

B1 (Official Form 1)(1/08)

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Cracraft, Tracy Blake</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Cracraft, Tracy Irvine</b>
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): <b>AKA Tracy Irvine; AKA Tracy Cracraft</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2321</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1755</b>
Street Address of Debtor (No. and Street, City, and State): <b>31 Summerside Trabuco Canyon, CA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>92679</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>31 Summerside Trabuco Canyon, CA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>92679</b></div>
County of Residence or of the Principal Place of Business: <b>Orange</b>	County of Residence or of the Principal Place of Business: <b>Orange</b>
Mailing Address of Debtor (if different from street address):  <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address):  <div style="text-align: right; font-size: small;">ZIP Code</div>

Location of Principal Assets of Business Debtor  
(if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid,  
 there will be no funds available for distribution to unsecured creditors.

<b>Estimated Number of Creditors</b>										
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	100,001-500,000	OVER 500,000
<b>Estimated Assets</b>										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion
<b>Estimated Liabilities</b>										
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion to \$5 billion	More than \$5 billion

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Cracraft, Tracy Blake</b> <b>Cracraft, Tracy Irvine</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</b>  (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.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <b>X /s/ Majid Foroozandeh, ESQ.</b> <b>January 2, 2010</b> Signature of Attorney for Debtor(s)                      (Date) <b>Majid Foroozandeh, ESQ.</b>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord that obtained judgment)   _____ (Address of landlord)  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

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

Name of Debtor(s):  
**Cracraft, Tracy Blake**  
**Cracraft, Tracy Irvine**

**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/ Tracy Blake Cracraft**  
Signature of Debtor **Tracy Blake Cracraft**

**X /s/ Tracy Irvine Cracraft**  
Signature of Joint Debtor **Tracy Irvine Cracraft**

Telephone Number (If not represented by attorney)

**January 2, 2010**  
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.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

\_\_\_\_\_ Date

**Signature of Attorney\***

**X /s/ Majid Foroozandeh, ESQ.**  
Signature of Attorney for Debtor(s)

**Majid Foroozandeh, ESQ. SBN 248685**  
Printed Name of Attorney for Debtor(s)

**Law Offices of Foroozandeh, APC**  
Firm Name

**9891 Irvine Center Dr**  
**Suite 130**  
**Irvine, CA 92618**

Address

**Email: majidf@foroozandeh-law.com**  
**(949) 336-8505 Fax: (208) 485-5959**

Telephone Number  
**January 2, 2010** **SBN 248685**

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 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 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** \_\_\_\_\_

\_\_\_\_\_ 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 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.*

**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.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

\_\_\_\_\_ Date

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

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

In re **Tracy Blake Cracraft  
Tracy Irvine Cracraft**

Debtor(s)

Case No.

Chapter

**11**

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 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.]*

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/ Tracy Blake Cracraft      
Tracy Blake Cracraft

Date:     January 2, 2010

Certificate Number: 02114-CAC-CC-008190799

**CERTIFICATE OF COUNSELING**

I CERTIFY that on 08/29/09, at 01:44 o'clock AM EST, TRACY B CRACRAFT received from Consumer Credit Counseling Service of Greater Atlanta, 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 (including a briefing conducted by telephone or on the Internet) 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: 08-31-2009

By /s/SCOTT WORTHY

Name SCOTT WORTHY

Title 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).

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

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

In re **Tracy Blake Cracraft  
Tracy Irvine Cracraft**

Debtor(s)

Case No.

Chapter

**11**

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

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

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

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 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.]*

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/ Tracy Irvine Cracraft

Tracy Irvine Cracraft

Date: January 2, 2010



Certificate Number: 02114-CAC-CC-008190800

**CERTIFICATE OF COUNSELING**

I CERTIFY that on 08/29/09, at 01:44 o'clock AM EST TRACY I CRACRAFT received from Consumer Credit Counseling Service of Greater Atlanta, 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 (including a briefing conducted by telephone or on the Internet) 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: 08-31-2009

By /s/SCOTT WORTHY

Name SCOTT WORTHY

Title 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).

