

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Main Document	Page 2 of 58	FORM B1, Page 2
		Name of Debtor(s): Charles Roy Nichols, Tacy Lou Nichols		
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 style="text-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 style="text-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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X Not Applicable</p> <p>Signature of Attorney for Debtor(s) _____ Date _____</p>			
<p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>	<p style="text-align: center;">Exhibit D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
Information Regarding the Debtor - Venue (Check any applicable box)				
<p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
<p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).</p> <p style="text-align: right;">_____ (Name of landlord that obtained judgment)</p> <p style="text-align: right;">_____ (Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>				

Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number Michael R. Totaro Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272 Phone: (310) 573-0276 Fax: (310) 496-1260 California State Bar Number: 102229 <input checked="" type="checkbox"/> Attorney for: Debtors	FOR COURT USE ONLY CASE NO.: CHAPTER: 11 ADV. NO.:
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: Charles Roy Nichols Tacy Lou Nichols Debtor(s)	CASE NO.: CHAPTER: 11 ADV. NO.:

**ELECTRONIC FILING DECLARATION
(INDIVIDUAL)**

- Petition, statement of affairs, schedules or lists
- Amendments to petition, statement of affairs, schedules or lists
- Other: _____

Date Filed: _____
 Date Filed: _____
 Date Filed: _____

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

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

Charles Roy Nichols
 Signature of Signing Party

Date 1/12/2010

Charles Roy Nichols
 Printed Name of Signing Party

Tacy Lou Nichols
 Signature of Joint Debtor (if applicable)

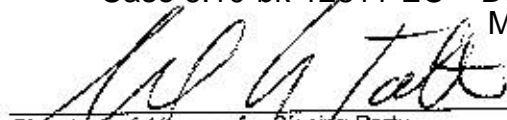
Date 1/12/2010

Tacy Lou Nichols
 Printed Name of Joint Debtor (if applicable)

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.

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



Signature of Attorney for Signing Party

1-17-10

Date

Michael R. Totaro

Printed Name of Attorney for Signing Party

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

In re: **Charles Roy Nichols
Tacy Lou Nichols**

Debtor(s).

CHAPTER: **11**
CASE NO.:

Form 4.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156		Mortgage		\$80,000.00
				\$0.00
Greer Ranch Community Assn. P.O. Box 2330 Temecula, CA 92593		Statutory Lien		\$2,590.35
			SECURED VALUE: \$350,000.00	
CitiMortgage, Inc 5280 Corporate Dr. MC 0251 Frederick, MD 21703		Mortgage		\$38,815.87
			SECURED VALUE: \$593,000.00	
Arrowhead Central Credit Union 421 N. Sierra Way San Bernardino, CA 92410		Security Agreement		\$2,072.00
			SECURED VALUE: \$8,300.00	
CitiMortgage, Inc 5280 Corporate Dr. MC 0251 Frederick, MD 21703		Mortgage		\$125,125.00
			SECURED VALUE: \$291,875.00	
American Home Mortgage Serving 4875 Belfort Rd #130 Jacksonville, FL 32256		Mortgage		\$121,000.00
			SECURED VALUE: \$250,000.00	

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

In re: **Charles Roy Nichols
Tacy Lou Nichols**

Debtor(s).

CHAPTER: **11**
CASE NO.:

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Bank of America Bankruptcy Dept. 4161 Piedmont Parkway Greensboro, NC 27410				\$83,603.00
American Express Co. Inc. General Counsel's Office 3200 Commerce Pwy MD Merrimar, FI 33025				\$25,023.00
Capital One, NA Attn. Bankruptcy/CCAT Dep 2739 Liberty Ave Pittsburg, PA 15222				\$4,863.00
Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156				\$39,462.00
GMAC Attn. Bankruptcy Dept. 1100 Virginia Dr. Fort Washington, PA 19034		Mortgage		\$82,482.00
				\$0.00
HSBC Card Services Bankruptcy Dept. P.O. Box 5213 Carol Stream, IL 60197				\$9,016.00

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

In re: **Charles Roy Nichols
Tacy Lou Nichols**

Debtor(s).

