B1 (Official Form 1)(1/08)

United States Bankruptcy Court Central District of California							Volun	tary	Petition
Name of Debtor (if individual, enter Last, First, <b>Akopyan, Asya</b>	, Middle):		Name	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and		in the last 8 yea ):	rs	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	ayer I.D. (ITIN) N	o./Complete EI	N Last f	our digits or re than one, s		Individual-	Гахрауег I.D. (I	TIN) No	./Complete EIN
Street Address of Debtor (No. and Street, City, a 1344 Raymond Avenue Glendale, CA	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and St	reet, City, and S	tate):	ZIP Code
		91201	-						ZIP Code
County of Residence or of the Principal Place o Los Angeles	f Business:	,	Count	y of Reside	ence or of the	Principal Pl	ace of Business:	:	
Mailing Address of Debtor (if different from str	eet address):		Mailii	ng Address	of Joint Debto	or (if differe	nt from street ac	ldress):	
		ZIP Code							ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	•								
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check   Check   Chec	Real Estate as § 101 (51B) Broker nk Exempt Entity box, if applicable ax-exempt orga	) nnization	defined	the F er 7 er 9 er 11 er 12 er 13 are primarily co	Petition is Fi	·	box) on for Re n Proceed on for Re main Pro	cognition ling cognition
Filing Fee (Check or	Code (the In	26 of the United ternal Revenue	Code).		ed by an individual, family, or l		pose."		
■ Full Filing Fee attached  □ Filing Fee to be paid in installments (application for the court's consist unable to pay fee except in installments. Filing Fee waiver requested (applicable to cattach signed application for the court's consistence.	able to individuals sideration certifyin Rule 1006(b). See C hapter 7 individua	g that the debto Official Form 3A. Is only). Must	Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busine not a small bu aggregate non s or affiliates) ble boxes: being filed with the plant	ess debtor as usiness debto contingent l are less than ith this petiti n were solici	s defined in 11 tor as defined in iquidated debts in \$2,190,000.	11 U.S.C	c. § 101(51D).  ng debts owed  or more
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt proper there will be no funds available for distribution.	erty is excluded a	nd administrati		es paid,		THIS	S SPACE IS FOR	COURT U	JSE ONLY
1- 50- 100- 200-	1,000- 5,000 5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	001 \$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
	\$1,000,001 \$10,000,0 to \$10 to \$50		\$100,000,001 to \$500	\$500,000,001 to \$1 billion					

Case 2:09-bk-44362-ER Doc 1 Filed 12/05/09 Entered 12/05/09 16:52:58 Page 2 of 28 Main Document B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Akopyan, Asya (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Shirlee L. Bliss December 5, 2009 Signature of Attorney for Debtor(s) (Date) Shirlee L. Bliss Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

after the filing of the petition.

Name of Debtor(s):

Akopyan, Asya

#### **Voluntary Petition**

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

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Asya Akopyan

Signature of Debtor Asya Akopyan

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 5, 2009

Date

#### Signature of Attorney\*

#### X /s/ Shirlee L. Bliss

Signature of Attorney for Debtor(s)

#### Shirlee L. Bliss 101585

Printed Name of Attorney for Debtor(s)

#### LAW OFFICES OF SHIRLEE L. BLISS

Firm Name

290 E Verdugo Ave Suite 108 Burbank, CA 91502-1352

Address

Email: shirleebliss@yahoo.com

818-842-0997 Fax: 818-842-0103

Telephone Number

**December 5, 2009** 

Date

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

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

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

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

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

(Check only one box.)

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

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

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

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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

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

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

In re	Asya Akopyan		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the 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.]

