

B1 (Official Form 1)(1/08)

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Montoya, Karen L</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA Karman Properties; DBA Dandy Walls</b>	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-7989</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>1226 Aster St.                  Simi Valley, CA</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>93063</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Ventura</b>	County of Residence or of the Principal Place of Business:
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):

<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  <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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**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.

**Estimated Number of Creditors**

<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
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**Estimated Assets**

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

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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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>Montoya, Karen L</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:
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Location Where Filed:	Case Number:	Date Filed:
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**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:
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District:	Relationship:	Judge:
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<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 /s/ James Studer, Esq.</b> <span style="float: right;"><b>December 15, 2009</b></span>                  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>James Studer, Esq.</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)).

<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>Montoya, Karen L</b></p>
<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Karen L Montoya</u>                  Signature of Debtor <b>Karen L Montoya</b></p> <p><b>X</b> _____                  Signature of Joint Debtor</p> <p>_____                  Telephone Number (If not represented by attorney)</p> <p><u>December 15, 2009</u>                  Date</p>	<p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><b>X</b> _____                  Signature of Foreign Representative</p> <p>_____                  Printed Name of Foreign Representative</p> <p>_____                  Date</p>
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p><b>X</b> <u>/s/ James Studer, Esq.</u>                  Signature of Attorney for Debtor(s)</p> <p><u>James Studer, Esq.</u>                  Printed Name of Attorney for Debtor(s)</p> <p><u>Law Offices of James Studer</u>                  Firm Name</p> <p><b>1420 Los Angeles Ave. Suite 204c</b>  <b>Simi Valley, CA 93065</b></p> <p>_____                  Address</p> <p style="text-align: right;">Email: jamesstudiesq@aol.com</p> <p><u>805 582-9191 Fax: 805 830-0446</u>                  Telephone Number</p> <p><u>December 15, 2009</u>                  Date</p> <p><small>*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.</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>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.</p> <p>_____                  Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____                  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.)</p> <p>_____                  Address</p> <p><b>X</b> _____                  Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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:</p> <p>_____                  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____                  Signature of Authorized Individual</p> <p>_____                  Printed Name of Authorized Individual</p> <p>_____                  Title of Authorized Individual</p> <p>_____                  Date</p>	

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

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

In re Karen L Montoya

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.**

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.]*

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

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/ Karen L Montoya  
Karen L Montoya

Date:  December 15, 2009

B4 (Official Form 4) (12/07)

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

In re **Karen L Montoya**

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>ChargeAccount</b>		<b>16,158.00</b>
<b>American Honda Finance 6261 Katella Ave # 1 A Cypress, CA 90630</b>	<b>American Honda Finance 6261 Katella Ave # 1 A Cypress, CA 90630</b>	<b>Lease</b>		<b>4,800.00</b>
<b>Bank Of America 4060 Ogletown/Stam Newark, DE 19713</b>	<b>Bank Of America 4060 Ogletown/Stam Newark, DE 19713</b>	<b>CreditCard</b>		<b>30,891.00</b>
<b>Bank of America Countrywide</b>	<b>Bank of America Countrywide</b>	<b>Residential single family home located at 2569 Oak Brook Dr. Thousand Oaks, CA 91362</b>		<b>440,000.00 (385,000.00 secured)</b>
<b>Bank of America Countrywide</b>	<b>Bank of America Countrywide</b>	<b>Residential rental condominium located at 14823 Sherman Way Unit 3 Van Nuys, CA 91405</b>		<b>206,000.00 (160,000.00 secured)</b>
<b>Bank of America Countrywide</b>	<b>Bank of America Countrywide</b>	<b>Residential rental property located at 5621 Vantage Ave. Valley Village, CA 91602</b>		<b>367,500.00 (250,000.00 secured)</b>
<b>Bank of America Countrywide</b>	<b>Bank of America Countrywide</b>	<b>Residential single family home located at 2569 Oak Brook Dr. Thousand Oaks, CA 91362</b>		<b>55,000.00 (385,000.00 secured) (440,000.00 senior lien)</b>
<b>Bmw Financial Services Po Box 3608 Dublin, OH 43016</b>	<b>Bmw Financial Services Po Box 3608 Dublin, OH 43016</b>	<b>Lease</b>		<b>7,887.00</b>

B4 (Official Form 4) (12/07) - Cont.