CHAPTER: **11**
CASE NO.:

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Citicorp Credit Services Attn. Bankruptcy P.O. Box 20507 Kansas City, MO 64915				\$6,182.00
Advanta Corp. P.O. Box 844 Spring House, PA 19477				\$9,463.00
American Home Mortgage Servicing 4600 Regent Blvd. #200 Irving, TX 75063		Mortgage		\$149,168.00
				\$0.00
Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156				\$175,646.00
Barclays Bank of Delaware 125 S. West St. Wilmington, DE 19901				\$8,413.00
GEMB/Lowes P.O. Box 981064 El Paso, TX 79998				\$2,912.00

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

In re: **Charles Roy Nichols
Tacy Lou Nichols**

Debtor(s).

CHAPTER: **11**
CASE NO.:

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Arrowhead Central Credit Union 421 N. Sierra Way San Bernardino, CA 92410				\$26,611.45
FIA CSNA P.O. Box 17054 Wilmington, DE 19884				\$343.00
Nordstrom FSB P.O. Box 13589 Scottsdale, AZ 85267				\$9,693.00
First Equity Card Corp P.O. Box 23029 Columbus, GA 31902				\$10,368.00
Mar Vista CBA, LLC 2191 5th St. #200 Norco, CA 92860				\$3,600.00
Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156		Mortgage		\$292,400.00
SECURED VALUE: \$350,000.00				

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

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

Debtor Ch 7, 00-18576-MJ, 6/6/2000, Discharged
Joint Debtor 1993, Ch 7, Ventura County, Discharged

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 Norco, California /s/ Charles Roy Nichols
Debtor

Dated: 2/2/2010 /s/ Tacy Lou Nichols
Joint Debtor

Name: Michael R. Totaro
Address: Totaro & Shanahan
P.O. Box 789
Pacific Palisades, CA 90272

Telephone: (310) 573-0276 Fax: (310) 496-1260

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: Charles Roy Nichols Tacy Lou Nichols	Case No.: 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: (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.

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.

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.

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.
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 Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael R. Totaro
Printed Name of Attorney

/s/ Michael R. Totaro **2/2/2010**
Signature of Attorney Date

Address:

Totaro & Shanahan
P.O. Box 789
Pacific Palisades, CA 90272

(310) 573-0276

Certificate of the Debtor

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

Charles Roy Nichols

Tacy Lou Nichols

Printed Name(s) of Debtor(s)

Case No. (if known)

X/s/ Charles Roy Nichols

2/2/2010

Charles Roy Nichols

Signature of Debtor

Date

X/s/ Tacy Lou Nichols

2/2/2010

Tacy Lou Nichols

Signature of Joint Debtor

Date

Form B6 - Summary (12/07)

2007 USBC, Central District of California

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

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: (if known)
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SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A -	Real Property	YES	1	\$ 1,584,875.00		
B -	Personal Property	YES	3	\$ 238,141.00		
C -	Property Claimed as Exempt	YES	1			
D -	Creditors Holding Secured Claims	YES	2		\$ 2,181,055.82	
E -	Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F -	Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 726,848.45	
G -	Executory Contracts and Unexpired Leases	YES	1			
H -	Codebtors	YES	1			
I -	Current Income of Individual Debtor(s)	YES	2			\$ 19,010.67
J -	Current Expenditures of Individual Debtor(s)	YES	3			\$ 14,343.50
	TOTAL		21	\$ 1,823,016.00	\$ 2,907,904.27	

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

In re **Charles Roy Nichols**
Tacy Lou Nichols

Debtor(s).

CHAPTER: **11**

CASE NO.:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

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

State the following:

Average Income (from Schedule I, Line 16)	\$ 19,010.67
Average Expenses (from Schedule J, Line 18)	\$ 14,343.50
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 13,017.76

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$582,003.22
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$726,848.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$1,308,851.67

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: (If known)
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SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
SFH 26740 Golden Cup Court, Murrieta, CA 92562	Community Property	C	\$ 350,000.00	\$ 725,750.00
SFH 285 Misty Ridge Lane, Blowing Rock, NC 28605	Community Property	C	\$ 593,000.00	\$ 778,715.87
SFH 32753 Autumn Nest Rd. Winchester, CA 92596	Community Property	C	\$ 291,875.00	\$ 417,000.00
SFH 3782 Valley View, Norco, CA 92860	Community Property	C	\$ 250,000.00	\$ 396,000.00
Three Time Shares	Community Property	C	\$ 100,000.00	\$ 114,000.00
Total >			\$1,584,875.00	

(Report also on Summary of Schedules.)

