Case 6:10-bk-10547-TD Doc 1 Filed 01/08/10 Entered 01/08/10 12:06:50 De Main Document Page 1 of 19

B1 (Official Form 1)(1/08) **United States Bankruptcy Court Voluntary Petition Central District of California** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Dietz, Charles D. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): DBA Residential Appraisal Group; FDBA Cucina Latella, USA; DBA Dietz Design Group; DBA Frutta Bellissimo Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-6643 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 45744 Appian Way Indian Wells, CA ZIP Code ZIP Code 92210 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Riverside 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 Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business ☐ Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) of a Foreign Main Proceeding Chapter 11 See Exhibit D on page 2 of this form. □ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, □ Other Nature of Debts check this box and state type of entity below.) **Tax-Exempt Entity** Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization under Title 26 of the United States "incurred by an individual primarily for Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor Debtor's aggregate noncontingent liquidated debts (excluding debts owed is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ■ 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 50-99 200-999 5,001-10,000 100-1,000-10,001-25,001-50,001-OVER 1-49 50,000 199 25,000 100.000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 million Estimated Liabilities \$1,000,001 to \$10 \$50,001 to \$100,001 to \$500,000 \$500,001 \$10,000,001 to \$50 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$100,000

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million

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Dietz, Charles D. (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: Central District of California at Riverside 2/28/09 RS09-13716-BB 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: Judge: Relationship: 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. X /s/ Daniel C. Sever January 6, 2010 Signature of Attorney for Debtor(s) (Date) Daniel C. Sever 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. П 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(1)).

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### B1 (Official Form 1)(1/08) Name of Debtor(s): Voluntary Petition

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

### 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/ Charles D. Dietz

Signature of Debtor Charles D. Dietz

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 6, 2010

Date

### Signature of Attorney\*

### X /s/ Daniel C. Sever

Signature of Attorney for Debtor(s)

### Daniel C. Sever SBN 200889

Printed Name of Attorney for Debtor(s)

### **Sever Law Office**

Firm Name

41750 Rancho Las Palmas, Suite N-2 Rancho Mirage, CA 92270

Address

Date

Email: dansever@severlegal.com

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

Telephone Number

January 6, 2010

**SBN 200889** 

\*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

Dietz, Charles D.

### Signatures

### Signature of a Foreign Representative

Page 3

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.

Case 6:10-bk-10547-TD Doc 1 Filed 01/08/10 Entered 01/08/10 12:06:50 Desc Main Document Page 4 of 19 Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number FOR COURT USE ONLY Daniel C. Sever Sever Law Office 41750 Rancho Las Palmas, Suite N-2 Rancho Mirage, CA 92270 (760) 773-0720 Fax: (760) 773-0732 SBN 200889 Attorney for. UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA CASE NO .: In re: CHAPTER: 11 Charles D. Dietz ADV. NO.: Debtor(s). ELECTRONIC FILING DECLARATION (INDIVIDUAL) PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY Petition, statement of affairs, schedules or lists Date Filed: Date Filed: Amendments to the petition, statement of affairs, schedules or lists Date Filed: I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this Declaration with the United Stafes Brokruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a Statement of Social Security Number(s) (Form B21) and provided the executed original to my attorney. 1-6-10 Date Signature of Signing Party Charles D. Dietz Printed Name of Signing Party PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the Declaration of Debtor(s) or Other Party before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/," followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this Declaration, the Declaration of Debtor(s) or Other Party, and the Filed Document for a period of five years after the closing of the case in which they are filed; and (5) I shall make the executed originals of this Declaration, the Declaration of Debtor(s) or Other Party, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the Statement of Social Security Number(s) (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the Statement of Social Security Number(s) (Form B21) for a period of five years after the closing of the case in which they are filed; and (3) I shall make the executed original of the Statement of Social Security Number(s) (Form B21) available for review upon request of the Court. Signature of Attorney for Signing Party Daniel C. Sever Printed Name of Attorney for Signing Party

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

### United States Bankruptcy Court Central District of California

In re	Charles D. Dietz		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.]

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	В	1D (	Official Form	1,	Exhibit D)	(12/09)	) -	Cont.
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□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/ Charles D. Dietz

Charles D. Dietz

Date: January 6, 2010

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

### United States Bankruptcy Court Central District of California

In re	Charles D. Dietz		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]
Bank of America Home Loans PO Box 961206 Fort Worth, TX 76161	Bank of America Home Loans PO Box 961206 Fort Worth, TX 76161	50% interest in residence located at 45744 Appian Way, Indian Wells, CA 92210 (total value \$850,000)		1,335,000.00 (850,000.00 secured)
Bank of America Home Loans PO Box 961206 Fort Worth, TX 76161	Bank of America Home Loans PO Box 961206 Fort Worth, TX 76161	50% interest in residence located at 45744 Appian Way, Indian Wells, CA 92210 (total value \$850,000)		155,000.00 (850,000.00 secured) (1,335,000.00 senior lien)
Innovative Bank 360 - 14th Street Oakland, CA 94612	Innovative Bank 360 - 14th Street Oakland, CA 94612	Loan		33,000.00
Riverside County Treasurer PO Box 12005 4080 Lemon St. 4th Floor Riverside, CA 92502-2205	Riverside County Treasurer PO Box 12005 4080 Lemon St. 4th Floor Riverside, CA 92502-2205	50% interest in residence located at 45744 Appian Way, Indian Wells, CA 92210 (total value \$850,000)		21,508.00 (850,000.00 secured) (1,490,000.00 senior lien)
Robert Strain, DDS 71-703 Highway 111 Rancho Mirage, CA 92270	Robert Strain, DDS 71-703 Highway 111 Rancho Mirage, CA 92270	Dental services		1,935.00
US Bank PO Box 2188 Oshkosh, WI 54903-2188	US Bank PO Box 2188 Oshkosh, WI 54903-2188	2006 Land Rover		23,978.00 (13,000.00 secured)

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B4 (Office	cial Form 4) (12/07) - Cont.		
In re	Charles D. Dietz	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]

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

I, **Charles D. Dietz**, 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 6, 2010	Signature	/s/ Charles D. Dietz
			Charles D. Dietz
			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.

