

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Cunningham, Orlanda	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):	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) xxx-xx-3409	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): 4711 4th Ave Los Angeles, CA	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 90043	ZIP Code
County of Residence or of the Principal Place of Business: Los Angeles	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):

<p align="center">Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p align="center">Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <hr/> <p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p align="center">Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>
--	---	---

<p align="center">Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
--	--

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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	100,001-500,000	OVER 500,000

Estimated Assets										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion

Estimated Liabilities										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Cunningham, Orlanda
---	--

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</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;">Exhibit 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>X /s/ Mark A. Nelson July 20, 2009 <small>Signature of Attorney for Debtor(s) (Date)</small> Mark A. Nelson 204905</p>
---	---

Exhibit C

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

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

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

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

If this is a joint petition:

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

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

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

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

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

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

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

(Name of landlord that obtained judgment)

(Address of landlord)

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

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

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

United States Bankruptcy Court
Central District of California

In re Orlanda Cunningham

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.]*

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

In re Orlanda Cunningham

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>
AAA Visa PO Box 851001 Dallas, TX 75285	AAA Visa PO Box 851001 Dallas, TX 75285	Credit Card Purchases		28,000.00
Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088	Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088	Credit Purchases		15,006.95
AEX PO Box 0001 Los Angeles, CA 90096-8000	AEX PO Box 0001 Los Angeles, CA 90096-8000	Credit card purchases		79,925.00
ASC PO Box 10338 Des Moines, IA 50306	ASC PO Box 10338 Des Moines, IA 50306	Residential Property located at: 1851 W 85th St/Los Angeles, CA 90047		50,312.00 (260,000.00 secured) (403,200.00 senior lien)
Aurora Loan Srvc PO Box 1706 Scottsbluff, NE 09363	Aurora Loan Srvc PO Box 1706 Scottsbluff, NE 09363	Residential Property located at: 7214 10th Ave, Los Angeles 90043		266,000.00 (195,000.00 secured)
Bank of America PO Box 15726 Wilmington, DE 19886-5726	Bank of America PO Box 15726 Wilmington, DE 19886-5726	Credit Card Purchases		7,390.00
Chase PO Box 94014 Palatine, IL 60094-4001	Chase PO Box 94014 Palatine, IL 60094-4001	Credit Card Purchases		7,805.00
Citi Bank PO Box 6412 The Lakes, NV 88901-6412	Citi Bank PO Box 6412 The Lakes, NV 88901-6412	Credit Purchases		14,433.00
Countrywide PO Box 5170 Simi Valley, CA 93062	Countrywide PO Box 5170 Simi Valley, CA 93062	Residential Property located at: 1246 W 68th St Los Angeles, CA		94,000.00 (190,000.00 secured) (352,500.00 senior lien)

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>
Countrywide PO Box 5170 Simi Valley, CA 93062	Countrywide PO Box 5170 Simi Valley, CA 93062	Residential Property located at: 1246 W 68th St Los Angeles, CA		352,500.00 (190,000.00 secured)
Countrywide PO Box 5170 Simi Valley, CA 93062	Countrywide PO Box 5170 Simi Valley, CA 93062	Residential Property located at: 5149 7th Ave Los Angeles, CA 90043		352,500.00 (245,000.00 secured)
Discover PO Box Carol Stream, IL 60197-6103	Discover PO Box Carol Stream, IL 60197-6103	Credit card purchases		7,288.00
EMC Mortgage PO Box 66029 Dallas, TX 75266-0029	EMC Mortgage PO Box 66029 Dallas, TX 75266-0029	Residential Property Located at: 5459 10th Ave		420,000.00 (330,000.00 secured)
GMAC 3451 Hammond Ave Waterloo, IA 50702	GMAC 3451 Hammond Ave Waterloo, IA 50702	Residential Property located at: 1814 New England Los Angeles, CA 90006		765,000.00 (440,000.00 secured)
Green Point Mortgage	Green Point Mortgage	Residential Property Located at: 5459 10th Ave		65,000.00 (330,000.00 secured) (420,000.00 senior lien)
Indy Mac Bank P.O. Box 78826 Phoenix, AZ 85062	Indy Mac Bank P.O. Box 78826 Phoenix, AZ 85062	Residential 5728 10th Avenue, Los Angeles 90043		292,500.00 (230,000.00 secured)
Ocwen Loan Svc PO Box 785063 Orlando, FL 32878	Ocwen Loan Svc PO Box 785063 Orlando, FL 32878	located at: 4711 4th Ave os Angeles, CA 90043L		714,310.44 (460,000.00 secured)
SLS 8742 Lucent Blvd #300 Littleton, CO 80129	SLS 8742 Lucent Blvd #300 Littleton, CO 80129	Residential Property located at: 5149 7th Ave Los Angeles, CA 90043		74,202.00 (245,000.00 secured) (352,500.00 senior lien)
SPS PO Box 65250 Salt Lake City, UT 84165	SPS PO Box 65250 Salt Lake City, UT 84165	Residential Property located at: 1851 W 85th St/Los Angeles, CA 90047		403,200.00 (260,000.00 secured)

