

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>NICOTHODES, JOHN, S</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):	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>4241</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. & Street, City, and State): <b>10991 Stallion Way Alta Loma, CA</b>	Street Address of Joint Debtor (No. & Street, City, and State):
ZIP CODE <b>91737</b>	ZIP CODE
County of Residence or of the Principal Place of Business: <b>San Bernardino</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):

ZIP CODE

<p><b>Type of Debtor</b> (Form of Organization) (Check one box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p> <p>_____</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <p>_____</p> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <p><input type="checkbox"/> Chapter 13</p> <p><b>Nature of Debts</b> (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>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><b>Check if:</b></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> <p><b>Check all applicable boxes</b></p> <p><input type="checkbox"/> A plan is being filed with this petition</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><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.</p>	<p><b>THIS SPACE IS FOR COURT USE ONLY</b></p>																				
<p>Estimated Number of Creditors</p> <table style="width:100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000	<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"/>	
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<p>Estimated Assets</p> <table style="width:100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion												
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<p>Estimated Liabilities</p> <table style="width:100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	<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"/>	
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		FORM B1, Page 2					
		Name of Debtor(s): <b>JOHN S NICOTHODES</b>					
Prior Bankruptcy Cases Filed Within Last 8 Years							
Location Where Filed: <b>NONE</b>	Case number:	Date Filed:					
Location Where Filed:	Case Number:	Date Filed:					
Pending Bankruptcy Case(s) of Debtor or Affiliate of this Debtor (If more than one, attach additional sheet)							
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: center;"><b>X</b></p> <table style="width:100%; border: none;"> <tr> <td style="width:70%; border: none;">Signature of Attorney for Debtor(s)</td> <td style="width:30%; border: none;">Date</td> </tr> <tr> <td style="border: none;"><b>Franklin C. Adams</b></td> <td style="border: none;"><b>085351</b></td> </tr> </table>			Signature of Attorney for Debtor(s)	Date	<b>Franklin C. Adams</b>	<b>085351</b>
Signature of Attorney for Debtor(s)	Date						
<b>Franklin C. Adams</b>	<b>085351</b>						
<p style="text-align: center;"><b>Exhibit C</b></p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input type="checkbox"/> No</p>	<p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>						
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)							
<p><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.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><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.</p>							
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)							
<p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">_____ (Name of landlord that obtained judgment)</p> <p style="text-align: center;">_____ (Address of landlord)</p> <p><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</p> <p><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.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>							

**Voluntary Petition**  
*(This page must be completed and filed in every case.)*

Name of Debtor(s): **JOHN S NICOTHODES**  
FORM B1, Page 3

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**  
I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  
X /s/ John S. Nicothodes  
Signature of Debtor **JOHN S NICOTHODES**  
X **Not Applicable**  
Signature of Joint Debtor  
Telephone Number (If not represented by attorney)  
12-9-09  
Date

**Signature of a Foreign Representative**  
I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  
(Check only **one** box.)  
 I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.  
 Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  
X **Not Applicable**  
(Signature of Foreign Representative)  
(Printed Name of Foreign Representative)  
Date

**Signature of Attorney**  
X /s/ Franklin C. Adams  
Signature of Attorney for Debtor(s)  
**Franklin C. Adams**  
Printed Name of Attorney for Debtor(s)  
**Best Best & Krieger, LLP**  
Firm Name  
**3750 University Ave., 4th Floor**  
Address  
**Riverside, California 92501**  
**(951)686-1450** **(951) 686-3083**  
Telephone Number  
12-9-09 **085351**  
Date Bar Number  
\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**  
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  
**Not Applicable**  
Printed Name and title, if any, of Bankruptcy Petition Preparer  
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.)  
Address  
X **Not Applicable**  
Date

**Signature of Debtor (Corporation/Partnership)**  
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.  
X **Not Applicable**  
Signature of Authorized Individual  
Printed Name of Authorized Individual  
Title of Authorized Individual  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  
If more than one person prepared this document, attach to the appropriate official form for each person.  
*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*


Attorney or Party Name, Address, Telephone & FAX Numbers, Document Date Bar No. COURT USE ONLY Franklin C. Adams 85351 Best Best & Krieger, LLP 3750 University Ave., 4th Floor; P.O. Box 1028 Riverside, California 92502 (951) 68-1450 (951) 686-3083 <input checked="" type="checkbox"/> Attorney for: Debtor John S. Nicothodes	
<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re: John S. Nicothodes  Debtor(s).	CASE NO.: CHAPTER: ADV. NO.:

**ELECTRONIC FILING DECLARATION  
(INDIVIDUAL)**

- |   |                            |
|---|----------------------------|
| <input checked="" type="checkbox"/> Petition, statement of affairs, schedules or lists        | Date Filed: <u>12-9-09</u> |
| <input type="checkbox"/> Amendments to the petition, statement of affairs, schedules or lists | Date Filed: _____          |
| <input type="checkbox"/> Other: _____   | Date Filed: _____          |

**PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY**

I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this Declaration with the United States Bankruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a *Statement of Social Security Number(s)* (Form B21) and provided the executed original to my attorney.

  
 \_\_\_\_\_  
 Signature of Signing Party  
 John S. Nicothodes  
 Printed Name of Signing Party

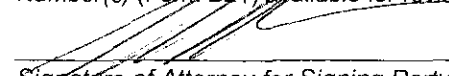
12/9/09  
 \_\_\_\_\_  
 Date

\_\_\_\_\_  
 Signature of Joint Debtor (if applicable)  
 \_\_\_\_\_  
 Printed Name of Joint Debtor (if applicable)

\_\_\_\_\_  
 Date

**PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY**

I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the *Declaration of Debtor(s) or Other Party* before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/," followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this Declaration, the *Declaration of Debtor(s) or Other Party*, and the Filed Document for a period of five years after the closing of the case in which they are filed; and (5) I shall make the executed originals of this Declaration, the *Declaration of Debtor(s) or Other Party*, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the *Statement of Social Security Number(s)* (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the *Statement of Social Security Number(s)* (Form B21) for a period of five years after the closing of the case in which they are filed; and (3) I shall make the executed original of the *Statement of Social Security Number(s)* (Form B21) available for review upon request of the Court.

  
 \_\_\_\_\_  
 Signature of Attorney for Signing Party  
 Franklin C. Adams

12-9-09  
 \_\_\_\_\_  
 Date

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

**UNITED STATES BANKRUPTCY COURT  
Central District of California**

**Exhibit "C"**

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **JOHN S NICOTHODES**

Case No.:

Chapter: **11**

Debtor(s)

**Exhibit "C" to Voluntary Petition**

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**None**

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2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**N/A**

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B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT

Central District of California

In re John S. Nicothodes  
Debtor

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

## 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 14 days after your bankruptcy case is filed.*

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven 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.]*

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ John S. Nicothodes

John S. Nicothodes

Date: December 9, 2009

Certificate Number: 03346-CAC-CC-009203323

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on December 3, 2009, at 11:22 o'clock AM PST,

JOHN S NICOTHODES received from

Consumer Credit Counseling Service of Orange County, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Central District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 3, 2009

By /s/Aileen Ramis

Name Aileen Ramis

Title Certified Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA**

In re: **JOHN S NICOTHODES**

Debtor(s).

CHAPTER: **11**

CASE NO.:

**Form 4.**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Wilshire Consumer Credit 4727 Wilshire Blvd, #100 Los Angeles, CA 90010				\$11,000.00
Bank of America P.O. Box 851001 Dallas, TX 75285-1001	None 800 789-6685 Bank of America P.O. Box 851001 Dallas, TX 75285-1001	Credit Card debt	CONTINGENT UNLIQUIDATED	\$23,439.62
Citi Bronze/AAdvantage Card Box 600 The Lakes, NV 89163-6000	Unknown 888 766-2484 Citi Bronze/AAdvantage Card Box 600 The Lakes, NV 89163-6000	Credit Card debt	CONTINGENT UNLIQUIDATED	\$23,167.26
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	Unknown 800-955-7070 Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	Credit Card debt	CONTINGENT UNLIQUIDATED	\$19,400.00
Raintree Vacation Club P.O. Box 881069 San Diego, CA 92186-1069	NONE (866) 404-1140 Raintree Vacation Club P.O. Box 88106 San Diego, CA 92186-1069	Security Agreement		\$16,000.00
				<b>SECURED VALUE:</b> \$5,000.00
Bank of America P.O. Box 301200 Los Angeles, CA 90030-1200	Unknown 800 421-2110 Bank of America P.O. Box 301200 Los Angeles, CA 90030-1200	Credit Card debt	CONTINGENT UNLIQUIDATED	\$2,600.00

**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA**

In re: **JOHN S NICOTHODES**

Debtor(s).