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.:	(If known)
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SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1Cash on hand		Cash not in banks	C	20.00
2Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Chase 3756	C	300.00
3Security deposits with public utilities, telephone companies, landlords, and others.	X			
4Household goods and furnishings, including audio, video, and computer equipment.		No 1 item over 525.00 with total value of about 7000	C	525.00
5Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Family pictures with no market value	C	0.00
6Wearing apparel.		Normal clothing for household members	C	600.00
7Furs and jewelry.		Misc. Costume Jewelry,	C	1,000.00
8Firearms and sports, photographic, and other hobby equipment.	X			
9Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Two Whole Life Policies with stated cash value	C	8,716.00
10Annuities. Itemize and name each issuer.	X			
11Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA and 401K	C	144,300.00
13Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14Interests in partnerships or joint ventures. Itemize.	X			
15Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16Accounts receivable.	X			
17Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.:	(If known)
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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22 Patents, copyrights, and other intellectual property. Give particulars.	X			
23 Licenses, franchises, and other general intangibles. Give particulars.	X			
24 Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25 Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Dodge Ram 1500 108K Miles	C	8,300.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Toyota Sequoia, 126K miles	C	7,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Jeep Wrangler 31k miles	C	15,530.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Harley Davidson, 23K miles	C	11,850.00
26 Boats, motors, and accessories.	X			
27 Aircraft and accessories.	X			
28 Office equipment, furnishings, and supplies.	X			
29 Machinery, fixtures, equipment and supplies used in business.	X			
30 Inventory.	X			
31 Animals.	X			
32 Crops - growing or harvested. Give particulars.	X			
33 Farming equipment and implements.	X			
34 Farm supplies, chemicals, and feed.	X			
35 Other personal property of any kind not already listed. Itemize.		Secured Second Trust Deed, 4095 Sierra Ave. Norco, CA 92860	C	40,000.00

In re Charles Roy Nichols Tacy Lou Nichols Debtors.	Case No.: (If known)
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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<u>2</u> continuation sheets attached				\$ 238,141.00

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

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: (If known)
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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

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

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2005 Toyota Sequoia, 126K miles	C.C.P. §§ 703.140(b)(1)	7,955.00	7,000.00
2006 Jeep Wrangler 31k miles	C.C.P. §§ 703.140(b)(2)	2,993.00	15,530.00
2007 Harley Davidson, 23K miles	C.C.P. §§ 703.140(b)(1)	11,850.00	11,850.00
Cash not in banks	C.C.P. §§ 703.140(b)(1)	20.00	20.00
Checking Chase 3756	C.C.P. §§ 703.140(b)(1)	300.00	300.00
IRA and 401K	C.C.P. § 703.140(b)(10)	144,300.00	144,300.00
Misc. Costume Jewelry,	C.C.P. §§ 703.140(b)(4)	1,350.00	1,000.00
No 1 item over 525.00 with total value of about 7000	C.C.P. §§ 703.140(b)(3)	525.00	525.00
Normal clothing for household members	C.C.P. §§ 703.140(b)(1)	600.00	600.00
Two Whole Life Policies with stated cash value	C.C.P. §§ 703.140(b)(8)	11,075.00	8,716.00