In re **Karen L Montoya**

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>
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard		4,637.00
Citi Pob 6241 Sioux Falls, SD 57117	Citi Pob 6241 Sioux Falls, SD 57117	CreditCard		29,404.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage		440,000.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage		367,497.00
Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	ConventionalRealEstateMortgage		206,500.00
GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	CreditLineSecured		104,675.00
GMAC	GMAC	Residential rental property located at 5621 Vantage Ave. Valley Village, CA 91602		100,000.00 (250,000.00 secured) (367,500.00 senior lien)
GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	CreditLineSecured		61,758.00
GMAC	GMAC	Residential rental condominium located at 14823 Sherman Way Unit 3 Van Nuys, CA 91405		59,000.00 (160,000.00 secured) (206,000.00 senior lien)
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444	Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444	Educational		10,189.00
Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444	Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444	Educational		6,960.00

B4 (Official Form 4) (12/07) - Cont.

In re **Karen L Montoya**

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>Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403</b>	<b>Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403</b>	<b>Educational</b>		<b>92,240.00</b>

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

I, **Karen L Montoya**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **December 15, 2009**

Signature **/s/ Karen L Montoya**  
**Karen L Montoya**  
 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 Karen L Montoya,  
Debtor

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 December 15, 2009

Signature /s/ Karen L Montoya  
**Karen L Montoya**  
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).)

**None.**

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

**None.**

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

**None.**

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

**None.**

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

Executed at Simi Valley, CA 93065, California.

/s/ Karen L Montoya

Dated December 15, 2009

**Karen L Montoya**

*Debtor*

\_\_\_\_\_  
*Joint Debtor*

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

Revised May 2004

**F 1015-2.1**

Name: James Studer, Esq.  
 Address: 1420 Los Angeles Ave. Suite 204c  
Simi Valley, CA 93065  
 Telephone: 805 582-9191 Fax: 805 830-0446

- Attorney for Debtor
- 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>Karen L Montoya</b> <b>DBA Karman Properties; DBA Dandy Walls</b>	Case No.:  <div style="text-align: center;"><b>NOTICE OF AVAILABLE CHAPTERS</b></div> (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 **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. 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.

**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.

<b>Karen L Montoya</b>	<b>X /s/ Karen L Montoya</b>	<b>December 15, 2009</b>
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	<b>X</b>	
	Signature of Joint Debtor (if any)	Date

B6 Summary (Official Form 6 - Summary) (12/07)

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

In re **Karen L Montoya**,  
 Debtor

Case No. \_\_\_\_\_  
 Chapter **11**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>1,055,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>3,373.67</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>1,435,500.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>14</b>		<b>1,391,046.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>9,908.33</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,079.00</b>
Total Number of Sheets of ALL Schedules		<b>28</b>			
Total Assets			<b>1,058,373.67</b>		
Total Liabilities				<b>2,826,546.00</b>	

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

In re **Karen L Montoya**,  
 Debtor

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

Chapter **11**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

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

**State the following:**

Average Income (from Schedule I, Line 16)	<b>9,908.33</b>
Average Expenses (from Schedule J, Line 18)	<b>5,079.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>0.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>432,500.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>1,391,046.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>1,823,546.00</b>

B6A (Official Form 6A) (12/07)

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Mobile home located at 1226 Aster St. Simi Valley, CA 93063 where real property lot is titled in Debtor's spouses name alone that was done for real property financing purposes only.	Fee simple absolute	-	260,000.00	208,000.00
Residential rental property located at 5621 Vantage Ave. Valley Village, CA 91602	Fee simple absolute	-	250,000.00	467,500.00
Residential rental condominium located at 14823 Sherman Way Unit 3 Van Nuys, CA 91405	Fee absolute	-	160,000.00	265,000.00
Residential single family home located at 2569 Oak Brook Dr. Thousand Oaks, CA 91362	fee simple absolute	-	385,000.00	495,000.00

Sub-Total > **1,055,000.00** (Total of this page)

Total > **1,055,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re Karen L Montoya

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

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>\$1800.00 cash on person</b>	-	<b>1,800.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Dandy Walls business checking account located at Santa Barbara Bank &amp; Trust</b>	-	<b>1,500.00</b>
		<b>Karmen Properties business checking account located at Chase Bank account 5340</b>	-	<b>4.00</b>
		<b>Karmen Properties checking account located at Chase account number ending in 5332</b>	-	<b>49.00</b>
		<b>Karmen Properties business checking account located at Chase Bank account number ending 5225</b>	-	<b>0.00</b>
		<b>Karmen Properties business account at Chase account number ending 6271</b>	-	<b>0.00</b>
		<b>joint checking account with spouse Manuel Gonzalez-Olmo at Chase account number ending 6271</b>	-	<b>4.00</b>
		<b>Savings account with spouse Manuel Gonzalez-Olmo at Chase account ending in number 1440</b>	-	<b>16.67</b>
		<b>personal checking account at Union Bank account number ending</b>	-	<b>0.00</b>
		<b>Savings account at Union Bank</b>	-	<b>0.00</b>
	<b>personal checking account located Citi Bank</b>	-	<b>0.00</b>	
	<b>Personal checking account at Citibank</b>	-	<b>0.00</b>	
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
			Sub-Total >	<b>3,373.67</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property