CHAPTER: 11

CASE NO.:

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Price Self Storage 6599 Haven Avenue Rancho Cucamonga, CA 91737		Contract Termination Fees	DISPUTED	\$496.00

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.

Document Page 11 of 45  
**STATEMENT OF RELATED CASES**

**INFORMATION REQUIRED BY LOCAL 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 Riverside, California /s/ John S. Nicothodes

Debtor

Dated: 12-9-09

**United States Bankruptcy Court**  
**CENTRAL District Of CALIFORNIA**

In re JOHN S. NICOTHODES,  
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 also must 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	YES	1	\$ 2,900,000.00		
B - Personal Property	YES	3	\$ 218,612.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	4		\$ 31,872,686.51	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 80,102.88	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	NO	0			\$
J - Current Expenditures of Individual Debtors(s)	NO	0			\$
<b>TOTAL</b>		16	\$ 3,118,612.00	\$ 31,872,686.51	

# United States Bankruptcy Court

\_\_\_\_\_ District Of \_\_\_\_\_

In re \_\_\_\_\_,  
Debtor

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

Chapter \_\_\_\_\_

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

**State the following:**

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

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$	886,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$	
4. Total from Schedule F	\$	63,618.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$	949,618.52

Form B6A - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Debtor.	Case No.:	(If known)
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## SCHEDULE A - REAL PROPERTY

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
<b>Single Family Residence</b> 3,352 sq. ft., 3 bedroom, 3 bath, APN 191-0-153-145  Located at 1540 Mandalay Beach Road, Oxnard, CA  See Legal Description Attached	Fee Simple		\$1,600,000.00	\$2,152,722.40
<b>Single Family Residence, 5,122 square feet, 5 bedroom, 3½ bath.</b> Apn: 1074-5451-17-0-000  Located at: 10991 Stallion Way, Rancho Cucamonga, California 91737  See Legal Description Attached	Fee Simple		\$ 950,000.00	\$1,593,252.02
<b>Vacant Lot.</b> 0.497 Acres Apn: 1074-5451-18-0-000  Located adjacent to: 10991 Stallion Way, Rancho Cucamonga, California 91737  See Legal Description Attached	Fee Simple		\$ 350,000.00	\$ 0.00
<b>Total</b>			<b>\$2,900,000.00</b>	

(Report also on Summary of Schedules.)

Form B6B - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.: _____ <div style="text-align: right;">(If known)</div>
Debtor.	

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	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
1Cash on hand		<b>Cash - in debtor's possession</b>		<b>500.00</b>
2Checking, 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>Checking Account at California Bank Trust (fka Vinyard Bank) - Acct No. 0958</b>		<b>112.00</b>
3Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods, furnishings, audio, video and computer equipment at Rancho Cucamonga</b>		<b>12,000.00</b>
Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods, furnishings, audio, video and computer equipment at Oxnard residence</b>		<b>8,000.00</b>
5Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books, pictures, art objects and other collectibles at Oxnard residence</b>		<b>4,400.00</b>
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Books, pictures, sports memorabilia, collectibles - at Rancho Cucamonga residence</b>		<b>6,600.00</b>
6Wearing apparel.		<b>Clothing, shoes, etc. at Rancho Cucamonga residence</b>		<b>2,000.00</b>
7Furs and jewelry.		<b>Personal jewelry, diamond ring and watches - 10991 Stallion Way</b>		<b>8,000.00</b>
8Firearms and sports, photographic, and other hobby equipment.		<b>Firearms - Beretta 9mm, Taurus .38 special, Smith &amp; Wesson .357-model 586, Remington Model 742 30-06 rifle, Winchester Model 75 bold action .22 long, Ithica 12 GA pump Model 37, Mossingberg 12 GA pump - located with SB County Sheriff</b>		<b>5,000.00</b>
9Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>AAA Life Ins. Co. - term life ins policy - \$1,000,000 upon death 800 624-1662</b>		<b>0.00</b>
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Whole Life Ins - Axa Equitable (Cash Value)</b>		<b>112,000.00</b>
10Annuities. Itemize and name each issuer.	<b>X</b>			
11Interests 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); Rule 1007(b)).	<b>X</b>			

Form B6B - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.: _____ <div style="text-align: right;">(If known)</div>
Debtor.	

