debtor(s)
- Debtor in Pro Per

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names including trade names used by Debtor(s) within last 8 years: <b>Alberto Villarreal</b> <b>Maria Julia Higueros</b>	Case No.: <hr/> Chapter: <b>11</b>

**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   11   sheet(s) is complete, correct, and consistent with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date:   **June 9, 2009**  

          **/s/ Alberto Villarreal**            
**Alberto Villarreal**  
 Signature of Debtor

Date:   **June 9, 2009**  

          **/s/ Maria Julia Higueros**            
**Maria Julia Higueros**  
 Signature of Debtor

Date:   **June 9, 2009**  

          **/s/ Giovanni Orantes**            
 Signature of Attorney  
**Giovanni Orantes 190060**  
**Orantes Law Firm**  
**3435 Wilshire Blvd. 27th Floor**  
**Los Angeles, CA 90010**  
**213-389-4362 Fax: 877-789-5776**

Alberto Villarreal  
13614 Verdura Avenue  
Downey, CA 90242

Maria Julia Higueros  
13614 Verdura Avenue  
Downey, CA 90242

Giovanni Orantes  
Orantes Law Firm  
3435 Wilshire Blvd. 27th Floor  
Los Angeles, CA 90010

American Express  
P.O. Box 740640  
Atlanta, GA 30374-0640

American General Finance Commercial  
601 N W 2ND ST  
Evansville, IN 47708

American Home Mtg Srv  
Attn: Bankruptcy  
4600 Regent Blvd  
Irving, TX 75063

American Home Mtg Svc.  
P.O. Box 631730  
Irving, TX 75063

Americas Servicing Co  
Attn: Bankruptcy  
1 Home Campus  
Des Moines, IA 50328



Americas Servicing Co.  
7485 New Horizon Way  
Frederick, MD 21703

Arrow Financial Services  
for Creditstore  
5996 W. Touhy Avenue  
Niles, IL 60714

Bac / Fleet Bankcard  
Po Box 26012  
Greensboro, NC 27420

Banco Popular  
155 Vanguard Street  
Orlando, FL 32819

Bank Of America  
Nc4-105-03-14  
4161 Piedmont Pkwy  
Greensboro, NC 27420

Bank of America  
P.O. Box 17054  
Wilmington, DE 19884

Bank of America  
P.O. Box 15027  
Wilmington, DE 19886-5102

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850-5026

Barclays Bank Delaware  
Attn: Customer Support Dpt  
Po Box 8833  
Wilmington, DE 19899

Barclays Bank Delaware  
125 S. West St.  
Wilmington, DE 19801

C T CORPORATION SYSTEM  
818 WEST SEVENTH ST  
Los Angeles, CA 90017

C T CORPORATION SYSTEM  
Levitz Furniture  
818 W. 7th Street  
Los Angeles, CA 90017

Capital One, NA  
P.O. Box 26625  
Richmond, VA 23261

Chase  
Bank One Card Service  
Westerville, OH 43081

Chase - Cc  
Attention: Bankruptcy Department  
Po Box 15298  
Wilmintgon, DE 19850

Chase Auto  
600 Community Drive  
Manhasset, NY 11030

Citi Mortgage Inc  
Attention: Bankruptcy Department  
Po Box 79022, Ms322  
St. Louis, MO 63179

Citibank Usa  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Citibankna  
1000 Technology Dr  
O Fallon, MO 63368

Citimortgage, Inc.  
c/o Five Star Service Corp.  
1000 Technology Drive, MS-314  
O Fallon, MO 63368-2240

Citimortgage, Inc.  
3800 Citigroup Center Drive.  
Tampa, FL 33610

Citimortgage, Inc.  
5280 Corporate Drive MC 0251  
Frederick, MD 21703

CitiMortgage, Inc.  
P.O. Box 9438  
Gaithersburg, MD 20898-9438

Citimortgage, Inc.  
P.O. Box 9438  
Gaithersburg, MD 20898

County of Los Angeles Assessor  
500 W. Temple St.  
Los Angeles, CA 90012-2770

Cpu/cbsd  
Po Box 6497  
Sioux Falls, SD 57117

CT Corporation System  
for Citimortgage, Inc.  
818 W. 7th Street  
Los Angeles, CA 90017

Dept. of Fin. & Bus.  
City Hall, 3rd - 400 Stewart Avenue  
Las Vegas, NV 89101-2913