B6B (Official Form 6B) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

Sub-Total > **0.00**  
 (Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

Sub-Total > **0.00**  
 (Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>3,373.67</b>

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (12/07)

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  Check if debtor claims a homestead exemption that exceeds \$136,875.  
 (Check one box)  
 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b> <b>Mobile home located at 1226 Aster St. Simi Valley, CA 93063 where real property lot is titled in Debtor's spouses name alone that was done for real property financing purposes only.</b>	<b>C.C.P. § 704.950</b>	<b>52,000.00</b>	<b>260,000.00</b>

Total: **52,000.00** **260,000.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. <b>Bank of America Countrywide</b>	-	<b>Residential rental property located at 5621 Vantage Ave. Valley Village, CA 91602</b>						<b>367,500.00</b>	<b>117,500.00</b>
		Value \$ <b>250,000.00</b>							
Account No. <b>Bank of America Countrywide</b>	-	<b>Residential rental condominium located at 14823 Sherman Way Unit 3 Van Nuys, CA 91405</b>						<b>206,000.00</b>	<b>46,000.00</b>
		Value \$ <b>160,000.00</b>							
Account No. <b>Bank of America Countrywide</b>	-	<b>Residential single family home located at 2569 Oak Brook Dr. Thousand Oaks, CA 91362</b>						<b>440,000.00</b>	<b>55,000.00</b>
		Value \$ <b>385,000.00</b>							
Account No. <b>Bank of America Countrywide</b>	-	<b>Residential single family home located at 2569 Oak Brook Dr. Thousand Oaks, CA 91362</b>						<b>55,000.00</b>	<b>55,000.00</b>
		Value \$ <b>385,000.00</b>							
Subtotal								<b>1,068,500.00</b>	<b>273,500.00</b>
(Total of this page)									

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Karen L Montoya  
 Debtor

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. <b>Community West Bank</b>	-	<b>Mobile home located at 1226 Aster St. Simi Valley, CA 93063 where real property lot is titled in Debtor's spouses name alone that was done for real property financing purposes only.</b>					<b>208,000.00</b>	<b>0.00</b>
		Value \$ <b>260,000.00</b>						
Account No. <b>GMAC</b>	-	<b>Residential rental property located at 5621 Vantage Ave. Valley Village, CA 91602</b>					<b>100,000.00</b>	<b>100,000.00</b>
		Value \$ <b>250,000.00</b>						
Account No. <b>GMAC</b>	-	<b>Residential rental condominium located at 14823 Sherman Way Unit 3 Van Nuys, CA 91405</b>					<b>59,000.00</b>	<b>59,000.00</b>
		Value \$ <b>160,000.00</b>						
Account No.								
		Value \$						
Account No.								
		Value \$						
Subtotal (Total of this page)							<b>367,000.00</b>	<b>159,000.00</b>
Total (Report on Summary of Schedules)							<b>1,435,500.00</b>	<b>432,500.00</b>

Sheet **1** of **1** continuation sheets attached to  
 Schedule of Creditors Holding Secured Claims

In re Karen L Montoya

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

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

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

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

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

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

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

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

**Domestic support obligations**

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

**Extensions of credit in an involuntary case**

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

**Wages, salaries, and commissions**

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

**Contributions to employee benefit plans**

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

**Certain farmers and fishermen**

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

**Deposits by individuals**

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

**Taxes and certain other debts owed to governmental units**

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

**Commitments to maintain the capital of an insured depository institution**

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

**Claims for death or personal injury while debtor was intoxicated**

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

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

0 continuation sheets attached

B6F (Official Form 6F) (12/07)

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxx9559  Advanta Bank Corp Po Box 844 Spring House, PA 19477	-	Opened 11/01/07 Last Active 5/17/09 ChargeAccount				16,158.00
Account No. xxxxxxxxxxxx0006  Aes/keycorp Trust 1996	-	Opened 8/01/97 Last Active 8/01/03 Educational				Unknown
Account No. xxxxx9997  American Honda Finance 6261 Katella Ave # 1 A Cypress, CA 90630	-	Opened 10/01/08 Last Active 7/01/09 Lease				4,800.00
Account No. 9030  Bank Of America 4060 Ogletown/Stan Newark, DE 19713	-	Opened 3/01/04 Last Active 3/20/09 CreditCard				30,891.00
Subtotal (Total of this page)						51,849.00