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# **United States Bankruptcy Court**

•	Central District of Californ	ia	
re Charles D. Dietz		Case No	
	Debtor	, Chapter	11
LIST OF	F EQUITY SECURITY holders which is prepared in accordance.		3) for filing in this chapter 1
Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
None			
DECLARATION UNDER PENALTY (	ed as the debtor in this case, de	clare under penalty of p	erjury that I have read the
DECLARATION UNDER PENALTY ( I, the Owner of the corporation nam	ed as the debtor in this case, design and that it is true and correct by Signature 1	clare under penalty of p	erjury that I have read the

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).)

Chapter 7 filed 2/28/09; Case No. RS09-13716-BB; Discharge granted

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

None.

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

Chapter 7 filed 2/28/09; Case No. RS09-13716-BB; Discharge granted

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

Executed at	Rancho Mirage	, California.	/s/ Charles D. Dietz	
			Charles D. Dietz	
Dated	January 6, 2010		Debtor	
			Joint Debtor	

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

USBC, Central District of California

Daniel C. Sever Name:

41750 Rancho Las Palmas, Suite N-2 Address:

Rancho Mirage, CA 92270

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

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) Case No.: within last 8 years:

Charles D. Dietz

DBA Residential Appraisal Group: FDBA Cucina Latella. USA; DBA Dietz Design Group; DBA Frutta Bellissimo

## 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.

### Services Available from Credit Counseling Agencies 1.

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)

- 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.
- 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

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

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.

Charles D. Dietz	X	/s/ Charles D. Dietz	January 6, 2010
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
· · · · · · · · · · · · · · · · · · ·		Signature of Joint Debtor (if any)	Date

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Form B203 - Disclosure of Compensation of Attorney for Debtor - (1/88) 1998 USBC, Central District of California UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA In re Case No.: Charles D. Dietz DISCLOSURE OF COMPENSATION Debtor. OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept\_\_\_\_\_ 3,000.00 Prior to the filing of this statement I have received 3,000.00 Balance Due\_\_\_\_\_ 0.00 The source of the compensation paid to me was: 2. Debtor ☐ Other (specify): The source of compensation to be paid to me is: Debtor ☐ Other (specify): 4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy: b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required:

- - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. [Other provisions as needed]

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

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1998 USBC, Central District of California

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

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

CERTIFICATION						
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.						
January 6, 2010 /s/ Daniel C. Sever						
Date Daniel C. Sever						
	Signature of Attorney					
	Sever Law Office					
	Name of Law Firm					
	41750 Rancho Las Palmas, Suite N-2					
	Rancho Mirage, CA 92270					
	(760) 773-0720 Fax: (760) 773-0732					

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2006 USBC Central District of California

February 2006

In re Charles D. Dietz

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

	Case No.		
Debtor(s)	Chapter	11	

	PURSUANT TO 11 U.S.C. § 521 (a)(1)(B)(iv)			
Pleas	e fill out the following blank(s) and check the box next to one of the following statements:			
	narles D. Dietz, the debtor in this case, declare under penalty of perjury under the laws of the United States of ica that:			
	I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment incom for the 60-day period prior to the date of the filing of my bankruptcy petition.  (NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)			
•	I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.			
	I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.			
I,,	the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:			
	I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  (NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)			
	I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.			
	I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.			
Date	Signature /s/ Charles D. Dietz Charles D. Dietz Debtor			

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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	Daniel C. Sever				
Address	41750 Rancho Las Palmas, Suite N-2 Rancho M	lirage, CA 92270	<u> </u>		
Telephone	(760) 773-0720 Fax: (760) 773-0732				
Attorney for Debtor(s)  Debtor in Pro Per					
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA					
List all name within last 8	es including trade names used by Debtor(s) vears:	Case No.:			
Charles D. Di DBA Resider	ietz ntial Appraisal Group; FDBA Cucina Latella,	Chapter:	11		
USA; DBA Dietz Design Group; DBA Frutta Bellissimo					

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

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 sheet(s) is complete, correct, and consistent with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date:	January 6, 2010	/s/ Charles D. Dietz
		Charles D. Dietz
		Signature of Debtor
Date:	January 6, 2010	/s/ Daniel C. Sever
		Signature of Attorney
		Daniel C. Sever
		Sever Law Office
		41750 Rancho Las Palmas, Suite N-2
		Rancho Mirage, CA 92270
		(760) 773-0720 Fax: (760) 773-0732

Charles D. Dietz 45744 Appian Way Indian Wells, CA 92210

Daniel C. Sever Sever Law Office 41750 Rancho Las Palmas, Suite N-2 Rancho Mirage, CA 92270 Bank of America Home Loans PO Box 961206 Fort Worth, TX 76161

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

California Recoveyance Company 9200 Oakdale Avenue Mail Stop: CA2-4379 Chatsworth, CA 91311

Innovative Bank 360 - 14th Street Oakland, CA 94612

JPMorgan Chase Bank, NA 7255 Baymeadows Way Jacksonville, FL 32256

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

Robert Strain, DDS 71-703 Highway 111 Rancho Mirage, CA 92270

U.S. Small Business Administration 200 West Santa Ana Blvd. Santa Ana, CA 92701

US Bank PO Box 2188 Oshkosh, WI 54903-2188