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. _____ American Home Mortgage Serving 4875 Belfort Rd #130 Jacksonville, FL 32256	X	J	2005 Mortgage SFH 3782 Valley View, Norco, CA 92860 <hr style="width: 50%; margin: 5px 0;"/> Value \$250,000.00				316,000.00	121,000.00
Last four digits of ACCOUNT NO. 7808 Arrowhead Central Credit Union 421 N. Sierra Way San Bernardino, CA 92410	C		2008 Security Agreement 2004 Dodge Ram 1500 108K Miles <hr style="width: 50%; margin: 5px 0;"/> Value \$8,300.00				10,372.00	2,072.00
Last four digits of ACCOUNT NO. 7733 California Coast Credit Union P.O. Box 502080 San Diego, CA 92150	C		2005 Security Agreement 2006 Jeep Wrangler 31k miles <hr style="width: 50%; margin: 5px 0;"/> Value \$15,530.00				12,537.00	0.00
Last four digits of ACCOUNT NO. 1927148624 Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156	C		2006 Mortgage SFH 26740 Golden Cup Court, Murrieta, CA 92562 <hr style="width: 50%; margin: 5px 0;"/> Value \$350,000.00				642,400.00	292,400.00
Last four digits of ACCOUNT NO. 20038622641 CitiMortgage, Inc 5280 Corporate Dr. MC 0251 Frederick, MD 21703	C		2006 Mortgage SFH 32753 Autumn Nest Rd. Winchester, CA 92596 <hr style="width: 50%; margin: 5px 0;"/> Value \$291,875.00				417,000.00	125,125.00

1 continuation sheets attached

Subtotal (Total of this page) >	>	\$ 1,398,309.00	\$ 540,597.00
Total (Use only on last page) >	>	\$	\$

(Report total also on Summary of Schedules)

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

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: _____ (If known)
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. 07708078477 CitiMortgage, Inc 5280 Corporate Dr. MC 0251 Frederick, MD 21703	C		2006 Mortgage SFH 285 Misty Ridge Lane, Blowing Rock, NC 28605 <hr/> Value \$593,000.00				631,815.87	38,815.87
Last four digits of ACCOUNT NO. 131200018 County of Riverside Treasurer-Tax Collector 4080 Lemon St. 1st Fl. Riverside, CA 92502	C		2006-2008 Statutory Lien SFH 3782 Valley View, Norco, CA 92860 <hr/> Value \$250,000.00				12,612.31	0.00
Last four digits of ACCOUNT NO. 9645120184 County of Riverside Treasurer-Tax Collector 4080 Lemon St. 1st Fl. Riverside, CA 92502	C		2009 Statutory Lien Property Taxes for Autumn Nest <hr/> Value \$291,875.00				21,728.29	0.00
Last four digits of ACCOUNT NO. 308-53 Greer Ranch Community Assn. P.O. Box 2330 Temecula, CA 92593	C		2009 Statutory Lien HOA Golden Cup <hr/> Value \$350,000.00				2,590.35	2,590.35
Last four digits of ACCOUNT NO. 1310, 10006, Marriott Ownership 1200 US Highway 98 S Lakeland, FL 33801	C		2004, 2007 Security Agreement Three Time Shares <hr/> Value \$100,000.00				114,000.00	0.00

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

Subtotal(s) (Total(s) of this page) >	>	\$ 782,746.82	\$ 41,406.22
Total(s) (Use only on last page) >	>	\$ 2,181,055.82	\$ 582,003.22

(Report total also on Summary of Schedules)

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

In re Charles Roy Nichols Tacy Lou Nichols Debtors.	Case No.: (If known)
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

- Domestic Support Obligations:** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- Wages, salaries, and commissions:** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- Certain farmers and fishermen:** Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- Deposits by individuals:** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- Taxes and Certain Other Debts Owed to Governmental Units:** Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated:** Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Charles Roy Nichols Tacy Lou Nichols <div style="text-align: right; font-size: small;">Debtors.</div>	Case No.: _____ <div style="text-align: right; font-size: small;">(If known)</div>
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

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

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

Subtotals >
(Totals of this page)

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

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

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

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. 4420 Advanta Corp. P.O. Box 844 Spring House, PA 19477	C		2006-2007 Credit Card				9,463.00
Last four digits of ACCOUNT NO. 1353, 41004 American Express Co. Inc. General Counsel's Office 3200 Commerce Pwy MD Merrimar, FI 33025	C		2006-2007 Credit Card				25,023.00
Last four digits of ACCOUNT NO. 1001373449 American Home Mortgage Serving 4600 Regent Blvd. #200 Irving, TX 75063	C		2006 SFH 285 Misty Ridge Lane, Blowing Rock, NC 28605, Unsecured Second Lien				149,168.00
Last four digits of ACCOUNT NO. 0802 Arrowhead Central Credit Union 421 N. Sierra Way San Bernardino, CA 92410	C		2008 Repossession				26,611.45