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

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

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2			
☐ 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 requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.			
I certify under penalty of perjury that the	information provided above is true and correct.			
Signature of Debtor:	/s/ Asya Akopyan Asya Akopyan			
Date: December 5, 20				

**B4** (Official Form 4) (12/07)

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

In re	Asya Akopyan		Case No.	
		Debtor(s)	Chapter	11

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

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Access Group Inc	Access Group Inc	Educational		10,523.00
1411 Foulk Road	1411 Foulk Road			
Wilmington, DE 19803	Wilmington, DE 19803			
American Express	American Express	CreditCard		1,835.51
c/o Becket and Lee	c/o Becket and Lee			
Po Box 3001	Po Box 3001			
Malvern, PA 19355 Banana Republic	Malvern, PA 19355 Banana Republic	Clothing		939.56
PO 530942	PO 530942	Clothing		939.56
Atlanta, GA 30353	Atlanta, GA 30353			
Bank of America	Bank of America	Miscellandous		14,975.00
PO Box 851001	PO Box 851001	credit card		14,57 5.00
Dallas, TX 75285	Dallas, TX 75285	purchases		
Bank of America home Loans	Bank of America home Loans	1344 Raymond		209,000.00
PO Box 10221	PO Box 10221	Avenue, Glendale,		(633,000.00
Van Nuys, CA 91410	Van Nuys, CA 91410	CA		secured) (790,000.00 senior lien)
Bank of America home Loans	Bank of America home Loans	1344 Raymond		790,000.00
PO Box 10221	PO Box 10221	Avenue, Glendale,		
Van Nuys, CA 91410	Van Nuys, CA 91410	CA		(633,000.00
				secured)
Bank Of America-Business Card 4060 Ogletown/Stan Newark, DE 19713	Bank Of America-Business Card 4060 Ogletown/Stan Newark, DE 19713	CreditCard		45,637.46
Cardmember Services	Cardmember Services Marriorr	Miscellaneous		10,132.64
Marriorr	PO Box 94014	credit card		
PO Box 94014	Palatine, IL 60094	purchases		
Palatine, IL 60094				
Citi	Citi	CreditCard		4,433.00
Po Box 6241	Po Box 6241			
Sioux Falls, SD 57117	Sioux Falls, SD 57117			4 005 00
Citibank Usa	Citibank Usa	ChargeAccount		4,995.00
Attn.: Centralized Bankruptcy				
Po Box 20507	Po Box 20507			
Kansas City, MO 64195	Kansas City, MO 64195			

B4 (Office	cial Form 4) (12/07) - Cont.		
In re	Asya Akopyan	Case No.	
	Debtor(s)		

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Collection	Collection	CreditCard		11,763.00
Attn: Bankrutpcy Department	Attn: Bankrutpcy Department			
Po Box 10587	Po Box 10587			
Greenville, SC 29603	Greenville, SC 29603			
Collection	Collection	CreditCard		36,442.00
Attn: Bankrutpcy Department	Attn: Bankrutpcy Department			
Po Box 10587	Po Box 10587			
Greenville, SC 29603	Greenville, SC 29603			
Collection	Collection	CreditCard		26,113.00
Attn: Bankrutpcy Department	Attn: Bankrutpcy Department			
Po Box 10587	Po Box 10587			
Greenville, SC 29603	Greenville, SC 29603	0 110 1		4 0 40 00
Discover Fin Svcs Llc	Discover Fin Svcs Llc	CreditCard		4,249.83
Po Box15316	Po Box15316			
Wilmington, DE 19850	Wilmington, DE 19850	Charge Assessed		4.070.00
Dsnb Bloom	Dsnb Bloom	ChargeAccount		1,976.00
Bloomingdale's Bankruptcy Po Box 8053	Bloomingdale's Bankruptcy Po Box 8053			
Mason, OH 45040	Mason, OH 45040			
Gemb/banana Rep	Gemb/banana Rep	ChargeAccount		1,031.00
Po Box 103104	Po Box 103104	ChargeAccount		1,031.00
Roswell, GA 30076	Roswell, GA 30076			
Lexus Financial Services	Lexus Financial Services	Lease - 543.00 per		30,000.00
P.O. Box 790069	P.O. Box 790069	month 2008 ES350		30,000.00
Saint Louis, MO 63179-0069	Saint Louis, MO 63179-0069	Lexius		(16,000.00
Cant Louis, MO 00175 0005	Culli Louis, MO 00173 0003	LCXIUS		secured)
Macys/fdsb	Macys/fdsb	ChargeAccount		7,155.00
Macy's Bankruptcy	Macy's Bankruptcy	30		
Po Box 8053	Po Box 8053			
Mason, OH 45040	Mason, OH 45040			
Macys/fdsb	Macys/fdsb	ChargeAccount		4,324.00
Macy's Bankruptcy	Macy's Bankruptcy			'
Po Box 8053	Po Box 8053			
Mason, OH 45040	Mason, OH 45040			
Visdsnb	Visdsnb	CreditCard		9,271.00
Bankruptcy	Bankruptcy			
6356 Corley Rd	6356 Corley Rd			
Norcross, GA 30071	Norcross, GA 30071			