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	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
12 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<input checked="" type="checkbox"/>			
13 Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Nano Life stock, 250,000 shres - no value - located at Newport Beach, CA</b>		<b>0.00</b>
Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Socrates Financial, Inc., 10722 Arrow Route, Suite 214, Rancho Cucamonga, CA 91730</b>		<b>20,000.00</b>
14 Interests in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
15 Government and corporate bonds and other negotiable and nonnegotiable instruments.	<input checked="" type="checkbox"/>			
16 Accounts receivable.	<input checked="" type="checkbox"/>			
17 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
18 Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Tax Deferrals - amounts unknown</b>		<b>0.00</b>
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.	<input checked="" type="checkbox"/>			
20 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
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.	<input checked="" type="checkbox"/>			
22 Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
23 Licenses, franchises, and other general intangibles. Give particulars.		<b>Enrollment to Practice Before IRS</b>		<b>0.00</b>
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.	<input checked="" type="checkbox"/>			
25 Automobiles, trucks, trailers, and other vehicles and accessories.		<b>Harley Davidson 2002 - Fatboy License No. HD Phat</b>		<b>10,000.00</b>
Automobiles, trucks, trailers, and other vehicles and accessories.		<b>Honda CBR1000RR 2006- License No. 18L8349</b>		<b>5,000.00</b>
26 Boats, motors, and accessories.	<input checked="" type="checkbox"/>			
27 Aircraft and accessories.	<input checked="" type="checkbox"/>			



Form B6B - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.:
Debtor.	(if known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	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.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		<b>Residential Office Lease- 10991 Stallion Way, Rancho Cucamonga, CA 91737, \$2,500 per month/\$30,000 yr</b>		0.00
Other personal property of any kind not already listed. Itemize.		<b>Residential Office Lease 1540 Mandalay Beach Rd., Oxnard, CA 93035 - \$3,000 mo/ \$36,000 yr</b>		0.00
Other personal property of any kind not already listed. Itemize.		<b>Timeshare - Club Regina, 2 bdrm, Member # 167446, Contract # J816016 Raintree Vacation Club P.O. Box 88106 San Diego, CA 92168-1069</b>		5,000.00
Other personal property of any kind not already listed. Itemize.		<b>Timeshare - Hilton Hawaiian Village - 2 bdrm, Diamond Head Wing, Contract No. 55-19466 Hawaii Village Vac. Suites 2003 Kali Road Honolulu, HI 96815</b>		10,000.00
Other personal property of any kind not already listed. Itemize.		<b>Timeshare 1 - Cabo San Lucas - 2 bdrm, Villa Del Palmar</b>		5,000.00
Other personal property of any kind not already listed. Itemize.		<b>Timeshare 2- Cabo San Lucas, 1 bdrm, Club Casa Dorado</b>		5,000.00
2 continuation sheets attached				<b>\$ 218,612.00</b>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Form B6C - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875

- 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
Books, pictures, art objects and other collectibles at Oxnard residence	C.C.P. §§ 703.140(b)(3), 703.150	4,400.00	4,400.00
Books, pictures, sports memorabilia, collectibles - at Rancho Cucamonga residence	C.C.P. §§ 703.140(b)(3), 703.150	6,600.00	6,600.00
Cash - in debtor's possession	C.C.P. §§ 703.140(b)(1), 703.150	500.00	500.00
	C.C.P. §§ 703.140(b)(5), 703.150	0.00	
Checking Account at California Bank Trust (fka Vinyard Bank) - Acct No. 0958	C.C.P. §§ 703.140(b)(5), 703.150	112.00	112.00
	C.C.P. §§ 703.140(b)(1), 703.150	0.00	
Clothing, shoes, etc. at Rancho Cucamonga residence	C.C.P. §§ 703.140(b)(3), 703.150	2,000.00	2,000.00
Firearms - Beretta 9mm, Taurus .38 special, Smith & Wesson .357-model 586, Remington Model 742 30-06 rifle, Winchester Model 75 bold action .22 long, Ithica 12 GA pump Model 37, Mossingberg 12 GA pump - located with SB County Sheriff	C.C.P. §§ 703.140(b)(1), 703.150	3,300.00	5,000.00
Harley Davidson 2002 - Fatboy License No. HD Phat	C.C.P. §§ 703.140(b)(1), 703.150	14,000.00	10,000.00
Honda CBR1000RR 2006- License No. 18L8349	C.C.P. §§ 703.140(b)(2), 703.150	3,300.00	5,000.00
	C.C.P. §§ 703.140(b)(1), 703.150	712.00	
	C.C.P. §§ 703.140(b)(5), 703.150	988.00	
Household goods, furnishings, audio, video and computer equipment at Oxnard residence	C.C.P. §§ 703.140(b)(3), 703.150	8,000.00	8,000.00
Household goods, furnishings, audio, video and computer equipment at Rancho Cucamonga	C.C.P. §§ 703.140(b)(3), 703.150	12,000.00	12,000.00