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>
WAMU 900S Second St Coos Bay, OR 97420	WAMU 900S Second St Coos Bay, OR 97420	Residential 5728 10th Avenue, Los Angeles 90043		48,500.00 (230,000.00 secured) (292,500.00 senior lien)

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

I, **Orlanda Cunningham**, 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 July 20, 2009Signature /s/ Orlanda Cunningham**Orlanda Cunningham**

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.

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

Name Mark A. Nelson 204905

Address Post Office Box 4461 Oceanside, CA 92052-4461

Telephone (760) 613-1234 Fax: (760) 721-4980

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

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
List all names including trade names used by Debtor(s) within last 8 years: Orlanda Cunningham	Case No.: Chapter: 11

VERIFICATION OF CREDITOR MAILING LIST

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 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: July 20, 2009

/s/ Orlanda Cunningham
Orlanda Cunningham
 Signature of Debtor

Date: July 20, 2009

/s/ Mark A. Nelson
 Signature of Attorney
Mark A. Nelson 204905
Law Office of Mark A. Nelson
Post Office Box 4461
Oceanside, CA 92052-4461
(760) 613-1234 Fax: (760) 721-4980

Orlanda Cunningham
4711 4th Ave
Los Angeles, CA 90043

Mark A. Nelson
Law Office of Mark A. Nelson
Post Office Box 4461
Oceanside, CA 92052-4461

AAA Visa
PO Box 851001
Dallas, TX 75285

Advanta Bank Corp
PO Box 8088
Philadelphia, PA 19101-8088

AEX
PO Box 0001
Los Angeles, CA 90096-8000

American Home Mtg
PO Box 66029
Dallas, TX 75266-0029

ASC
PO Box 10338
Des Moines, IA 50306

Aurora Loan Srvc
PO Box 1706
Scottsbluff, NE 09363

Bank of America
PO Box 15726
Wilmington, DE 19886-5726

Chase
PO Box 94014
Palatine, IL 60094-4001

Citi Bank
PO Box 6412
The Lakes, NV 88901-6412

Countrywide
PO Box 5170
Simi Valley, CA 93062

Countrywide
PO Box 5170
Simi Valley, CA 93062

Countrywide
PO Box 5170
Simi Valley, CA 93062

Discover
PO Box
Carol Stream, IL 60197-6103

EMC Mortgage
PO Box 66029
Dallas, TX 75266-0029

GMAC
3451 Hammond Ave
Waterloo, IA 50702

Green Point Mortgage

Indy Mac Bank
P.O. Box 78826
Phoenix, AZ 85062

Ocwen Loan Svc
PO Box 785063
Orlando, FL 32878

SLS
8742 Lucent Blvd #300
Littleton, CO 80129

SPS
PO Box 65250
Salt Lake City, UT 84165

WAMU
900S Second St
Coos Bay, OR 97420