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Asya Akopyan	Case No.	
	Debtor(s)		

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

(Continuation Sheet)

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

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

Date	December 5, 2009	Signature	/s/ Asya Akopyan
			Asya Akopyan
			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 Californ	ia	
n re Asya Akopyan		Case No	
	Debtor	, Chapter	11
LIST OF  Following is the list of the Debtor's equity security h	EQUITY SECURITY		2) for filing in this about 11 s
Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
None			
None  DECLARATION UNDER PENALTY O  I, the of the corporation named as the List of Equity Security Holders and that it	ne debtor in this case, declare u	nder penalty of perjury	that I have read the foregoin
<b>DECLARATION UNDER PENALTY O</b> I, the of the corporation named as the	ne debtor in this case, declare ut is true and correct to the best  Signature 1	nder penalty of perjury	that I have read the foregoing

18 U.S.C §§ 152 and 3571.

### STATEMENT OF RELATED CASES INFORMATION REQUIRED BY LOCAL BANKRUPTCY RULE 1015-2 UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, 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.

- (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.
- (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.

(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 deciare, u	inder penalty of perjury, that the	foregoing is true and con	GOI.	
Executed at		, California.	/s/ Asya Akopyan	
			Asya Akopyan	
Dated	December 5, 2009		Debtor	
			Joint Debtor	

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

**NOTE:** When using this form to indicate service of a proposed order, **DO NOT** list any person or entity in Category I. Proposed orders do not generate an NEF because only orders that have been entered are placed on a CM/ECF docket.

#### PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case o	r adversary proceeding. My business address is:
A true and correct copy of the foregoing document described as form and manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and <b>(b)</b> in the manner required by LBR 5005-2(d), and (b) in the manner required by LBR 5005-2(d), and (b) in the manner required by LBR 5005-2(d), and (b	will be served or was served <b>(a)</b> on the judge in chambers in the ner indicated below:
Local Bankruptcy Rule(s) ("LBR"), the foregoing document will be	DNIC FILING ("NEF") - Pursuant to controlling General Order(s) and e served by the court via NEF and hyperlink to the document. On ary proceeding and determined that the following person(s) are on the hail addressed indicated below:
	☐ Service information continued on attached page
proceeding by placing a true and correct copy thereof in a sealed	last known address(es) in this bankruptcy case or adversary
	☐ Service information continued on attached page
III. SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSM served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on delivery, or (for those who consented in writing to such service migudge here constitutes a declaration that mailing to the judge will	I served the following person(s) and/or entity(ies) by personal ethod), by facsimile transmission and/or email as follows. Listing the
	☐ Service information continued on attached page
I declare under penalty of perjury under the laws of the United St	ates of America that the foregoing is true and correct.
December 5, 2009  Type Name	Signature
⊔ate Type Name	Signature

ADDITIONAL SERVICE INFORMATION (if needed):

B201 - Notice of Available Chapters (Rev. 12/08)

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USBC, Central District of California

Name: Shirlee L. Bliss

Address: 290 E Verdugo Ave Suite 108

Burbank, CA 91502-1352

Telephone: 818-842-0997 Fax: 818-842-0103

Attorney for DebtorDebtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA					
List all names including trade names, used by Debtor(s) within last 8 years:	Case No.:				
Asya Akopyan					
	NOTICE OF AVAILABLE CHAPTERS				
	(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)				

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

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

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

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

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

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

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

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

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

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USBC, Central District of California