4 Continuation sheets attached

Subtotal >	\$ 210,265.45
Total >	\$

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

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. 9269, 1766 Bank of America Bankruptcy Dept. 4161 Piedmont Parkway Greensboro, NC 27410 Experian P.O. Box 2002 Allen, TX 75013 Trans Union P.O. Box 2000 Chester, PA 19022 Equifax Information Services, LLC P.O. Box 740256 Atlanta, GA 30374	C		2005-2008 Credit Card				83,603.00
Last four digits of ACCOUNT NO. 9338 Barclays Bank of Delaware 125 S. West St. Wilmington, DE 19901	C		2006-2008 Credit Card				8,413.00
Last four digits of ACCOUNT NO. 4413, 1193 Capital One, NA Attn. Bankruptcy/CCAT Dep 2739 Liberty Ave Pittsburg, PA 15222	C		2003-2008 Credit Card				4,863.00
Last four digits of ACCOUNT NO. 2099 Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156	C		2006 SFH 3782 Valley View, Norco, CA 92860				80,000.00

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 176,879.00
Total >	\$

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

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. 5810,6211, 5597, 4239, 6973 Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156 Nationwide Credit, Inc. 2015 Vaughn Rd. NW #400 Kennesaw, GA 30144	C	2004-2008 Credit Card				39,462.00
Last four digits of ACCOUNT NO. 0687924472 Chase Bank Attn. Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156	C	2005 SFh 5356 Jones St. Riverside, CA 92505				175,646.00
Last four digits of ACCOUNT NO. 5110 Citicorp Credit Services Attn. Bankruptcy Dept. P.O. Box 20507 Kansas Ciy, MO 64915	C	2005-2008 Credit Card				6,182.00
Last four digits of ACCOUNT NO. 1700, 3418 FIA CSNA P.O. Box 17054 Wilmington, DE 19884	C	2002-2008 Charge Account				343.00
Last four digits of ACCOUNT NO. 6839 First Equity Card Corp P.O. Box 23029 Columbus, GA 31902	C	2003-2008 Credit Card				10,368.00

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$ 232,001.00
Total >	\$

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

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. 5773 GEMB/Lowes P.O. Box 981064 El Paso, TX 79998 Genpact Services, LLC P.O. Box 1969 Souithgate, MI 48195	C		2007-2008 Charge Account				2,912.00
Last four digits of ACCOUNT NO. 8359018612 GMAC Attn. Bankruptcy Dept. 1100 Virginia Dr. Fort Washington, PA 19034	C		2006 SFH 26740 Golden Cup Court, Murrieta, CA 92562, Unsecured Second Lien				82,482.00
Last four digits of ACCOUNT NO. 9838 HSBC Card Services Bankruptcy Dept. P.O. Box 5213 Carol Stream, IL 60197 United Recovery Service 5800 N. Course Dr. Houston, TX 63301	C		2002-2008 Credit Card				9,016.00
Last four digits of ACCOUNT NO. Nichols Mar Vista CBA, LLC 2191 5th St. #200 Norco, CA 92860	C		2009 Past Rent for Busines				3,600.00

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	98,010.00
Total >	\$	

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

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. 9274 Nordstrom FSB P.O. Box 13589 Scottsdale, AZ 85267		C	2002-2008 Charge Account				9,693.00

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	9,693.00
Total >	\$	726,848.45

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

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: (If known)
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: (If known)
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SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Leo M. Spruill 3782 Valley Veiw Norco, CA 92860	American Home Mortgage Serving 4875 Belfort Rd #130 Jacksonville, FL 32256

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S) Son	AGE(S) 16
Employment:	DEBTOR	SPOUSE
Occupation	Senior VP	Mortgage Loan Officer
Name of Employer	Double Steel Group, Inc.	Pacific Merchantile Bank
How long employed	1.8 years	2 Mo
Address of Employer	Chino, CA	Ontario, CA

