

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): R.J. Financial, Inc.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Romano's Jewelers	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) 95-4489172	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 9301 Tampa Avenue Unit 64 Northridge, CA	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 91324	ZIP Code
County of Residence or of the Principal Place of Business: Los Angeles	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

Type of Debtor (Form of Organization) (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	Nature of Business (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). 	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <table style="width:100%; border: none;"> <tr> <td style="width:50%; vertical-align: top;"> <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 </td> <td style="width:50%; vertical-align: top;"> <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 </td> </tr> </table> <hr/> Nature of Debts (Check one box) <table style="width:100%; border: none;"> <tr> <td style="width:50%; vertical-align: top;"> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." </td> <td style="width:50%; vertical-align: top;"> <input checked="" type="checkbox"/> Debts are primarily business debts. </td> </tr> </table>	<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	<input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	<input checked="" type="checkbox"/> Debts are primarily business debts.
<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					
<input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	<input checked="" type="checkbox"/> Debts are primarily business debts.					

Filing Fee (Check one box) <ul style="list-style-type: none"> <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. 	Chapter 11 Debtors <p>Check one box:</p> <ul style="list-style-type: none"> <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). <p>Check if:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <p>Check all applicable boxes:</p> <ul style="list-style-type: none"> <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.

Estimated Number of Creditors									
<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"/>	<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	OVER 100,000

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

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

THIS SPACE IS FOR COURT USE ONLY

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): R.J. Financial, Inc.</p>
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

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

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

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

<p align="center">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p align="center">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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Exhibit C

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

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

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

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

If this is a joint petition:

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

Information Regarding the Debtor - Venue

(Check any applicable box)

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

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

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

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

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

(Name of landlord that obtained judgment)

(Address of landlord)

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

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

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

B1 (Official Form 1)(1/08)

Voluntary Petition

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

Name of Debtor(s):

R.J. Financial, Inc.

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 _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

X /s/ Sandford L. Frey
Signature of Attorney for Debtor(s)

Sandford L. Frey 117058
Printed Name of Attorney for Debtor(s)

Creim Macias Koenig & Frey LLP
Firm Name
633 W. Fifth Street, 51st Floor
Los Angeles, CA 90071

Address

(213) 614-1944 Fax: (213) 614-1961
Telephone Number

January 7, 2010 117058
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.

X _____
Signature of Authorized Individual

Randy Abalkhad
Printed Name of Authorized Individual

President
Title of Authorized Individual

January 7, 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 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.

B4 (Official Form 4) (12/07)

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

In re R.J. Financial, Inc.

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1) <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>
ADY Law Group 1875 Century Park East Ste 1050 Los Angeles, CA 90067	ADY Law Group 1875 Century Park East Ste 1050 Los Angeles, CA 90067			Unknown
Joseph Broyles Esq 10100 Santa Monica Blvd 300 Los Angeles, CA 90067	Joseph Broyles Esq 10100 Santa Monica Blvd 300 Los Angeles, CA 90067			Unknown
AJs Fine Jewelry 1085 University Avenue Berkeley, CA 94710	AJs Fine Jewelry 1085 University Avenue Berkeley, CA 94710			181,499.70
Astra-Mechelin 15 West 47th St Ste 1301 New York, NY 10036	Astra-Mechelin 15 West 47th St Ste 1301 New York, NY 10036			547,509.05
BOE 12440 E Imperial Hwy Ste 201 Norwalk, CA 90651-0409	BOE 12440 E Imperial Hwy Ste 201 Norwalk, CA 90651-0409			322,683.86
Chimere Designs 550 South Hill # 850 Los Angeles, CA 90013	Chimere Designs 550 South Hill # 850 Los Angeles, CA 90013			125,645.00
CZ Star 901 East Walnut Ave Burbank, CA 91501	CZ Star 901 East Walnut Ave Burbank, CA 91501			106,651.00
Diamond Collection PO Box 911 Alameda, CA 94501	Diamond Collection PO Box 911 Alameda, CA 94501			83,057.40
Diamond Direct 145 West 45th Street New York, NY 10036	Diamond Direct 145 West 45th Street New York, NY 10036			98,115.05
Diamond Source Inc 550 S Hill St Suite 1125 Los Angeles, CA 90013	Diamond Source Inc 550 S Hill St Suite 1125 Los Angeles, CA 90013			113,812.45
EDD PO Box 826880 MIC 92E Sacramento, CA 94230-0001	EDD PO Box 826880 MIC 92E Sacramento, CA 94230-0001			160,486.18

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

In re R.J. Financial, Inc.