13 continuation sheets attached



B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx1343</b>  <b>Bmw Financial Services</b> <b>Po Box 3608</b> <b>Dublin, OH 43016</b>	-		<b>Opened 5/01/08 Last Active 9/21/09</b> <b>Lease</b>				<b>7,887.00</b>
Account No. <b>xxxxx3301</b>  <b>California Business Bu</b> <b>1711 S Mountain Ave</b> <b>Monrovia, CA 91016</b>	-		<b>Opened 5/01/09</b> <b>CollectionAttorney Aspen Outpatient Center</b>				<b>233.00</b>
Account No. <b>xxxxxxxxx5249</b>  <b>Chase</b> <b>Po Box 15298</b> <b>Wilmington, DE 19850</b>	-		<b>Opened 3/01/08 Last Active 5/24/09</b> <b>CreditCard</b>				<b>4,637.00</b>
Account No. <b>xxxxxxxxx7140</b>  <b>Citi</b> <b>Pob 6241</b> <b>Sioux Falls, SD 57117</b>	-		<b>Opened 6/01/99 Last Active 4/09/09</b> <b>CreditCard</b>				<b>29,404.00</b>
Account No. <b>xxxxxxxxxxxxx1674</b>  <b>Citibank Usa</b> <b>Attn.: Centralized Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64195</b>	-		<b>Opened 12/01/05 Last Active 2/02/09</b> <b>ChargeAccount</b>				<b>719.00</b>
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>42,880.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxx5884</b>  <b>Citibankna</b> <b>Citibank / One Sto</b> <b>O Fallon, MO 63368</b>	-		<b>Opened 6/01/06 Last Active 6/17/09</b> <b>CheckCreditOrLineOfCredit</b>				<b>382.00</b>
Account No. <b>xxxxx5864</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 3/01/07 Last Active 6/04/09</b> <b>ConventionalRealEstateMortgage</b>				<b>440,000.00</b>
Account No. <b>xxxx9407</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 5/01/05 Last Active 6/02/09</b> <b>ConventionalRealEstateMortgage</b>				<b>367,497.00</b>
Account No. <b>xxxx9577</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 7/01/05 Last Active 6/02/09</b> <b>ConventionalRealEstateMortgage</b>				<b>206,500.00</b>
Account No. <b>xxxx5928</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 4/01/04 Last Active 4/01/05</b> <b>CreditLineSecured</b>				<b>0.00</b>
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>1,014,379.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxx3521</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 3/01/04 Last Active 11/01/04</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>
Account No. <b>xxxxx5856</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 3/14/07 Last Active 9/18/09</b> <b>CreditLineSecured</b>				<b>0.00</b>
Account No. <b>xxxxx0080</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 10/01/05 Last Active 1/16/07</b> <b>CreditLineSecured</b>				<b>0.00</b>
Account No. <b>xxxxx4258</b>  <b>Countrywide Home Lending</b> <b>Attention: Bankruptcy SV-314B</b> <b>Po Box 5170</b> <b>Simi Valley, CA 93062</b>	-		<b>Opened 10/01/05 Last Active 12/29/06</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>
Account No. <b>xxxx7659</b>  <b>Credit Management</b> <b>4200 International Pwy</b> <b>Carrolton, TX 75007</b>	-		<b>Opened 1/01/09</b> <b>CollectionAttorney Time Warner La North</b>				<b>72.00</b>
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>72.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. xxxxxx6395  Dnb Marquis Po Box 94498 Las Vegas, NV 89193	-		Opened 4/01/03 Last Active 3/01/04 ChargeAccount			0.00	
Account No. xxxxxxxxxxxx3445  Fnb Omaha Po Box 3412 Omaha, NE 68197	-		Opened 12/22/98 Last Active 3/11/04 CreditCard			0.00	
Account No. xxxxxxxx2173  Gemb/banana Rep Po Box 103104 Roswell, GA 30076	-		Opened 8/08/04 Last Active 10/14/04 ChargeAccount			0.00	
Account No. xxxxxxxx0034  Gemb/howards Attention: Bankruptcy Po Box 103106 Roswell, GA 30076	-		Opened 9/07/01 Last Active 11/10/02 ChargeAccount			0.00	
Account No. xxxxxxxx0079  Gemb/magnolia Po Box 981439 El Paso, TX 79998	-		Opened 12/15/04 Last Active 2/23/05 ChargeAccount			0.00	
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. xxxxxxxx1205  Gemb/warehouse Discoun Po Box 981439 El Paso, TX 79998	-		Opened 5/17/04 Last Active 1/21/05 ChargeAccount				0.00	
Account No. xxxxxx6360  GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	-		Opened 5/01/05 Last Active 1/09/09 CreditLineSecured				104,675.00	
Account No. xxxxxx2401  GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	-		Opened 7/01/05 Last Active 1/09/09 CreditLineSecured				61,758.00	
Account No. xxxxx0356  GMAC Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	-		Opened 7/01/06 Last Active 12/10/07 RealEstateMortgageWithoutOtherCollateral				0.00	
Account No. xxxxxxxxxx3585  Green Point Savings Po Box 84013 Columbus, GA 31908	-		Opened 5/11/05 Last Active 10/12/05 CreditLineSecured				0.00	
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>166,433.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx7119  Green Point Savings Po Box 84013 Columbus, GA 31908	-		Opened 3/01/07 Last Active 1/23/08 CreditLineSecured				0.00
Account No. xxxxxxxxxxx1553  H2h/cbsd Po Box 6497 Sioux Falls, SD 57117	-		Opened 10/01/01 Last Active 5/01/04 ChargeAccount				0.00
Account No. xxxxxxxxxxx8900  Hastings College	-		Opened 10/01/95 Last Active 7/22/03 Educational				0.00
Account No. xxxxxxxxxxx8901  Hastings College	-		Opened 12/01/96 Last Active 7/22/03 Educational				0.00
Account No. xxxxxxxx0836  Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807	-		Opened 6/02/00 Last Active 2/01/05 ChargeAccount				0.00
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxx3999  Hsbc/mgnol Pob 15521 Wilmington, DE 19805	-		Opened 12/15/04 Last Active 7/21/07 ChargeAccount			0.00
Account No. xxxxxxxxx7678  Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729	-		Opened 3/01/07 Last Active 1/04/08 ConventionalRealEstateMortgage			0.00
Account No. xxxxxxxxx0002  Lockheed Fed Cr Union 2311 Hollywood Way Burbank, CA 91506	-		Opened 7/01/03 Last Active 11/08/05 Automobile			0.00
Account No. xxxxxxxxx0001  Lockheed Fed Cr Union 2311 Hollywood Way Burbank, CA 91506	-		Opened 7/01/03 Last Active 2/01/04 Automobile			0.00
Account No. xxxxxxxxx5651  Lowe's / MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076	-		Opened 9/01/08 Last Active 12/24/08 ChargeAccount			594.00
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	594.00

