B1 (Official Form 1)(1/08)								
United Cen	States Bankr tral District of (	uptcy ( Californ	Court ia				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Villarreal, Alberto	Middle):				ebtor (Spouse Naria Julia		, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Ot (include	her Names de married,	used by the s maiden, and	Joint Debtor trade names	in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	nyer I.D. (ITIN) No./C	omplete EII		our digits of than one, s		r Individual-	Taxpayer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City, a 13614 Verdura Avenue Downey, CA	and State):	ZIP Code	Street 130	Address of	Joint Debtor	`	reet, City, and State):	ZIP Code
	9	0242	-					90242
County of Residence or of the Principal Place or Los Angeles				y of Reside s <b>Angele</b>		Principal Pl	ace of Business:	, , , , ,
Mailing Address of Debtor (if different from str	eet address):		Mailir	g Address	of Joint Debt	tor (if differe	nt from street address)	:
	_	ZIP Code						ZIP Code
Leasting of Drive in all Access of Dresings of Debts								
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor		f Business			•	-	ptcy Code Under Wh	ich
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership	☐ Health Care Bus☐ Single Asset Rerin 11 U.S.C. § 10☐ Railroad☐ Stockbroker☐ Commodity Bro☐ Clearing Bank	al Estate as (01 (51B)	defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12		hapter 15 Petition for 15 a Foreign Main Process hapter 15 Petition for 15 a Foreign Nonmain P	eeding Recognition
Other (If debtor is not one of the above entities,	Other					Natur	e of Debts	
check this box and state type of entity below.)		f the United	nization States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	onsumer debts, § 101(8) as idual primarily	busi for	ts are primarily ness debts.
Filing Fee (Check or	ne box)			one box:		Chapter 11		
<ul> <li>Full Filing Fee attached</li> <li>☐ 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.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> <li>☐ Check if:</li> <li>☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>☐ Debtor is not a small business</li></ul>								
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.					TUSE ONLY			
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001-	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1		\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1		\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Villarreal, Alberto Higueros, Maria Julia (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., 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, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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. П 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(1)).

B1 (Official Form 1)(1/08) Page 3

# Voluntary Petition

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

Name of Debtor(s):

Villarreal, Alberto Higueros, Maria Julia

#### 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.

▼ /s/ Alberto Villarreal

Signature of Debtor Alberto Villarreal

X /s/ Maria Julia Higueros

Signature of Joint Debtor Maria Julia Higueros

Telephone Number (If not represented by attorney)

June 9, 2009

Date

#### Signature of Attorney\*

## X /s/ Giovanni Orantes

Signature of Attorney for Debtor(s)

#### Giovanni Orantes 190060

Printed Name of Attorney for Debtor(s)

#### **Orantes Law Firm**

Firm Name

3435 Wilshire Blvd. 27th Floor Los Angeles, CA 90010

Address

Email: go@gobklaw.com

213-389-4362 Fax: 877-789-5776

Telephone Number

June 9, 2009

190060

Date

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

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

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

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

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

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	Ü	7
Ż	1	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

-	7	

Date

Address

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.

B 1D(Official Form 1, Exhibit D) (12/08)

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

	Alberto Villarreal			
In re	Maria Julia Higueros		Case No.	
		Debtor(s)	Chapter	11
			•	

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

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 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/ Alberto Villarreal Alberto Villarreal
Date: June 9, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

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

	Alberto Villarreal			
In re	Maria Julia Higueros		Case No.	
		Debtor(s)	Chapter	11
			•	

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

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

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 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/ Maria Julia Higueros  Maria Julia Higueros
Date: June 9, 2009

# United States Bankruptcy Court Central District of California

	Alberto Villarreal			
In re	Maria Julia Higueros		Case No.	
		Debtor(s)	Chapter	11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

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

B4 (Office	cial Form 4) (12/07) - Cont.		
Alberto Villarreal			
In re	Maria Julia Higueros		

Debtor(s)

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
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: Banktruptcy Department Po Box 15298 Wilmintgon, DE 19850	Chase - Cc Attention: Banktruptcy 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

B4 (Offic	ial Form 4) (12/07) - Cont.		
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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Tnb-visa	Tnb-visa	CreditCard	Unliquidated	8,324.00
Po Box 9475	Po Box 9475	CreditCard	Unliquidated	8,324.00
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	CreditCard  CreditCard	Unliquidated Unliquidated	8,324.00 6,766.00

# 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
	<u> </u>		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		Case No	
	maria dulla ringueros	Debtors	_, Chapter	11
	LIST O	F EQUITY SECURITY	HOLDERS	
Follo	wing is the list of the Debtor's equity security	holders which is prepared in accordance	ance with Rule 1007(a)(3	) for filing in this chapter 11 case
	me and last known address place of business of holder	Security Class	Number of Securities	Kind of Interest
	CLARATION UNDER PENALTY (  I, the of the corporation named as the List of Equity Security Holders and that it	he debtor in this case, declare und	der penalty of perjury the	nat I have read the foregoing
Date	June 9, 2009		Alberto Villarreal erto Villarreal otor	
Date	June 9, 2009	Ma	Maria Julia Higueros ria Julia Higueros nt 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	

Dated June 9, 2009

Debtor

/s/ Maria Julia Higueros

Maria Julia Higueros

Joint Debtor

Name: Giovanni Orantes 190060
Address: 3435 Wilshire Blvd. 27th Floor

Los Angeles, CA 90010

Telephone: 213-389-4362 Fax: 877-789-5776

Attorney for DebtorDebtor 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:	Case No.:	
Alberto Villarreal Maria Julia Higueros	NOTICE OF AVAILABLE CHAPTERS	
	(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)	

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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

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

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

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

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

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

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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

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

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

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

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

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

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

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

#### Certificate of the Debtor

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

Alberto Villarreal Maria Julia Higueros	X /s/ Alberto Villarreal	June 9, 2009
Printed Name of Debtor	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	Address 3435 Wilshire Blvd. 27th Floor Los Angeles, CA 90010				
Telephone	213-389-4362 Fax: 877-789-5776				
•	for Debtor(s) n Pro Per				
		ANKRUPTCY COURT CT OF CALIFORNIA			
List all names including trade names used by Debtor(s) within last 8 years:		Case No.:			
		Chapter: 11			

# **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 <u>11</u> 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: Banktruptcy 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 Floo 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