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>4,000.00</u>	\$ <u>8,592.76</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>4,000.00</u>	\$ <u>8,592.76</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>738.45</u>	\$ <u>857.64</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>561.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>738.45</u>	\$ <u>1,418.64</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>3,261.55</u>	\$ <u>7,174.12</u>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>425.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) Autumn Nest	\$ <u>2,400.00</u>	\$ <u>0.00</u>
Boarding Horses	\$ <u>250.00</u>	\$ <u>0.00</u>
Golden Cup	\$ <u>3,000.00</u>	\$ <u>0.00</u>
Misty Ridge	\$ <u>2,500.00</u>	\$ <u>0.00</u>

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: _____ Debtors. (If known)
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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>8,150.00</u> \$ <u>425.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>11,411.55</u> \$ <u>7,599.12</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> \$ 19,010.67 </div>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

In re **Charles Roy Nichols**
Tacy Lou Nichols

Debtors.

Case No.: _____
(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,093.00</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>76.00</u>
b. Water and sewer	\$	<u>69.00</u>
c. Telephone	\$	<u>100.00</u>
d. Other Autumn Nest (Insurance)	\$	<u>66.66</u>
Autumn Nest (Maintenance)	\$	<u>50.00</u>
Autumn Nest (PI)	\$	<u>1,689.98</u>
Autumn Nest Taxes	\$	<u>508.23</u>
Cable - Internet-Land Line	\$	<u>109.00</u>
Gas Co.	\$	<u>38.00</u>
Golden Cup (PI)	\$	<u>2,098.43</u>
Golden Cup HOA	\$	<u>188.00</u>
Golden Cup Insurance	\$	<u>75.00</u>
Golden Cup Maintenance	\$	<u>100.00</u>
Golden Cup Taxes	\$	<u>558.83</u>
Misty Ridge (Maintenance)	\$	<u>150.00</u>
Misty Ridge (utilities)	\$	<u>325.00</u>
Misty Ridge HOA	\$	<u>37.50</u>
Misty Ridge Insurance	\$	<u>99.86</u>
Misty Ridge Mortgage (PIT)	\$	<u>3,710.01</u>
3. Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
4. Food	\$	<u>600.00</u>
5. Clothing	\$	<u>55.00</u>
6. Laundry and dry cleaning	\$	<u>20.00</u>
7. Medical and dental expenses	\$	<u>40.00</u>
8. Transportation (not including car payments)	\$	<u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>125.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>75.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>304.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>567.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: _____ (If known)
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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

17. Other	Accounting - Taxes	\$	<u>30.00</u>
	College Expenses	\$	<u>200.00</u>
	Personal Care: Products and Services	\$	<u>75.00</u>
	Pet Supplies - Medical	\$	<u>40.00</u>
	Prescription Medication	\$	<u>70.00</u>
	Savings	\$	<u>500.00</u>
	Vehicle Registraton, Repair, Maintenance	\$	<u>150.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	<u>14,343.50</u>
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I		\$	<u>19,010.67</u>
b. Average monthly expenses from Line 18 above		\$	<u>14,343.50</u>
c. Monthly net income (a. minus b.)		\$	<u>4,667.17</u>

Form B6 - Declaration (Rev. 12/07)

2007 USBC, Central District of California

In re Charles Roy Nichols Tacy Lou Nichols	Case No.: Debtors. (If known)
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DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 2/2/2010

Signature: /s/ Charles Roy Nichols
Charles Roy Nichols
Debtor

Date: 2/2/2010

Signature: /s/ Tacy Lou Nichols
Tacy Lou Nichols
(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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

In re	Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: (If known)
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STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
94,607.00	Employment	2007
155,588.00	Employment	2008
151,113.00	Employment	2009

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

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

None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Arrowhead Central Credit Union 421 N. Sierra Way San Bernardino, CA 92410	Last Three Months Vehicle Payment	726.00	10,372.00
California Coast Credit Union P.O. Box 502080 San Diego, CA 92150	Last Three Months Vehicle Payment	975.00	12,573.00

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Americas Servicing Company P.O. Box 10388 Des Moines, IA 50306	September 28, 2009	SFH 5356 Jones St. Riverside, CA 92505 250K
Arrowhead Central Credit Union 421 N. Sierra Way San Bernardino, CA 92410	Jan 2009	2006 BMW 750Li, 25000
Wachovia Mortgage FSB 4101 Wiseman Blvd. MC-T San Antonio, TX 78251	October 13, 2009	SFH 21250 Via Sevilla, Murrieta, CA 92562

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Totaro & Shanahan P.O. Box 789 Pacific Palisades, CA 90272	June 12, 2009	15000 not including filing fee.