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

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

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

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

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

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

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

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

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

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

#### **Certificate of the Debtor**

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

Asya Akopyan	X	/s/ Asya Akopyan	December 5, 2009
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
<del></del>		Signature of Joint Debtor (if any)	Date

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

In re Asya Akopyan Case N	5	
Debtor		

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTLNGENT	LIQUID	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx2599			Opened 8/01/07 Last Active 6/15/09	T	A T E D	ĺ		
Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410		_	1344 Raymond Ave, Glendale, CA 91410-0221 (Debtor's Home) Due 1st late 15th -CreditLineSecured					
			Value \$ 633,000.00	1			206,024.38	0.00
Account No. xxxxxx1237			Purchase Money Mortgage					
Bank of America PO Box 22033 Greensboro, NC 27430		_	11613 Friar Street					
			Value \$ 450,000.00				375,949.05	0.00
Account No.  Bank of America home Loans PO Box 10221 Van Nuys, CA 91410		_	1344 Raymond Avenue, Glendale, CA					
			Value \$ 633,000.00				790,000.00	157,000.00
Account No.  Bank of America home Loans PO Box 10221 Van Nuys, CA 91410		-	1344 Raymond Avenue, Glendale, CA					
			Value \$ 633,000.00				209,000.00	209,000.00
_1 continuation sheets attached	•	•	S (Total of t	ubt his p		()	1,580,973.43	366,000.00

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Main Do	ocument	Page	16 of 28	}		

In re	Asya Akopyan	Case No.
•		Debtor

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C H H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			11613 Friar Street, North Hollywood, CA	<b> </b>	A T E D			
Bank of America home Loans PO Box 10221 Van Nuys, CA 91410		-	91606  Value \$ 450,000.00		D		376,000.00	0.00
Account No. xxxxxx6754	t		Opened 12/01/08 Last Active 11/04/09	<u> </u>			07 0,000.00	0.00
Bmw Financial Services Po Box 3608 Dublin, OH 43016		-	Lease Lease-2007 BMW - Cosigned Daughter					
			Value \$ Unknown				20,350.00	Unknown
Account No. xxxxx9209  Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062		-	Opened 2/01/07 Last Active 9/15/09 Purchase Money Security 1344 Raymond Ave, Glendale, CA 91410-0221 (Debtor's Home) Due 1st late 15th ConventionalRealEstateMortgageHome at					
			Value \$ Unknown				790,000.00	Unknown
Account No. xxxxxxS257  Lexus Financial Services P.O. Box 790069  Saint Louis, MO 63179-0069		-	Opened 5/01/08 Last Active 11/27/09  Lease - 543.00 per month 2008 ES350  Lexius					
			Value \$ 16,000.00	1			30,000.00	14,000.00
Account No.			Value \$					
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	(Total of	Sub this		- 1	1,216,350.00	14,000.00
Schedule of Ciculors Holding Secured Claim	,		(Report on Summary of S	Т	ota	.1	2,797,323.43	380,000.00

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In re	Asya Akopyan	Case No
-		Debtor ,

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of 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 Federa 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).

<sup>\*</sup> 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.

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In re	Asya Akopyan	Case No
-		Debtor ,

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

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

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

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

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

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

			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V C	I DATE CLAUVEW AS INCURRED AIND	CONTINGEN	LLQULD	ן ן	S J T	AMOUNT OF CLAIM
Account No. xxxx7299			Opened 6/18/08 Last Active 9/08/09	ΪŤ	A T E			
Access Group Inc 1411 Foulk Road Wilmington, DE 19803		-	Educational		D			10,523.00
Account No. xxxxxxxxxxxx3903			Opened 11/05/01 Last Active 2/12/09	T		t	1	
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard					1,835.51
Account No. xxxx xxxx xxxx 7752  Banana Republic PO 530942 Atlanta, GA 30353		-	8/2009 Clothing					
								939.56
Account No. xxxx xxxxxx x6433  Bank of America PO Box 851001 Dallas, TX 75285		_	8/2009 Miscellandous credit card purchases					14,975.00
_5 continuation sheets attached			(Total of t	Subt			)	28,273.07

