

United States Bankruptcy Court
Central District of California

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Palm Diversified Investments, Inc.	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) 30-0270830	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): 81-162 Fred Waring Drive, #103 Indio, CA	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 92201	ZIP Code
County of Residence or of the Principal Place of Business: Riverside	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):	17 acres at the northwest corner of 52nd and Van Buren, in the City of Coachella, California (APNs 767-190-008 and -009)

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP)	<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 checked="" type="checkbox"/> Other	<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"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Tax-Exempt Entity (Check box, if applicable)	<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
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box)
		<input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Chapter 11 Debtors
<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.	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).
<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.	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).

Statistical/Administrative Information												THIS SPACE IS FOR COURT USE ONLY										
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																						
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 12.5%; text-align: center;"> <input checked="" type="checkbox"/> 1- 49 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 50- 99 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 100- 199 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 200- 999 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 1,000- 5,000 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 5,001- 10,000 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 10,001- 25,000 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 25,001- 50,000 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> 50,001- 100,000 </td> <td style="width: 12.5%; text-align: center;"> <input type="checkbox"/> OVER 100,000 </td> </tr> </table>												<input checked="" type="checkbox"/> 1- 49	<input 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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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Palm Diversified Investments, Inc.	
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:	
Exhibit A (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.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) 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).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X Signature of Attorney for Debtor(s) _____ (Date) _____	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.)			
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> 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)			
<input checked="" type="checkbox"/> 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. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> 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)			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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 <input type="checkbox"/> 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. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Palm Diversified Investments, Inc.	
<p>Signatures</p> <p>Signature(s) of Debtor(s) (Individual/Joint)</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>X _____ Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)</p> <p>Date</p> <p>Signature of Attorney*</p> <p>X <u>/s/ Daniel C. Sever</u> Signature of Attorney for Debtor(s)</p> <p>Daniel C. Sever SBN 200889 Printed Name of Attorney for Debtor(s)</p> <p>Sever Law Office Firm Name</p> <p>41750 Rancho Las Palmas, Suite N-2 Rancho Mirage, CA 92270</p> <p>Address</p> <p>Email: dansever@severlegal.com (760) 773-0720 Fax: (760) 773-0732</p> <p>Telephone Number</p> <p>August 15, 2009 SBN 200889 Date</p> <p>*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.</p> <p>Signature of Debtor (Corporation/Partnership)</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>X <u>/s/ Gary D. Ferguson</u> Signature of Authorized Individual</p> <p>Gary D. Ferguson Printed Name of Authorized Individual</p> <p>President Title of Authorized Individual</p> <p>August 15, 2009 Date</p>			<p>Signatures</p> <p>Signature of a Foreign Representative</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. (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>X _____ Signature of Foreign Representative</p> <p>Printed Name of Foreign Representative</p> <p>Date</p> <p>Signature of Non-Attorney Bankruptcy Petition Preparer</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>X _____ 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>

United States Bankruptcy Court
Central District of California

In re **Palm Diversified Investments, Inc.**

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>
Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Condominium located at 45546 Aladdin Street, #C203, Indio, CA; APN 608-193-023-0		120,000.00 (65,000.00 secured)
Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Condominium located at 45546 Aladdin Street, #C202, Indio, CA; APN 608-193-022-9		120,000.00 (65,000.00 secured)
Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Condominium located at 45546 Aladdin Street, #C201, Indio, CA; APN 608-193-021-8		120,000.00 (65,000.00 secured)
Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Bank of America Home Loans 475 CrossPoint Parkway PO Box 9000 Getzville, NY 14068	Condominium located at 45546 Aladdin Street, #A101, Indio, CA; APN 608-193-001-0		120,000.00 (65,000.00 secured)
HDA Mortgage Fund, LLC 1900 Avenue of the Stars, Ste 2400 Los Angeles, CA 90067	HDA Mortgage Fund, LLC 1900 Avenue of the Stars, Ste 2400 Los Angeles, CA 90067	4.31 acres of unimproved vacant land located at Avenue 43, Indio, CA; APNs 606-070-001-6, 606-070-004-9, and 606-070-006-1		1,342,592.55 (1,000,000.00 secured)
Riverside County Treasurer PO Box 12005 4080 Lemon St. 4th Floor Riverside, CA 92502-2205	Riverside County Treasurer PO Box 12005 4080 Lemon St. 4th Floor Riverside, CA 92502-2205	4.31 acres of unimproved vacant land located at Avenue 43, Indio, CA; APNs 606-070-001-6, 606-070-004-9, and 606-070-006-1		26,105.00 (1,000,000.00 secured) (1,342,592.55 senior lien)