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 set off</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Eyov Avtalyon Yahalom 1465 Diamond Exchange Bldg Ramat Gan ISRAEL	Eyov Avtalyon Yahalom 1465 Diamond Exchange Bldg Ramat Gan ISRAEL			141,340.00
GE Capital PO Box 31001-0275 Pasadena, CA 91110	GE Capital PO Box 31001-0275 Pasadena, CA 91110			112,888.89
Internal Revenue Service PO Box 21126 Philadelphia, PA 19144	Internal Revenue Service PO Box 21126 Philadelphia, PA 19144			600,000.00
Kama Jewelry 10 Vishweshwar Nagar, A Wing 1st Floor off Aarey Road Goregaon (E) Mumbai INDIA	Kama Jewelry 10 Vishweshwar Nagar, A Wing 1st Floor off Aarey Road Goregaon (E) Mumbai INDIA			192,168.73
Krishna Diamonds 510 West 6th St 950 Los Angeles, CA 90014	Krishna Diamonds 510 West 6th St 950 Los Angeles, CA 90014			524,260.89
Mr Bracelet 20 W 47th St Suite 1003 New York, NY 10036	Mr Bracelet 20 W 47th St Suite 1003 New York, NY 10036			98,842.20
Shefi Diamonds 580 Fifth Avenue Suite 1227 New York, NY 10035	Shefi Diamonds 580 Fifth Avenue Suite 1227 New York, NY 10035			475,535.50
Simon Group 225 West Washington Street Indianapolis, IN 46204	Simon Group 225 West Washington Street Indianapolis, IN 46204			514,499.58
Tache Jewelry 44 40 11th Street Long Island City, NY 11101	Tache Jewelry 44 40 11th Street Long Island City, NY 11101			117,506.36

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

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

Date January 7, 2010

Signature _____

Randy Abalkhad
President

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

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).)

N/A

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).)

N/A

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).)

N/A

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).)

N/A

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

Executed at Northridge, California, California.

Dated January 7, 2010


Randy Abalkhad
Debtor

Joint Debtor

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

Revised May 2004

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F 1015-2.1

Best Case Bankruptcy

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

2005 USBC, Central District of California

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

Name Sandford L. Frey

Address 633 W. Fifth Street, 51st Floor Los Angeles, CA 90071

Telephone (213) 614-1944 Fax: (213) 614-1961

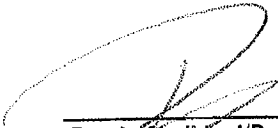
- Attorney for Debtor(s)
- Debtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
List all names including trade names used by Debtor(s) within last 8 years: R.J. Financial, Inc. DBA Romano's Jewelers	Case No.: Chapter: 11

VERIFICATION OF CREDITOR MAILING LIST

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 11 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 7, 2010



 Randy Abalkhad/President
 Signer/Title

Date: January 7, 2010

/s/ Sandford L. Frey

 Signature of Attorney
Sandford L. Frey
Creim Macias Koenig & Frey LLP
633 W. Fifth Street, 51st Floor
Los Angeles, CA 90071
(213) 614-1944 Fax: (213) 614-1961

R.J. Financial, Inc.
9301 Tampa Avenue
Unit 64
Northridge, CA 91324

Sandford L. Frey
Creim Macias Koenig & Frey LLP
633 W. Fifth Street, 51st Floor
Los Angeles, CA 90071

Office of U.S. Trustee
21051 Warner Center Lane
Suite 115
Woodland Hills, CA 91367