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

In re	Asya Akopyan	Case No.	
_		Debtor	

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

		1.				-	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O C N T I N G E N		S P U T E	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx 2386			Opened 12/01/07 Last Active 9/30/09 CreditCard	T	D A T E D		
Bank Of America-Business Card 4060 Ogletown/Stan Newark, DE 19713		-	CreditCard				45,637.46
Account No. xxxxxxxxxxxx0509	t	T	Opened 1/01/09 Last Active 10/21/09		$\dagger$	t	
Bmw Bank Of North Amer 2735 E Parleys Ways Ste Salt Lake City, UT 84109		-	CreditCard				204.00
Account No. xxxxxxxx2957	L	-	Opened 7/02/03 Last Active 11/17/09		_	-	684.00
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		_	BusinessCreditCard				320.00
Account No. xxxx xxxx xxxx 7562  Cardmember Services Marriorr PO Box 94014 Palatine, IL 60094		-	2008 Miscellaneous credit card purchases				10,132.64
Account No. xxxxxxxx0929	╀	$\vdash$	Opened 10/01/08 Last Active 10/14/09		+	+	10,132.04
Chase- Tjx Po Box 15298 Wilmington, DE 19850		-	CreditCard				578.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sub of this			57,352.10

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

In re	Asya Akopyan	Case No.	
_		Debtor	

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

	_	_			_	_	
CREDITOR'S NAME,		Hu	usband, Wife, Joint, or Community	18	I U	ΙP	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	U	ΙE	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx 4273			8/2009	T	A T E		
Chevron and Texico Visa PO Box 960012 Orlando, FL 32896		-	Clothing and miscellaneous credit card purchases		D		522.00
Account No. xxxx-xxxx-xxxx-2826			Opened 1/01/05 Last Active 8/18/09				
Citi Po Box 6241 Sioux Falls, SD 57117			CreditCard				4,433.00
Account No. xxxxxxxxxxxx6084			Opened 1/01/06 Last Active 8/10/09				
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	ChargeAccount				4,995.00
Account No. xxxxxxxx1739			Opened 4/01/08 Last Active 8/04/09				
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		-	CreditCard				36,442.00
Account No. xxxxxxxx0070			Opened 12/01/01 Last Active 8/04/09				
Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		-	CreditCard				26,113.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub	tota	ıl	72 505 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	72,505.00

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

In re	Asya Akopyan	Case No.	
_		Debtor	

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

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME. **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 1/01/07 Last Active 8/04/09 Account No. xxxxxxxx1364 CreditCard Collection **Attn: Bankrutpcy Department** Po Box 10587 Greenville, SC 29603 11,763.00 Opened 3/01/97 Last Active 10/26/09 Account No. xxxxxxxx3639 CreditCard **Discover Fin Svcs Llc** Po Box15316 Wilmington, DE 19850 4,249.83 Account No. xxxxxxxxx3902 Opened 10/01/07 Last Active 9/21/09 ChargeAccount **Dsnb Bloom Bloomingdale's Bankruptcy** Po Box 8053 Mason, OH 45040 1,976.00 Opened 4/01/08 Last Active 5/28/08 Account No. xxxxxxxx2789 ChargeAccount Gemb/banana Rep Po Box 103104 Roswell, GA 30076 1,031.00 Account No. xxxxxxxx0022 Opened 7/01/09 Last Active 9/04/09 CreditCard Gemb/chevron Dc P.o Box 981432 El Paso, TX 79998 743.00 Sheet no. 3 of 5 sheets attached to Schedule of Subtotal 19,762.83 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