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx0501  Matadors Community Cr 20045 Prairie St Chatsworth, CA 91311	-		Opened 10/01/05 Last Active 9/28/09 Automobile				0.00
Account No. xxxxxx0706  Matadors Community Cr 20045 Prairie St Chatsworth, CA 91311	-		Opened 2/01/02 Last Active 10/01/04 Automobile				0.00
Account No. xxxxxx0705  Matadors Community Cr 20045 Prairie St Chatsworth, CA 91311	-		Opened 12/01/01 Last Active 2/01/04 Automobile				0.00
Account No. xxxxxxxx6204  National City Attention: Bankruptcy Department 6750 Miller Rd Brecksville, OH 44141	-		Opened 4/15/05 Last Active 7/14/05 CreditLineSecured				0.00
Account No. xxxxxxxxxx4766  National City Bank Attention: Bankruptcy Department 6750 Miller Road Brecksville, OH 44141	-		Opened 9/30/04 Last Active 11/19/04 ConventionalRealEstateMortgage				0.00
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00



B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxx8215</b>  <b>Olympus Servicing Lp</b> <b>9600 Great Hills Trail St 200w</b> <b>Austin, TX 78759</b>	-		<b>Opened 8/01/01 Last Active 11/01/02</b> <b>ConventionalRealEstateMortgage</b>			<b>0.00</b>
Account No. <b>xx6548</b>  <b>Providentbnk</b> <b>4221 International Parkway</b> <b>Atlanta, GA 30354</b>	-		<b>Opened 10/30/02 Last Active 2/05/04</b> <b>RealEstateSpecificTypeUnknown</b>			<b>0.00</b>
Account No. <b>xxxxxxxxxxxxxxxxxxxx0416</b>  <b>Sallie Mae</b> <b>1002 Arthur Dr</b> <b>Lynn Haven, FL 32444</b>	-		<b>Opened 4/01/99 Last Active 8/13/09</b> <b>Educational</b>			<b>10,189.00</b>
Account No. <b>xxxxxxxxxxxxxxxxxxxx1123</b>  <b>Sallie Mae</b> <b>1002 Arthur Dr</b> <b>Lynn Haven, FL 32444</b>	-		<b>Opened 11/01/98 Last Active 8/13/09</b> <b>Educational</b>			<b>6,960.00</b>
Account No. <b>xxxxxxxxxxxxxxxxxxxx0515</b>  <b>Sallie Mae</b> <b>1002 Arthur Dr</b> <b>Lynn Haven, FL 32444</b>	-		<b>Opened 5/01/98 Last Active 8/13/09</b> <b>Educational</b>			<b>3,202.00</b>
Subtotal (Total of this page)						<b>20,351.00</b>