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Unknown Hemet, CA None	Jan 2009	2005 GMC Sierra 1500, &500

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Thomas Stevens
Valerie Nichols

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Accredited Financial Resources		2191 Fifth St. #106 Norco, CA 921860	Mortgage Brokerage	Aug 2005 2008

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Daniel Coughlin 4443 Moorpark Way 3102 Toluca Lake, CA 91602	1993-2009

None b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
DATE OF INVENTORY	

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **2/2/2010** _____

Signature of Debtor **/s/ Charles Roy Nichols** _____
Charles Roy Nichols

Date **2/2/2010** _____

Signature of Joint Debtor **/s/ Tacy Lou Nichols** _____
(if any) **Tacy Lou Nichols**

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re Charles Roy Nichols Tacy Lou Nichols Debtors.	Case No.: <div style="text-align: center;">DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR</div>

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	15,000.00
Prior to the filing of this statement I have received	\$	15,000.00
Balance Due	\$	0.00

2. The source of compensation paid to me was:

- Debtor Other (specify)

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

- Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

None

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

All included except for defense of AP based on Fraud.

In re Charles Roy Nichols Tacy Lou Nichols	Debtors.	Case No.: (If known)
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CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

2/2/2010

Date

/s/ Michael R. Totaro

Signature of Attorney

Totaro & Shanahan

Name of Law Firm

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re Charles Roy Nichols Tacy Lou Nichols Debtor(s).	CHAPTER: 11 CASE NO.:

**DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME
PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)**

Please fill out the following blank(s) and check the box next to one of the following statements:

I, **Charles Roy Nichols**, the debtor in this case, declare under penalty
(Print Name of Debtor)

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.

I, **Tacy Lou Nichols**, the debtor in this case, declare under penalty
(Print Name of Joint Debtor, if any)

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 2/2/2010

Signature /s/ Charles Roy Nichols
Charles Roy Nichols
Debtor

Date 2/2/2010

Signature /s/ Tacy Lou Nichols
Tacy Lou Nichols
Joint Debtor (if any)

Form B22B (Chapter11) - (1/08)

2008 USBC, Central District of California

In re Charles Roy Nichols, Tacy Lou Nichols Debtor.	Case No.: (if known)
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CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.				
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$4,000.00	\$8,592.76	
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.				
	a.	Gross Receipts	\$ 0.00		
	b.	Ordinary and necessary business expenses	\$ 0.00		
	c.	Business income	Subtract Line b from Line a	\$0.00	\$0.00
4	Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.				
	a.	Gross Receipts	\$ 3,083.00		
	b.	Ordinary and necessary operating expenses	\$ 6,214.03		
	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$0.00
5	Interest, dividends, and royalties.		\$0.00	\$0.00	
6	Pension and retirement income.		\$0.00	\$0.00	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.		\$0.00	\$425.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ _____	Spouse \$ _____	\$0.00

9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;"></td> <td style="width: 5%; text-align: center;">\$</td> <td style="width: 30%;"></td> </tr> </table>	a.		\$		\$0.00	\$0.00
a.		\$					
10	<p>Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	\$4,000.00	\$9,017.76				
11	<p>Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	\$ 13,017.76					

Part II: VERIFICATION

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>2/2/2010</u> Signature: <u>/s/ Charles Roy Nichols</u> Charles Roy Nichols, (Debtor)</p> <p>Date: <u>2/2/2010</u> Signature: <u>/s/ Tacy Lou Nichols</u> Tacy Lou Nichols, (Joint Debtor, if any)</p>
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Verification of Creditor Mailing List - (Rev. 10/05)