Form B6C - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Debtor.	Case No.:  (If known)
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### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
<b>Personal jewelry, diamond ring and watches - 10991 Stallion Way</b>	C.C.P. §§ 703.140(b)(4), 703.150	1,350.00	8,000.00
<b>Socrates Financial, Inc., 10722 Arrow Route, Suite 214, Rancho Cucamonga, CA 91730</b>	C.C.P. §§ 703.140(b)(1), 703.150	2,213.00	20,000.00
	C.C.P. §§ 703.140(b)(5), 703.150	0.00	
<b>Whole Life Ins - Axa Equitable (Cash Value)</b>	C.C.P. §§ 703.140(b)(8), 703.150	2,500.00	112,000.00

Form B6D - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.: _____ <small>(If known)</small>
<small>Debtor.</small>	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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 AN ACCOUNT NUMBER <small>(See Instructions Above)</small>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>343 JN</b> <b>AXA Equitable Payment Center</b> <b>Box 371405</b> <b>Pittsburgh, PA 15250-7405</b>			<b>Whole Life Insurance Policy</b> <b>Whole Life Ins - Axa Equitable</b> <b>(Cash Value)</b>  <u>Value \$112,000.00</u>	X	X		110,000.00	0.00
Last four digits of ACCOUNT NO. <b>5568</b> <b>Chase fka Washington Mutual</b> <b>P.O. Box 78148</b> <b>Phoenix, AZ 85062-8148</b>			<b>01/22/2007</b> <b>Second Deed of Trust</b> <b>Single Family Residence, 5,122</b> <b>square feet, 5 bedroom, 3½ bath.</b> <b>Apn: 1074-5451-17-0-000</b>  <b>Located at: 10991 Stallion Way,</b> <b>Rancho Cucamonga, California</b> <b>91737</b>  <b>See Legal Description Attached</b>  <u>Value \$0.00</u>	X	X		329,277.50	330,000.00
Last four digits of ACCOUNT NO. <b>2474</b> <b>Chase fka Washington Mutual</b> <b>P.O. Box 78148</b> <b>Phoenix, AZ 85062-8148</b>			<b>08/09/2006</b> <b>Second Trust Deed</b> <b>Single Family Residence</b> <b>3,352 sq. ft., 3 bedroom, 3 bath,</b> <b>APN 191-0-153-145</b>  <b>Located at 1540 Mandalay Beach</b> <b>Road, Oxnard, CA</b>  <b>See Legal Description Attached</b>  <u>Value \$0.00</u>	X	X		505,000.00	505,000.00

3 continuation sheets attached

Subtotal  
(Total of this page)

\$	944,277.50	\$	835,000.00
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Total  
(Use only on last page)