A & A Specialty Advertising
13841 Wyandotte Street
Van Nuys, CA 91405

A V Diamonds
7500 Bellaire Blvd # 333
Houston, TX 77036

Accessories LA Brea Intl Inc
5800 St Denis Suite 1206
Montreal, QUEBEC
H2S 3L5,

ADA Gems
10 West 47th St Suite # 707
New York, NY 10036

AJs Fine Jewelry
1085 University Avenue
Berkeley, CA 94710

AL Glass Mirror
1844 E New York Dr
Altadena, CA 91001

America Gold
650 S Hill Street
Suite 224
Los Angeles, CA 90014

American Ideal
637 S Hill St # D-10
Los Angeles, CA 90014

Americas Diamond
650 S Hill St Ste 224
Los Angeles, CA 90014

Artisan Square
19200 Nordhoff St
Northridge, CA 91324

Astra-Mechelin
15 West 47th St Ste 1301
New York, NY 10036

Bank of America
15910 Ventura Blvd 12th Floor
Encino, CA 91436

Bennet Block
21250 Hawthorne Blvd Ste 500
Torrance, CA 90503

Beverly Financial Group
PO Box 8070
Laguna Hills, CA 92654

BOE
12440 E Imperial Hwy Ste 201
Norwalk, CA 90651-0409

Brilliant Diamond
550 S Hill Street
Suite 891
Los Angeles, CA 90013

BSH Diamond
510 W 6th St
Suite 1001
Los Angeles, CA 90014

Bulova
PO Box 1213
Dept 14787
Newark, NJ 07101-1213

C Mahendra
45 West 45 Street
Suite 700
New York, NY 10036

CA Links Inc
610 S Broadway
10th Floor
Los Angeles, CA 90014

Chase Card
Cardmember Service
PO Box 94014
Palatine, IL 60094-4014

Chimere Designs
550 South Hill # 850
Los Angeles, CA 90013

Chuck Ullman
PO Box 8070
Laguna Hills, CA 92654

Citibusiness Card
PO Box 6309
The Lakes, NV 88901-6309

Crown Disposal
PO Box 1081
Sun Valley, CA 91352

CZ Star
901 East Walnut Ave
Burbank, CA 91501

Dannys Silver Inc
650 S Hill St
Suite 314
Los Angeles, CA 90014

David Fu
425 S San Gabriel Blvd
Suite 800
San Gabriel, CA 91776

De Lage
PO Box 41601
Philadelphia, PA 19101-1601

Dell Financial Service
Payment Processing Center
PO Box 5292
Carol Stream, IL 60197-5292

Diamond Collection
PO Box 911
Alameda, CA 94501

Diamond Direct
145 West 45th Street
New York, NY 10036

Diamond Source Inc
550 S Hill St
Suite 1125
Los Angeles, CA 90013

Dio Yang Design
11148 Greenlawn Ave
Culver City, CA 90230

Dynamic Design Group
22 W 48th St 1400
New York, NY 10036

Employment Development Department
PO Box 826880
MIC 92E
Sacramento, CA 94230-0001

Exxon Mobil
PO Box 688938
Des Moines, IA 50368-8938

Eyov Avtalyon
Yahalom 1465
Diamond Exchange Bldg
Ramat Gan ISRAEL,

Franchise Tax Board
Attn Bankruptcy
PO Box 2952
Sacramento, CA 95812-2952

GE Capital
PO Box 31001-0275
Pasadena, CA 91110

GEM Wave
36 West 44th Street
Suite 1103
New York, NY 10036

Gemsone
25 W 45th Street
Suite 1200
New York, NY 10036

Grigoryan & Co Inc
610 S Broadway
Suite 520
Los Angeles, CA 90014

IMD Trading
606 S Hill Street # 901
Los Angeles, CA 90014

Integrated Sign
1160 Pioneer Way
Suite M
El Cajon, CA 92020-1944

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19144

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Beverly Hills, CA 90211

JB Diamonds
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Newport Beach, CA 92660

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Kama Jewelry
10 Vishweshwar Nagar, A Wing
1st Floor off Aarey Road
Goregaon E Mumbai INDIA,

Krishna Diamonds
510 West 6th St 950
Los Angeles, CA 90014

L A J Jewelry
640 S Hill St
Suite 352 - 353
Los Angeles, CA 90014

LA Creations Mfg
728 S Hill St 1200
Los Angeles, CA 90014

Leaf Financial
PO Box 643172
Cincinnati, OH 45264-3172

Low Cost Leader
7500 Bellaire Blvd
Suite 900
Houston, TX 77036

Millage Inc
1027 S Broadway St
Los Angeles, CA 90015

Mr Bracelet
20 W 47th St
Suite 1003
New York, NY 10036

Nisimov Watch Co Inc
706 S Hill St
Suite 1120
Los Angeles, CA 90014

Platinum Plus
PO Box 15469
Wilmington, DE 19886-5469

Prime Mountings Inc
650 S Hill St # L18
Los Angeles, CA 90014

Raja International
103 Divyalok 320 L D
Ruparel Marg Malabar Hill
Mumbai 4006 Maharashtra INDIA,

Regency Lighting
16665 Arminta St
Van Nuys, CA 91406

S Kashi & Sons
71 West 47th Street
Suite 1403
New York, NY 10036

Sanghavi
550 S Hill St
Suite 1070
Los Angeles, CA 90013

Shefi Diamonds
580 Fifth Avenue
Suite 1227
New York, NY 10036

Sovereign
3 Huntington Quad Ste 101N
Melville, NY 11747

Tache Jewelry
44 40 11th Street
Long Island City, NY 11101

True Knotts
9757 Eton Ave
Chatsworth, CA 91311

US Bank
Cash Flow Manager
PO Box 790179

US Bank
PO Box 790408
Saint Louis, MO 63179-0408

Var Resources
PO Box 6434
Carol Stream, IL 60197-6434

Varsha Diamond
550 S Hill Suite 1153
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Vector Resources
3530 Voyager St
Torrance, CA 90503

WAMU
PO Box 60150
Los Angeles, CA 90060

Wilshire State Bank
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Zacks Fine Jewelry
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Simon Group
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