Sheet no. 9 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx1046  Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444	-		Opened 12/01/00 Last Active 1/01/04 Educational				Unknown
Account No. xxxxxxxx9104F  Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444	-		Opened 12/17/00 Last Active 2/04/04 Educational				0.00
Account No. xxxxxxxx1016  Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	-		Opened 7/01/98 Last Active 4/01/03 Educational				Unknown
Account No. xxxxxxxx1026  Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	-		Opened 6/01/99 Last Active 4/01/03 Educational				Unknown
Account No. xxxxxxxx1036  Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	-		Opened 6/01/99 Last Active 4/01/03 Educational				Unknown
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx8743</b>  <b>Saxon Mortgage Sercive</b> <b>4708 Mercantile Dr. North</b> <b>jFortworth, TX 76137</b>	-		<b>Opened 9/01/04 Last Active 8/30/05</b> <b>ConventionalRealEstateMortgage</b>				<b>0.00</b>
Account No. <b>xxxxxxxx1420</b>  <b>Sears/cbsd</b> <b>Po Box 6189</b> <b>Sioux Falls, SD 57117</b>	-		<b>Opened 9/01/98 Last Active 9/30/02</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>x2733</b>  <b>Target</b> <b>Po Box 9475</b> <b>Minneapolis, MN 55440</b>	-		<b>Opened 12/12/04 Last Active 3/08/05</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>x4573</b>  <b>Target</b> <b>Po Box 9475</b> <b>Minneapolis, MN 55440</b>	-		<b>Opened 9/15/01 Last Active 11/01/02</b> <b>ChargeAccount</b>				<b>0.00</b>
Account No. <b>xxxxxxxx4583</b>  <b>Tnb-visa</b> <b>Po Box 9475</b> <b>Minneapolis, MN 55440</b>	-		<b>Opened 8/03/02 Last Active 9/09/02</b> <b>CreditCard</b>				<b>0.00</b>
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya Case No. \_\_\_\_\_  
 Debtor

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No. xxxxxxxxxxxx0001  Toyota Motor Credit Co Must call 800-874-8822 for mailing addre	-		Opened 6/01/06 Last Active 9/22/08 Automobile				0.00	
Account No. xxxxxx4039  Union Bank Na 8155 Mercury Court San Diego, CA 92111	-		Opened 1/01/06 Last Active 8/05/09 CheckCreditOrLineOfCredit				2,248.00	
Account No. xxxxxx9891  Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403	-		Opened 7/01/03 Last Active 9/30/09 Educational				92,240.00	
Account No. xxxxxxxxxxxx9594  Usa Servicing Company Attn: Bankruptcy Unit 220 Lasley Ave. Hanover Industrial Park Wilkes Barre, PA 18702	-		Opened 11/01/93 Last Active 12/01/00 Educational				Unknown	
Account No. xxxxxxxxx8706  Washington Mutual Fa Po Box 1093 Northridge, CA 91328	-		Opened 7/01/05 Last Active 10/17/08 ConventionalRealEstateMortgage				0.00	
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>94,488.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>xxxxxxxxx9209</b>  <b>Washington Mutual Fa</b> <b>Po Box 1093</b> <b>Northridge, CA 91328</b>	-		<b>Opened 7/01/06 Last Active 12/10/07</b> <b>ConventionalRealEstateMortgage</b>			<b>0.00</b>	
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>13</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>0.00</b>
						Total (Report on Summary of Schedules)	<b>1,391,046.00</b>

B6G (Official Form 6G) (12/07)

In re Karen L Montoya, Debtor Case No. \_\_\_\_\_

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

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
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\_\_\_\_\_ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re Karen L Montoya  
Debtor

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

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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0 continuation sheets attached to Schedule of Codebtors

B6J (Official Form 6J) (12/07)

In re Karen L Montoya Debtor(s) Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,314.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No ____		
b. Is property insurance included?	Yes <u>X</u> No ____		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>100.00</u>
b. Water and sewer		\$	<u>60.00</u>
c. Telephone		\$	<u>40.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$	<u>375.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>110.00</u>
4. Food		\$	<u>600.00</u>
5. Clothing		\$	<u>150.00</u>
6. Laundry and dry cleaning		\$	<u>20.00</u>
7. Medical and dental expenses		\$	<u>35.00</u>
8. Transportation (not including car payments)		\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>150.00</u>
10. Charitable contributions		\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>100.00</u>
b. Life		\$	<u>450.00</u>
c. Health		\$	<u>500.00</u>
d. Auto		\$	<u>100.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>real property taxes</u>		\$	<u>275.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>400.00</u>
b. Other _____		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other _____		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 5,079.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