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>
US Bank 3501 Jamboree Road Newport Beach, CA 92660	US Bank 3501 Jamboree Road Newport Beach, CA 92660	66756 First Street, Units A and B, Desert Hot Springs, CA		282,000.00 (125,000.00 secured)

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

I, the President of the corporation named as 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 August 15, 2009

Signature /s/ Gary D. Ferguson
Gary D. Ferguson
President

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 **Palm Diversified Investments, Inc.**

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
Gary D. Ferguson 81-162 Fred Waring Drive, #103 Indio, CA 92201	Common Stock	All issued and outstanding shares of stock in the debtor	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the President 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 August 15, 2009

Signature /s/ Gary D. Ferguson

Gary D. Ferguson
President

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.

0 continuation sheets attached to List of Equity Security Holders

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).)

**The debtor's chief executive officer filed Chapter 7 in approximately 1972 in Los Angeles; Case number unknown;
Discharge granted**

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 Rancho Mirage, California.

/s/ Gary D. Ferguson

Gary D. Ferguson

Debtor

Dated August 15, 2009

Joint Debtor

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re Palm Diversified Investments, Inc.	Case No.:
	Debtor.
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	

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.....	\$ 7,500.00
Prior to the filing of this statement I have received.....	\$ 7,500.00
Balance Due.....	\$ 0.00

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:

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

Representation of the debtor at one scheduled meeting of creditors and (in a Chapter 13 case) confirmation hearing; negotiations with secured creditors to reduce claims to market value; exemption planning; preparation and filing of reaffirmation agreements as needed.

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

Preparation and filing of amendments to the schedules originally filed; representation of the debtor in any dischargeability actions, judicial lien avoidances, contested matters, relief from stay motions, or any adversary proceeding; preparation and filing of motions pursuant to avoid liens on household goods.

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.

August 15, 2009

Date

/s/ Daniel C. Sever

Daniel C. Sever

Signature of Attorney

Sever Law Office

Name of Law Firm

41750 Rancho Las Palmas, Suite N-2

Rancho Mirage, CA 92270

(760) 773-0720 Fax: (760) 773-0732

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

Name Daniel C. Sever
 Address 41750 Rancho Las Palmas, Suite N-2 Rancho Mirage, CA 92270
 Telephone (760) 773-0720 Fax: (760) 773-0732

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:

Palm Diversified Investments, Inc.

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 4 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: August 15, 2009

/s/ Gary D. Ferguson
Gary D. Ferguson/President
 Signer/Title

Date: August 15, 2009

/s/ Daniel C. Sever
 Signature of Attorney
Daniel C. Sever
Sever Law Office
41750 Rancho Las Palmas, Suite N-2
Rancho Mirage, CA 92270
(760) 773-0720 Fax: (760) 773-0732

Palm Diversified Investments, Inc.
81-162 Fred Waring Drive, #103
Indio, CA 92201

Daniel C. Sever
Sever Law Office
41750 Rancho Las Palmas, Suite N-2
Rancho Mirage, CA 92270

Bank of America Home Loans
475 CrossPoint Parkway
PO Box 9000
Getzville, NY 14068

Bank of America Home Loans
PO Box 5170
Simi Valley, CA 93062

Brandlin & Ass's Accountancy Corp.
Defined Benefit Plan
1801 Century Park East, Ste 140
Los Angeles, CA 90067

Cal. Western Fin'l Investments, Inc
PO Box 15366
Long Beach, CA 90815

Constance M. Mistretta, Trustee
c/o Cal. Western Fin'l Investments
PO Box 15366
Long Beach, CA 90815