\$		\$	
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(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re <b>JOHN S NICOTHODES</b>	Case No.: _____ <small>(If known)</small>
<small>Debtor.</small>	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <small>(See Instructions Above)</small>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>0813</b> <b>Chase fka Washington Mutual</b> <b>P.O. Box 78148</b> <b>Phoenix, AZ 85062-8148</b>			<b>07/18/2006</b> <b>First Deed of Trust</b> <b>Single Family Residence</b> <b>3,352 sq. ft., 3 bedroom, 3 bath,</b> <b>APN 191-0-153-145</b>  <b>Located at 1540 Mandalay Beach</b> <b>Road, Oxnard, CA</b>  <b>See Legal Description Attached</b>  <hr/> <b>Value \$1,600,000.00</b>	X	X		1,635,000.00	35,000.00
Last four digits of ACCOUNT NO. <b>167446</b> <b>Raintree Vacation Club</b> <b>P.O. Box 881069</b> <b>San Diego, CA 92186-1069</b>			<b>Security Agreement</b> <b>Timeshare - Club Regina, 2</b> <b>bdrm, Member # 167446,</b> <b>Contract # J816016</b>  <hr/> <b>Value \$5,000.00</b>				21,000.00	16,000.00
Last four digits of ACCOUNT NO. <b>1074-551-18-0-000</b> <b>San Bernardino Tax Collector</b> <b>172 W. Third Street</b> <b>San Bernardino, CA 92415</b>			<b>12/10/2008</b> <b>Real Property Taxes</b> <b>Vacant Lot.</b> <b>0.497 Acres</b> <b>Apn: 1074-5451-18-0-000</b>  <b>Located adjacent to: 10991</b> <b>Stallion Way, Rancho</b> <b>Cucamonga, California 91737</b>  <b>See Legal Description Attached</b>  <hr/> <b>Value \$0.00</b>	X	X		1,434.65	0.00

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s)  
(Total(s) of this page)

Total(s)  
(Use only on last page)

\$ <b>1,657,434.65</b>	\$ <b>51,000.00</b>
\$	\$

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Form B6D - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.: _____ <small>(If known)</small>
<small>Debtor.</small>	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <small>(See Instructions Above)</small>	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>1074-551-17-0-000</b>			<b>12/10/2008</b>	<b>X</b>	<b>X</b>		<b>18,251.96</b>	<b>0.00</b>
<b>San Bernardino Tax Collector</b> <b>172 W. Third St.</b> <b>San Bernardino, CA 92415</b>			<b>Real Property Taxes</b> <b>December, 2008 through April, 2010</b>  <b>Single Family Residence, 5,122 square feet, 5 bedroom, 3½ bath.</b>  <b>Apn: 1074-5451-17-0-000</b>  <b>Located at: 10991 Stallion Way,</b> <b>Rancho Cucamonga, California</b> <b>91737</b>  <b>See Legal Description Attached</b>  <b>Value \$0.00</b>					

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s)  
(Total(s) of this page)

Total(s)  
(Use only on last page)

<b>\$ 18,251.96</b>	<b>\$ 0.00</b>
<b>\$</b>	<b>\$</b>

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Form B6D - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Debtor.	Case No.:	(If known)
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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. <b>3003</b> <b>US Bank</b> 425 Walnut Street Cincinnati, OH 45202  Chase fka Washington Mutual P.O. Box 78148 Phoenix, AZ 85062-8148			<b>02/12/2007</b> <b>First Deed of Trust</b> <b>Single Family Residence, 5,122 square feet, 5 bedroom, 3½ bath.</b> <b>Apn: 1074-5451-17-0-000</b>  Located at: 10991 Stallion Way, Rancho Cucamonga, California 91737  See Legal Description Attached Vacant Lot. 0.497 Acres Apn: 1074-5451-18-0-000  Located adjacent to: 10991 Stallion Way, Rancho Cucamonga, California 91737  See Legal Description Attached  Value <u>\$1,300,000.00</u>	X	X		1,240,000.00	0.00
Last four digits of ACCOUNT NO. <b>191-0-153-145</b> <b>Ventura County Tax Collector</b> 800 S. Victoria Ave. Ventura, CA 93009-1290			<b>12/10/2009</b> <b>Real Property Taxes</b> <b>December, 2009 through April, 2010</b>  Single Family Residence 3,352 sq. ft., 3 bedroom, 3 bath, APN 191-0-153-145  Located at 1540 Mandalay Beach Road, Oxnard, CA  See Legal Description Attached  Value <u>\$0.00</u>	X	X		12,722.40	0.00

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal(s)  
(Total(s) of this page)

Total(s)  
(Use only on last page)

\$ 1,252,722.40	\$ 0.00
\$ 3,872,686.51	\$ 886,000.00

(Report total also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Form B6E- (Rev. 12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>  Debtor.	Case No.:  (If known)
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### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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.