B4 (Official Form 4) (12/07)

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

In re **Tracy Blake Cracraft  
Tracy Irvine Cracraft**

Debtor(s)

Case No.

Chapter **11**

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

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	Loan		28,000.00
Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	2004 Chevy Silverado		20,704.11 (5,075.00 secured)
Alta One Federal Credit Union 701 N China Lake Blvd Ridgecrest, CA 93556	Alta One Federal Credit Union 701 N China Lake Blvd Ridgecrest, CA 93556	Credit Line		15,481.18
Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	2005 Toyota Sequoia		20,224.57 (12,175.00 secured)
Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	Alta One Federal Credit Union P.O. Box 1209 Ridgecrest, CA 93556	2004 Warrior		17,155.96 (10,000.00 secured)
American Express P.O. Box 105278 Atlanta, GA 30348-5278	American Express P.O. Box 105278 Atlanta, GA 30348-5278	Credit Line		3,079.32
American Security Insurance Company P.O. Box 50355 Atlanta, GA 30302	American Security Insurance Company P.O. Box 50355 Atlanta, GA 30302	HomeOwners Unpaid Insurance		3,387.00
Cardmember Services / Chase P.O. Box 94012 Palatine, IL 60094-4012	Cardmember Services / Chase P.O. Box 94012 Palatine, IL 60094-4012	Credit Account		2,485.23
Citi Cards P.O. Box 6940 The Lakes, NV 88901-6940	Citi Cards P.O. Box 6940 The Lakes, NV 88901-6940	Credit card purchases		10,720.17
CZ Master Association 16845 Von Karman, Suite 200 Irvine, CA 92606-4920	CZ Master Association 16845 Von Karman, Suite 200 Irvine, CA 92606-4920	HomeOwners Association Unpaid Fees		1,800.00

B4 (Official Form 4) (12/07) - Cont.  
In re **Tracy Blake Cracraft**  
**Tracy Irvine Cracraft**

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

Debtor(s) \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>EMC Mortgage Corporation</b> P.O. Box 293150 Lewisville, TX 75029	<b>EMC Mortgage Corporation</b> P.O. Box 293150 Lewisville, TX 75029	<b>Single Family Residence Located at:</b> 31 Summerside Coto de Caza, CA 92679		<b>331,250.00</b> <b>(1,000,000.00 secured)</b> <b>(1,108,091.00 senior lien)</b>
<b>EMC Mortgage Corporation</b> P.O. Box 293150 Lewisville, TX 75029	<b>EMC Mortgage Corporation</b> P.O. Box 293150 Lewisville, TX 75029	<b>Single Family Residence Located at:</b> 31 Summerside Coto de Caza, CA 92679		<b>1,108,091.00</b> <b>(1,000,000.00 secured)</b>
<b>First American Title Company</b> 1160 N. Town Center Drive Suite 190 Las Vegas, NV 89144	<b>First American Title Company</b> 1160 N. Town Center Drive Suite 190 Las Vegas, NV 89144	<b>Maintenance Fee</b>		<b>1,683.64</b>
<b>Flagship Investments</b> P.O. Box 78483 Corona, CA 92877	<b>Flagship Investments</b> P.O. Box 78483 Corona, CA 92877	<b>Professional Services</b>		<b>6,970.00</b>
<b>Mission Trauma Surg Med Group</b> 26732 Crown Valley Parkway Suite 351 Mission Viejo, CA 92691-6374	<b>Mission Trauma Surg Med Group</b> 26732 Crown Valley Parkway Suite 351 Mission Viejo, CA 92691-6374	<b>Medical</b>		<b>1,967.89</b>
<b>Orange County Tax Collector</b> P.O. Box 1438 Santa Ana, CA 92702	<b>Orange County Tax Collector</b> P.O. Box 1438 Santa Ana, CA 92702			<b>15,000.00</b>
<b>Orange County Treasurer</b> P.O. Box 1438 Santa Ana, CA 92702-1438	<b>Orange County Treasurer</b> P.O. Box 1438 Santa Ana, CA 92702-1438	<b>Unpaid Property Tax</b>		<b>5,897.92</b>
<b>State of California Franchise Tax Board</b> P.O. Box 942867 Sacramento, CA 94257-0511	<b>State of California Franchise Tax Board</b> P.O. Box 942867 Sacramento, CA 94257-0511	<b>2006 Unpaid Income Tax</b>		<b>2,504.44</b>
<b>State of California</b> P.O. Box 942857 Sacramento, CA 94257-0511	<b>State of California</b> P.O. Box 942857 Sacramento, CA 94257-0511	<b>2006 Unpaid Income Tax</b>		<b>1,370.29</b>
<b>Toyota of RSM</b> 22722 Avenida Empresa Rancho Santa Margarita, CA 92688	<b>Toyota of RSM</b> 22722 Avenida Empresa Rancho Santa Margarita, CA 92688	<b>Maintenance Fee</b>		<b>1,579.51</b>