First Regional Bank, Custodian
FBO Thomas W. Hruden IRA
1801 Century Park East
Los Angeles, CA 90067

HDA Mortgage Fund, LLC
1900 Avenue of the Stars, Ste 2400
Los Angeles, CA 90067

HDA Mortgage Fund, LLC
c/o Cal. Western Fin'l Investments
3351 Cerritos Avenue
Los Alamitos, CA 90720

James Webert
81162 Fred Waring Drive, Suite 103
Indio, CA 92201

Jennifer Groszewski
c/o Cal. Western Fin'l Investments
PO Box 15366
Long Beach, CA 90815

Lillian D. McBee
c/o Cal. Western Fin'l Investments
PO Box 15366
Long Beach, CA 90815

Oscar M. Zardeneta
c/o Cal. Western Fin'l Investments
PO Box 15366
Long Beach, CA 90815

Ress Financial Corporation
1780 Town and Country Drive, #105
Norco, CA 92860

Riverside County Treasurer
PO Box 12005
4080 Lemon St. 4th Floor
Riverside, CA 92502-2205

The McQ Group, Inc.
21812 Fernleaf Drive
Lake Forest, CA 92630

Thomas A. and Michelle G. Sinclair
c/o Cal. Western Fin'l Investments
PO Box 15366
Long Beach, CA 90815

Thomas H. and Lucie Jones, Trustees
c/o Cal Western Fin'l Investments
PO Box 15366
Long Beach, CA 90815

Thomas W. Hruden
c/o Cal. Western Fin'l Investments
PO Box 15366
Long Beach, CA 90815

US Bank
3501 Jamboree Road
Newport Beach, CA 92660

Attorney or Party Name, Address, Telephone & FAX Number, and California State Bar Number	FOR COURT USE ONLY
<p>Daniel C. Sever 41750 Rancho Las Palmas, Suite N-2 Rancho Mirage, CA 92270 (760) 773-0720 Fax: (760) 773-0732 California State Bar Number: SBN 200889</p> <p><i>Attorney for Debtor</i></p>	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: Palm Diversified Investments, Inc.	CASE NO.: ADV. NO.: CHAPTER: 11
	Debtor(s), Plaintiff(s), Defendant(s).

**Corporate Ownership Statement Pursuant to
F.R.B.P. 1007(a)(1) and 7007.1, and Local Bankruptcy Rule 1002-5**

Pursuant to F.R.B.P. 1007(a)(1) and 7007.1, and Local Bankruptcy Rule 1002-5, any corporation, other than a governmental unit, that is a debtor in a voluntary case or a party to an adversary proceeding or a contested matter shall file this statement identifying all its parent corporations and listing any publicly held company, other than a governmental unit, that directly or indirectly own 10% or more of any class of the corporation's equity interest, or state that there are no entities to report. This Corporate Ownership Statement must be filed with the initial pleading filed by a corporate entity in a case or adversary proceeding. A supplemental statement must promptly be filed upon any change in circumstances that renders this Corporate Ownership Statement inaccurate.

I, Daniel C. Sever, the undersigned in the above-captioned case, hereby declare
(Print Name of Attorney or Declarant)

under penalty of perjury under the laws of the United States of America that the following is true and correct:

[Check the appropriate boxes and, if applicable, provide the required information.]

1. I have personal knowledge of the matters set forth in this Statement because:
 - I am the president or other officer or an authorized agent of the debtor corporation
 - I am a party to an adversary proceeding
 - I am a party to a contested matter
 - I am the attorney for the debtor corporation
- 2.a. The following entities, other than the debtor or a governmental unit, directly or indirectly own 10% or more of any class of the corporation's(s') equity interests:
[For additional names, attach an addendum to this form.]
- b. There are no entities that directly or indirectly own 10% or more of any class of the corporation's equity interest.

/s/ Daniel C. Sever
Signature of Attorney or Declarant

August 15, 2009
Date

Daniel C. Sever
Printed Name of Attorney or Declarant

This form is optional. It has been approved for use by the United States Bankruptcy Court for the Central District of California.