1 continuation sheets attached



Form B6E- (Rev. 12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.:
Debtor.	(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Last four digits of ACCOUNT NO.									<b>\$0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals  
(Totals of this page)

Total >  
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >  
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

In re <b>JOHN S NICOTHODES</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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 <i>(See instructions above.)</i>	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. <b>3544</b> <b>Bank of America</b> <b>P.O. Box 851001</b> <b>Dallas, TX 75285-1001</b>			<b>10/01/2009</b> <b>MISCELLANEOUS CONSUMER</b> <b>PURCHASES</b>	X	X		<b>23,439.62</b>
Last four digits of ACCOUNT NO. <b>3538</b> <b>Bank of America</b> <b>P.O. Box 301200</b> <b>Los Angeles, CA 90030-1200</b>			<b>10/01/2009</b> <b>MISCELLANEOUS CONSUMER</b> <b>PURCHASES</b>	X	X		<b>2,600.00</b>
Last four digits of ACCOUNT NO. <b>0737</b> <b>Capital One</b> <b>P.O. Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>			<b>09/01/2009</b> <b>MISCELLANEOUS CONSUMER</b> <b>PURCHASES</b>	X	X		<b>19,400.00</b>
Last four digits of ACCOUNT NO. <b>5069</b> <b>Citi Bronze/AAdvantage Card</b> <b>Box 600</b> <b>The Lakes, NV 89163-6000</b>			<b>09/01/2009</b> <b>MISCELLANEOUS CONSUMER</b> <b>PURCHASES</b>	X	X		<b>23,167.26</b>

1 Continuation sheets attached

Subtotal > \$ **68,606.88**

Total > \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re <b>JOHN S NICOTHODES</b>	Case No.:  (If known)
Debtor.	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. <b>Helen Sagisi Nicothodes</b> 4731 Reading Drive Oxnard, California 93033			<b>Lawsuit</b>	X	X	X	0.00
<b>John Brown</b> 500 Esplanade Drive Suite 1270 Oxnard, CA 93036			12/01/2009 <b>Rent for Unit #1714</b>			X	496.00
Last four digits of ACCOUNT NO. <b>1714</b> <b>Price Self Storage</b> 6599 Haven Avenue Rancho Cucamonga, CA 91737			12/09/2009 <b>Money Lent Co-Signor on Note</b>				11,000.00
<b>Wilshire Consumer Credit</b> 4727 Wilshire Blvd, #100 Los Angeles, CA 90010							

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >

\$ 11,496.00

Total >

\$ 80,102.88

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the  
Statistical Summary of Certain Liabilities and Related Data.)

Form B6G - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Case No.:
Debtor.	(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

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.
Socrates Financial 10722 Arrow Route #214 Rancho Cucamonga, CA 91730	Residential office lease at 1540 Mandalay Beach Rd., Oxnard, CA 93035
Socrates Financial 10722 Arrow Route #214 Rancho Cucamonga, CA 91730	Residential office lease at 10991 Stallion Way, Rancho Cucamonga, CA 91737

Form B6H - (12/07)

2007 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b> Debtor.	Case No.: (If known)
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### SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re JOHN S. NICOTHODES,  
**Debtor**

Case No. \_\_\_\_\_  
**(If known)**

### 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 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 9, 2009

Signature /s/ John S. Nicothodes

Debtor

John S. Nicothodes

Date \_\_\_\_\_

Signature \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
\_\_\_\_\_

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

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

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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 <b>JOHN S NICOTHODES</b>  <div style="text-align: right;">Debtor.</div>	Case No.:  <div style="text-align: right;">(If known)</div>
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**STATEMENT OF FINANCIAL AFFAIRS**

**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	FISCAL YEAR PERIOD
165,257.00	Employment	2007
113,187.00	Employment	2008
145,000.00	Employment	2009

**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, 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	FISCAL YEAR PERIOD
60,000.00	Rental Income	2007
65,000.00	Rental Income	2008
72,000.00	Rental Income	2009

**3. Payments to creditors**

**Complete a. or b., as appropriate, and c.**

None  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 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 credit 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
Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285	11/5/2009	600.00	19,400.00
Chase fka Washington Mutual P.O. Box 78148 Phoenix, AZ 85062-8148	10/06/2009	550.00	505,000.00

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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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 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
In re Nicothodes, John and Helen	Annulment of Marriage	Reno, Nevada	pending
Helen Sagisi Nicothodes v. John Nicothodes/John Nicothodes v. Helen Sagisi Nicothodes CIVRS 910559	Assault and Battery; Cross-Complaint for Intentional Infliction of Emotional Distress, etc.	Superior Court County San Bernardin 8303 N. Haven Ave. Rancho Cucamonga, CA 91730	pending
In re Nicothodes, John and Helen	Dissolution of Marriage	Superior Court, County of San Berna 8303 N. Haven Ave. Rancho Cucamonga, CA 91730	pending