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

In re **Tracy Blake Cracraft**  
**Tracy Irvine Cracraft**

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**

We, **Tracy Blake Cracraft** and **Tracy Irvine Cracraft**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **January 2, 2010** \_\_\_\_\_

Signature **/s/ Tracy Blake Cracraft** \_\_\_\_\_  
**Tracy Blake Cracraft**  
Debtor

Date **January 2, 2010** \_\_\_\_\_

Signature **/s/ Tracy Irvine Cracraft** \_\_\_\_\_  
**Tracy Irvine Cracraft**  
Joint Debtor

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

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

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

**None.**

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

**None.**

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

**None.**

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

**None.**

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

Executed at Orange County, California.

/s/ Tracy Blake Cracraft

Tracy Blake Cracraft

*Debtor*

Dated January 2, 2010

/s/ Tracy Irvine Cracraft

Tracy Irvine Cracraft

*Joint Debtor*

Name: Majid Foroozandeh, ESQ.  
 Address: 9891 Irvine Center Dr  
Suite 130  
Irvine, CA 92618  
 Telephone: (949) 336-8505 Fax: (208) 485-5959

- Attorney for Debtor  
 Debtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
List all names including trade names, used by Debtor(s) within last 8 years:  <b>Tracy Blake Cracraft</b> <b>Tracy Irvine Cracraft</b>  <b>AKA Tracy Irvine; AKA Tracy Cracraft</b>	Case No.:   <div style="text-align: center;"> <b>NOTICE OF AVAILABLE CHAPTERS</b>                       (Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)                 </div>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Certificate of the Debtor**

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

**Tracy Blake Cracraft**  
**Tracy Irvine Cracraft**  
 \_\_\_\_\_  
 Printed Name of Debtor

X **/s/ Tracy Blake Cracraft** **January 2, 2010**  
 \_\_\_\_\_  
 Signature of Debtor Date

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

X **/s/ Tracy Irvine Cracraft** **January 2, 2010**  
 \_\_\_\_\_  
 Signature of Joint Debtor (if any) Date

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

Name Majid Foroozandeh, ESQ.

Address 9891 Irvine Center Dr Suite 130 Irvine, CA 92618

Telephone (949) 336-8505 Fax: (208) 485-5959

- 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>Tracy Blake Cracraft</b> <b>Tracy Irvine Cracraft</b>  <b>AKA Tracy Irvine; AKA Tracy Cracraft</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 5 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: January 2, 2010