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

In re	Asya Akopyan	Case No.	
_		Debtor	

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

-							
CREDITOR'S NAME,	[c	Hus	sband, Wife, Joint, or Community	Ğ	<u> [</u>	i b	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBFOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			DISPUTED	AMOUNT OF CLAIM
Account No. 4698			2008	Т		[	
Home Depot P.O. Box 6028 The Lakes, NV 88901-6028		ı	Home improvement			5	490.00
Account No. xxxxxxxxx5920			Opened 4/01/04 Last Active 9/16/09		t	$^{-}$	
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		i	ChargeAccount				7,155.00
Account No. xxxxxxxxx5940  Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		1	Opened 8/01/09 Last Active 8/05/09 ChargeAccount				4,324.00
Account No. xxxxxxxx4250  Tnb-visa Po Box 9475 Minneapolis, MN 55440			Opened 5/01/05 Last Active 10/14/09 CreditCard				50.00
Account No. xxxxxxxxxxxx2983  Visdsnb Bankruptcy 6356 Corley Rd Norcross, GA 30071		ı	Opened 11/01/07 Last Active 8/13/09 CreditCard				9,271.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sub of this			21,290.00

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

In re	Asya Akopyan	Case No.
		Debtor

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

	_			_	_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	18	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			Miscellaneous credit card purchases	'	E		
WaMu PO Box 660433 Dallas, TX 75266		-			D		Unknown
Account No.							
Account No.	t			T		$\vdash$	
Account No.							
Account No.							
Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of				Sub	tota	1	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	0.00
			(Report on Summary of So		ota lule		199,183.00

Case 2:09-bk-44362-ER

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

Shirlee L. Bliss

Name

2005 USBC, Central District of California

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

Address	290 E Verdugo Ave Suite 108 Burbank, CA 915	02-1352	
Telephone	818-842-0997 Fax: 818-842-0103		
■ Attorney □ Debtor in	for Debtor(s) Pro Per		
	UNITED STATES B CENTRAL DISTRI		
List all name within last 8	es including trade names used by Debtor(s) years:	Case No.:	
Asya Akopyan		Chapter:	11

#### **VERIFICATION OF CREDITOR MAILING LIST**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 4 sheet(s) is complete, correct, and consistent with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date:	December 5, 2009	/s/ Asya Akopyan
		Asya Akopyan
		Signature of Debtor
Date:	December 5, 2009	/s/ Shirlee L. Bliss
		Signature of Attorney
		Shirlee L. Bliss
		LAW OFFICES OF SHIRLEE L. BLISS
		290 E Verdugo Ave Suite 108
		Burbank, CA 91502-1352

818-842-0997 Fax: 818-842-0103

Asya Akopyan 1344 Raymond Avenue Glendale, CA 91201

Shirlee L. Bliss LAW OFFICES OF SHIRLEE L. BLISS 290 E Verdugo Ave Suite 108 Burbank, CA 91502-1352

Access Group Inc 1411 Foulk Road Wilmington, DE 19803

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Banana Republic PO 530942 Atlanta, GA 30353

Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410

Bank of America PO Box 851001 Dallas, TX 75285

Bank of America PO Box 22033 Greensboro, NC 27430 Bank of America home Loans PO Box 10221 Van Nuys, CA 91410

Bank Of America-Business Card 4060 Ogletown/Stan Newark, DE 19713

Bmw Bank Of North Amer 2735 E Parleys Ways Ste Salt Lake City, UT 84109

Bmw Financial Services Po Box 3608 Dublin, OH 43016

Business Card PO Box 15710 Wilmington, DE 19886

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Cardmember Services Marriorr PO Box 94014 Palatine, IL 60094

Chase- Tjx Po Box 15298 Wilmington, DE 19850 Chevron and Texico Visa PO Box 960012 Orlando, FL 32896

Citi Po Box 6241 Sioux Falls, SD 57117

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

Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603

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

Discover Fin Svcs Llc Po Box15316 Wilmington, DE 19850

Dsnb Bloom Bloomingdale's Bankruptcy Po Box 8053 Mason, OH 45040

Gemb/banana Rep Po Box 103104 Roswell, GA 30076 Gemb/chevron Dc P.o Box 981432 El Paso, TX 79998

Home Depot P.O. Box 6028 The Lakes, NV 88901-6028

Lexus Financial Services P.O. Box 790069 Saint Louis, MO 63179-0069

Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Tnb-visa Po Box 9475 Minneapolis, MN 55440

Visdsnb Bankruptcy 6356 Corley Rd Norcross, GA 30071

WaMu PO Box 660433 Dallas, TX 75266