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
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**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 ADDRESS 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 a 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
Best Best & Krieger LLP 3750 University Avenue, Ste. 400 Riverside, CA 92502	November 20, 2009 December 9, 2009	\$10,000 \$6,039.00, includes filing fee

**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
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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
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**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 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
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**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

Angela Nicothodes (Hess)

Helen Bacanto Sagisi

**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 the **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 the **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 the **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 business, 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 the **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
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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
	• • • • •

Statement of Financial Affairs (Form 7) - Page 8 - (Rev. 12/07)

2007 USBC, Central District of California

*[if completed by an individual or individual and spouse]*

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 12-9-09

Signature of Debtor /s/ John S. Nicothodes  
**JOHN S NICOTHODES**

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re  <b>JOHN S NICOTHODES</b>  Debtor.	Case No.:  <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	\$	<b>40,000.00</b>
Prior to the filing of this statement I have received	\$	<b>15,000.00</b>
Balance Due	\$	<b>25,000.00</b>

2. The source of compensation paid to me was:

- Debtor  Other (specify)

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

- Debtor  Other (specify) **Debtor paid all but \$70, which was paid from wages owed to Debtor by Socrates Financial, Inc.**

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) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
  - e) [Other provisions as needed]
- None**

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

**None**

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

1998 USBC, Central District of California

In re <b>JOHN S NICOTHODES</b>	Debtor.	Case No.:	(If known)
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**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.

12-9-09

*Date*

/s/ Franklin C. Adams

*Signature of Attorney*

**Best Best & Krieger, LLP**

*Name of Law Firm*



Verification of Creditor Mailing List - (Rev. 10/05)

2003 USBC, Central District of California

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

Name Franklin C. Adams  
Address Best Best & Krieger, LLP  
3750 University Ave., 4th Floor  
Riverside, California 92501  
Telephone (951)686-1450

- 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>JOHN S NICOTHODES</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 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: 12-9-09 /s/ John S. Nicothodes  
JOHN S NICOTHODES, Debtor

/s/ Franklin C. Adams  
Franklin C. Adams, Attorney (if applicable)

JOHN S NICOTHODES  
10991 Stallion Way  
Alta Loma, CA 91737

Franklin C. Adams  
Best Best & Krieger, LLP  
3750 University Ave., 4th Floor  
Riverside, California 92501

AXA Equitable Payment Center  
Box 371405  
Pittsburgh, PA 15250-7405

Bank of America  
P.O. Box 851001  
Dallas, TX 75285-1001

Bank of America  
P.O. Box 301200  
Los Angeles, CA 90030-1200

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Chase fka Washington Mutual  
P.O. Box 78148  
Phoenix, AZ 85062-8148

Citi Bronze/AAAdvantage Card  
Box 600  
The Lakes, NV 89163-6000

Helen Sagisi Nicothodes  
4731 Reading Drive  
Oxnard, California 93033

John Brown  
500 Esplanade Drive  
Suite 1270  
Oxnard, CA 93036

Price Self Storage  
6599 Haven Avenue  
Rancho Cucamonga, CA 91737

Raintree Vacation Club  
P.O. Box 881069  
San Diego, CA 92186-1069

San Bernardino Tax Collector  
172 W. Third Street  
San Bernardino, CA 92415

San Bernardino Tax Collector  
172 W. Third St.  
San Bernardino, CA 92415

US Bank  
425 Walnut Street  
Cincinnati, OH 45202

Ventura County Tax Collector  
800 S. Victoria Ave.  
Ventura, CA 93009-1290

Wilshire Consumer Credit  
4727 Wilshire Blvd, #100  
Los Angeles, CA 90010

Price Self Storage  
6599 Haven Avenue  
Rancho Cucamonga, CA 91737

NONE  
Raintree Vacation Club  
P.O. Box 88106  
San Diego, CA 92186-1069

None  
Bank of America  
P.O. Box 851001  
Dallas, TX 75285-1001

Unknown  
Bank of America  
P.O. Box 301200  
Los Angeles, CA 90030-1200

Unknown  
Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Unknown  
Citi Bronze/AAAdvantage Card  
Box 600  
The Lakes, NV 89163-6000