<b>20. STATEMENT OF MONTHLY NET INCOME</b>			
a. Average monthly income from Line 15 of Schedule I		\$	<u>9,908.33</u>
b. Average monthly expenses from Line 18 above		\$	<u>5,079.00</u>
c. Monthly net income (a. minus b.)		\$	<u>4,829.33</u>



B6J (Official Form 6J) (12/07)

In re Karen L Montoya

Debtor(s)

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

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Detailed Expense Attachment**

**Other Utility Expenditures:**

<u>cable and internet</u>	\$	<u>125.00</u>
<u>cell phone</u>	\$	<u>250.00</u>
<b><u>Total Other Utility Expenditures</u></b>	<b>\$</b>	<b><u>375.00</u></b>

B6 Declaration (Official Form 6 - Declaration), (12/07)

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

In re **Karen L Montoya**  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **30** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 15, 2009**

Signature **/s/ Karen L Montoya**  
**Karen L Montoya**  
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.

B7 (Official Form 7) (12/07)

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

In re Karen L Montoya  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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

*DEFINITIONS*

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

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

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE  
**\$0.00 2007**

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3. Payments to creditors**

None  **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

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

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Bank of America Countrywide	90 day notice of default	rental property located at 2569 Oakbrook Dr. Thousand Oaks, CA 90 day notice about to expire

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

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

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

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
James Studer, Esq. 1420 Los Angeles Ave. Suite 203 Simi Valley, CA 93063	Before filing	<b>\$7500.00</b>

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Jack and Sharon Hines 14419 Shawnee St. Moorpark, CA 93021 Moorpark, CA 93021 third party</b>	<b>July 2009</b>	<b>sale of debtor's residence located at 14419 Shawnee St. Moorpark, CA 93021 sales price \$658,000, a short sale that did not realize any money for debtor.</b>

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>Raymond James</b>	<b>Mutual fund account lost approximately \$15,000</b>	<b>\$60,000 originally and received \$42,000 back approximately 1 year ago</b>
<b>Union Bank PO Box 512380 Los Angeles, CA 90051-0380</b>	<b>account number 5041564039</b>	<b>December 1, 2009 \$4.06</b>
<b>Union Bank</b>	<b>Account 5041905935</b>	<b>12-1-09 \$.07</b>
<b>Citibank PO Box 769013 San Antonio, TX 78245-9013</b>	<b>account number 400369-43633</b>	<b>11-30-2009 \$.01</b>
<b>Citibank</b>	<b>40036943658</b>	<b>11-30-2009 \$.10</b>
<b>Wells Fargo 2740 Cochran St. Simi Valley, CA 93065</b>	<b>8378994605</b>	<b>12-1-2009 \$.00</b>
<b>Union Bank</b>	<b>3999</b>	<b>11-30-2009 \$.10</b>
<b>Union</b>	<b>8606</b>	<b>11-30-09 \$.52</b>

**12. Safe deposit boxes**

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

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

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

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

ADDRESS	NAME USED	DATES OF OCCUPANCY
14419 Shawnee Moopark, CA	same	2005 to 2009

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

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

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

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

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

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

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Karmen Properties</b>	<b>7989</b>	<b>PO Box 1057 Moorpark, CA 93020</b>	<b>real property sales</b>	<b>2003 to the present</b>
<b>Dandy Walls</b>	<b>7989</b>	<b>2465 East Ventura Blvd. Camarillo, CA 93010</b>	<b>wall paper sales store</b>	<b>10-2008 to the present</b>

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

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

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



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

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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

NAME ADDRESS

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

NAME AND ADDRESS DATE ISSUED

**20. Inventories**

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

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

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

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

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

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

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

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

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

NAME ADDRESS DATE OF WITHDRAWAL

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

NAME AND ADDRESS TITLE DATE OF TERMINATION

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

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

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

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

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

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

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

Date December 15, 2009

Signature /s/ Karen L Montoya  
**Karen L Montoya**  
Debtor

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

Form B203 - Disclosure of Compensation of Attorney for Debtor - (1/88)

1998 USBC, Central District of California

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re  <b>Karen L Montoya</b>	Case No.:
Debtor.	<b>DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR</b>

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

For legal services, I have agreed to accept.....	\$ <u>          <b>0.00</b></u>
Prior to the filing of this statement I have received.....	\$ <u>          <b>0.00</b></u>
Balance Due.....	\$ <u>          <b>0.00</b></u>

2. The source of the compensation paid to me was:

Debtor     Other (specify):

3. The source of compensation to be paid to me is:

Debtor     Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

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

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

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

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

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

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

December 15, 2009  
Date

/s/ James Studer, Esq.  
James Studer, Esq.  
Signature of Attorney  
Law Offices of James Studer  
Name of Law Firm  
1420 Los Angeles Ave. Suite 204c  
Simi Valley, CA 93065  
805 582-9191 Fax: 805 830-0446

February 2006

Main Document Page 52 of 59

2006 USBC Central District of California

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

In re **Karen L Montoya**  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

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

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

I, **Karen L Montoya**, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

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

I, \_\_\_\_, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

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

Date **December 15, 2009**

Signature **/s/ Karen L Montoya**  
**Karen L Montoya**  
Debtor

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

Name James Studer, Esq.