First American Title/Lenders Adv.  
1855 Gateway Blvd., Suite 700  
Concord, CA 94520

First Premier Bank  
Po Box 5524  
Sioux Falls, SD 57117

First Premier Bank  
601 S. Minnesota Avenue  
Sioux Falls, SD 57104

First Premier Bank  
P.O. Box 5147  
Sioux Falls, SD 57117-5147

GEMB / Mervyns  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Gemb/care Credit  
Attn: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

GEMB/Care Credit  
P.O. Box 981439  
El Paso, TX 79998

GEMB/Mervyns  
P.O. Box 981400  
El Paso, TX 79998

Gmac Mortgage  
3451 Hammond Ave  
Waterloo, IA 50702

GMAC Mortgage  
Attn: Customer Care  
P.O. Box 4622  
Waterloo, IA 50704-4622

GMAC Mortgage  
3451 Hammond Avenue  
P.O. Box 780  
Waterloo, IA 50704-0780

HFC-USA  
P.B. 1547  
Chesapeake, VA 23327

HFC-USA/BENEFICIAL  
Attn: Bankruptcy  
961 Weigel Dr.  
Elmhurst, IL 60126

Home Depot  
P.O. Box 6497  
Sioux Falls, SD 57117

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

Home Depot Credit Services  
P.O. Box 689100  
Des Moines, IA 50368-9100

HSBC  
P.O. Box 4153  
Carol Stream, IL 60197

HSBC  
P.O. Box 5608  
Glendale Heights, IL 60139-4608

Hsbc Cc  
Po Box 1547  
Chesapeake, VA 23327

JC Penney  
Attention: Bankruptcy Department  
Po Box 103106  
Roswell, GA 30076

JC Penney  
P.O. Box 981402  
El Paso, TX 79998-1402

L.A. Cty Assessor Region #12  
South District Office  
1401 E. Willow Office  
Signal Hill, CA 90755

L.A. Cty Treasurer & Tax Collector  
225 N. Hill Street  
Los Angeles, CA 90012-2798

Law Offices of James C. Shields  
21707 Hawthorne Blvd. #204  
Torrance, CA 90503

Law Offices of Ronald A. Flate  
9595 Wilshire Blvd.  
Beverly Hills, CA 90212

Levitz Furniture  
300 CROSSWAYS PARK DR  
Woodbury, NY 11797

Los Angeles County Tax Collector  
225 N. Hill Street  
Los Angeles, CA 90012-2798

Los Angeles Tax Collector  
P.O. Box 512102  
Los Angeles, CA 90051

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

Mercedes-Benz Financial  
P.O. Box 685  
Roanoke, TX 76262

Office of the Cty Treasurer - LV  
500 S. Grand Central Pkwy, 1st Floop  
Las Vegas, NV 89155-1220

Phillips 66-Connoco-76  
P.O. Box 689140  
Des Moines, IA 50368-9140

Sears  
P.O. Box 6282  
Sioux Falls, SD 57117

Sears Credit Cards  
P.O. Box 6937  
The Lakes, NV 88901-6937

Secured Bankers Mtg Co  
3209 Humboldt St  
Los Angeles, CA 90031

Specialized Loan Servi  
8742 Lucent Blvd  
Highlands Ranch, CO 80129



Specialized Loan Servicing LLC  
P.O. Box 636005  
Littleton, CO 80163-6005

Specialized Loan Servicing LLC  
8742 Lucent Blvd. Suite 300  
Littleton, CO 80129

Target N.B.  
P.O. Box 673  
Minneapolis, MN 55440

THD/CBSD  
Citibank USA Attn: C. Bankruptcy  
P.O. Box 20507  
Kansas City, MO 64195

The May Department Stores Company  
221 Bolivar  
Jefferson City, MO 65101

Tnb-visa  
Po Box 9475  
Minneapolis, MN 55440

Toyota Motor Credit  
Bankruptcy Dept.  
19001 S. Western Ave.  
Torrance, CA 90509

TRANSAMERICA FINANCE CORPORATION  
1900 East Golf Road Suite 1105  
Schaumburg, IL 60173

United States Trustee  
725 South Figueroa Street - 26th Fl  
Los Angeles, CA 90017

Wash Mutual/providian  
Attn: Bankruptcy Dept  
Po Box 10467  
Greenville, SC 29601

Wasing Mutual/Providian  
P.O. Box 9180  
Pleasanton, CA 94566