/s/ Tracy Blake Cracraft  
**Tracy Blake Cracraft**  
Signature of Debtor

Date: January 2, 2010

/s/ Tracy Irvine Cracraft  
**Tracy Irvine Cracraft**  
Signature of Debtor

Date: January 2, 2010

/s/ Majid Foroozandeh, ESQ.  
Signature of Attorney  
**Majid Foroozandeh, ESQ.**  
**Law Offices of Foroozandeh, APC**  
**9891 Irvine Center Dr**  
**Suite 130**  
**Irvine, CA 92618**  
**(949) 336-8505 Fax: (208) 485-5959**



Tracy Blake Cracraft  
31 Summerside  
Trabuco Canyon, CA 92679

Tracy Irvine Cracraft  
31 Summerside  
Trabuco Canyon, CA 92679

Majid Foroozandeh, ESQ.  
Law Offices of Foroozandeh, APC  
9891 Irvine Center Dr  
Suite 130  
Irvine, CA 92618

Alta One Federal Credit Union  
701 N China Lake Blvd  
Ridgecrest, CA 93556

Alta One Federal Credit Union  
P.O. Box 1209  
Ridgecrest, CA 93556

American Express  
P.O. Box 105278  
Atlanta, GA 30348-5278

American Express  
1756 S Robertson Blvd  
Los Angeles, CA 90035

American Security Insurance Company  
P.O. Box 50355  
Atlanta, GA 30302

Cardmember Services / Chase  
P.O. Box 94012  
Palatine, IL 60094-4012

Children's Hospital at Mission  
P.O. Box 29050  
Glendale, CA 91209-9050

Citi Cards  
P.O. Box 6940  
The Lakes, NV 88901-6940

Collection Consultants of Californi  
6100 San Fernando Road  
Suite 211  
Glendale, CA 91201

CZ Master Association  
16845 Von Karman, Suite 200  
Irvine, CA 92606-4920

DMV  
P.O. Box 932325  
Sacramento, CA

EMC Mortgage Corporation  
P.O. Box 293150  
Lewisville, TX 75029

Explorer Insurance Company  
P.O. Box 906  
Santa Clarita, CA 91380

First American Title Company  
1160 N. Town Center Drive  
Suite 190  
Las Vegas, NV 89144

Flagship Investments  
P.O. Box 78483  
Corona, CA 92877

Lile Bunar, D.D.S.  
22461 Antonio Pkwy, Suite A-135  
Rancho Santa Margarita, CA 92688

Mission Trauma Surg Med Group  
26732 Crown Valley Parkway  
Suite 351  
Mission Viejo, CA 92691-6374

MVEP Medical Group  
MVEP Medical Group  
Arcadia, CA 91066-0099

Neil W. Sommer, MFT  
Neil W. Sommer, MFT  
Orange, CA 92868

Orange County Tax Collector  
P.O. Box 1438  
Santa Ana, CA 92702

Orange County Treasurer  
P.O. Box 1438  
Santa Ana, CA 92702-1438

Quality Loan Servicing Corp.  
2141 Fifth Ave  
San Diego, CA 92101

Riverside County Treasurer  
P.O. Box 12005  
Riverside, CA 92502

Roger Sohn, Inc.  
26730 Crown Valley Pkwy  
Suite 200  
Mission Viejo, CA 92691-8001

State of California  
P.O. Box 942857  
Sacramento, CA 94257-0511

State of California  
Franchise Tax Board  
P.O. Box 942867  
Sacramento, CA 94257-0511

State of California  
Franchise Tax Board  
P.O. Box 942857  
Rancho Cordova, CA 95741-9001

State of California / Secretary of  
P.O. Box 944230  
Sacramento, CA 94244-2300

Team Post-Op, Inc.  
P.O. Box 513510  
Los Angeles, CA 90051-3510

The Company Corporation  
2711 Centerville Road  
Wilmington, DE 19808

Toyota of RSM  
22722 Avenida Empresa  
Rancho Santa Margarita, CA 92688

United States Trustee  
411 West Fourth Street  
Santa Ana, CA 92701

Waste Management  
2625 W. Grandview Road  
Phoenix, AZ 85023