Address 1420 Los Angeles Ave. Suite 204c Simi Valley, CA 93065

Telephone 805 582-9191 Fax: 805 830-0446

- 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>Karen L Montoya DBA Karman Properties; DBA Dandy Walls</b>	Case No.:
	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 6 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: December 15, 2009

/s/ Karen L Montoya  
**Karen L Montoya**  
Signature of Debtor

Date: December 15, 2009

/s/ James Studer, Esq.  
Signature of Attorney  
**James Studer, Esq.**  
**Law Offices of James Studer**  
**1420 Los Angeles Ave. Suite 204c**  
**Simi Valley, CA 93065**  
**805 582-9191 Fax: 805 830-0446**

Karen L Montoya  
1226 Aster St.  
Simi Valley, CA 93063

James Studer, Esq.  
Law Offices of James Studer  
1420 Los Angeles Ave. Suite 204c  
Simi Valley, CA 93065

Advanta Bank Corp  
Po Box 844  
Spring House, PA 19477

Aes/keycorp Trust 1996

American Honda Finance  
6261 Katella Ave # 1 A  
Cypress, CA 90630

Bank Of America  
4060 Ogletown/Stan  
Newark, DE 19713

Bank of America Countrywide

Bmw Financial Services  
Po Box 3608  
Dublin, OH 43016

California Business Bu  
1711 S Mountain Ave  
Monrovia, CA 91016

Chase  
Po Box 15298  
Wilmington, DE 19850

Citi  
Pob 6241  
Sioux Falls, SD 57117

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

Citibankna  
Citibank / One Sto  
O Fallon, MO 63368

Community West Bank

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

Credit Management  
4200 International Pwy  
Carrolton, TX 75007

Dnb Marquis  
Po Box 94498  
Las Vegas, NV 89193

Fnb Omaha  
Po Box 3412  
Omaha, NE 68197

Gemb/banana Rep  
Po Box 103104  
Roswell, GA 30076

Gemb/howards  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Gemb/magnolia  
Po Box 981439  
El Paso, TX 79998

Gemb/warehouse Discoun  
Po Box 981439  
El Paso, TX 79998

GMAC

Green Point Savings  
Po Box 84013  
Columbus, GA 31908



H2h/cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Hastings College

Hsbc Best Buy  
Attn: Bankruptcy  
Po Box 6985  
Bridge Water, NJ 08807

Hsbc/mgnol  
Pob 15521  
Wilmington, DE 19805

Indymac Bank  
7700 W Parmer Ln  
Bldg D 2nd Floor  
Austin, TX 78729

Lockheed Fed Cr Union  
2311 Hollywood Way  
Burbank, CA 91506

Lowe's / MBGA  
Attention: Bankruptcy Department  
Po Box 103106  
Roswell, GA 30076

Matadors Community Cr  
20045 Prairie St  
Chatsworth, CA 91311

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

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

Olympus Servicing Lp  
9600 Great Hills Trail St 200w  
Austin, TX 78759

Providentbnk  
4221 International Parkway  
Atlanta, GA 30354

Sallie Mae  
1002 Arthur Dr  
Lynn Haven, FL 32444

Sallie Mae Servicing  
1002 Arthur Dr  
Lynn Haven, FL 32444

Saxon Mortgage Sercive  
4708 Mercantile Dr. North  
jFortworth, TX 76137

Sears/cbsd  
Po Box 6189  
Sioux Falls, SD 57117

Target  
Po Box 9475  
Minneapolis, MN 55440

Tnb-visa  
Po Box 9475  
Minneapolis, MN 55440

Toyota Motor Credit Co  
Must call 800-874-8822 for mailing addre

Union Bank Na  
8155 Mercury Court  
San Diego, CA 92111

Us Dept Of Education  
Attn: Borrowers Service Dept  
Po Box 5609  
Greenville, TX 75403

Usa Servicing Company  
Attn: Bankruptcy Unit  
220 Lasley Ave. Hanover Industrial Park  
Wilkes Barre, PA 18702

Washington Mutual Fa  
Po Box 1093  
Northridge, CA 91328