2003 USBC, Central District of California

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

Name Michael R. Totaro
Address Totaro & Shanahan
P.O. Box 789
Pacific Palisades, CA 90272
Telephone (310) 573-0276
 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: Charles Roy Nichols Tacy Lou Nichols	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 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: 2/2/2010 /s/ Charles Roy Nichols
Charles Roy Nichols, Debtor

/s/ Michael R. Totaro /s/ Tacy Lou Nichols
Michael R. Totaro, Attorney (if applicable) Tacy Lou Nichols, Joint Debtor

Charles Roy Nichols
3782 Valley View
Norco, CA 92860

Tacy Lou Nichols
3782 Valley View
Norco, CA 92860

Michael R. Totaro
Totaro & Shanahan
P.O. Box 789
Pacific Palisades, CA 90272

Office of the United States Trustee
3685 Main St. #3300
Riverside, CA 92501
(Served Electronically)

Advanta Corp.
P.O. Box 844
Spring House, PA 19477

Chase Bank
Attn. Bankruptcy Dept.
P.O. Box 100018
Kennesaw, GA 30156

American Express Co. Inc.
General Counsel's Office
3200 Commerce Pwy MD
Merrimar, Fl 33025

American Home Mortgage Serving
4875 Belfort Rd #130
Jacksonville, FL 32256

American Home Mortgage Serving
4600 Regent Blvd. #200
Irving, TX 75063

Arrowhead Central Credit Union
421 N. Sierra Way
San Bernardino, CA 92410

Bank of America
Bankruptcy Dept.
4161 Piedmont Parkway
Greensboro, NC 27410

Barclays Bank of Delaware
125 S. West St.
Wilmington, DE 19901

California Coast Credit Union
P.O. Box 502080
San Diego, CA 92150

Capital One, NA
Attn. Bankruptcy/CCAT
Dep 2739 Liberty Ave
Pittsburg, PA 15222

Chase Bank
Attn. Bankruptcy Dept.
P.O. Box 100018
Kennesaw, GA 30156

Citicorp Credit Services
Attn. Bankruptcy
P.O. Box 20507
Kansas Ciy, MO 64915

CitiMortgage, Inc
5280 Corporate Dr. MC 0251
Frederick, MD 21703

County of Riverside
Treasurer-Tax Collector
4080 Lemon St. 1st Fl.
Riverside, CA 92502

Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374

Experian
P.O. Box 2002
Allen, TX 75013

FIA CSNA
P.O. Box 17054
Wilmington, DE 19884

First Equity Card Corp
P.O. Box 23029
Columbus, GA 31902

GEMB/Lowes

P.O. Box 981064
El Paso, TX 79998

Genpact Services, LLC
P.O. Box 1969
Southgate, MI 48195

GMAC
Attn. Bankruptcy Dept.
1100 Virginia Dr.
Fort Washington, PA 19034

Greer Ranch Community Assn.
P.O. Box 2330
Temecula, CA 92593

HSBC Card Services
Bankruptcy Dept.
P.O. Box 5213
Carol Stream, IL 60197

Leo M. Spruill
3782 Valley Veiw
Norco, CA 92860

Mar Vista CBA, LLC
2191 5th St. #200
Norco, CA 92860

Marriott Ownership
1200 US Highway 98 S
Lakeland, FL 33801

Nationwide Credit, Inc.
2015 Vaughn Rd. NW #400
Kennesaw, GA 30144

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Nordstrom FSB
P.O. Box 13589
Scottsdale, AZ 85267

Trans Union
P.O. Box 2000
Chester, PA 19022

United Recovery Service
5800 N. Course Dr.
Houston, TX 63301

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
<i>In re (set forth here all names including married, maiden, and trade names used by the debtor within last 8 years):</i> Charles Roy Nichols, Debtor Tacy Lou Nichols, Joint Debtor	FOR COURT USE ONLY
Address: 3782 Valley View Norco, CA 92860	Case No.: Chapter: 11
Last four digits of Social Security Number(s): 6955, 8871 Employer Tax-Identification (EIN) No(s). <i>(if any):</i>	STATEMENT OF SOCIAL-SECURITY NUMBER(S) (OR OTHER INDIVIDUAL TAXPAYER-IDENTIFICATION NUMBER (ITIN))

1. Name of Debtor (enter Last, First, Middle): **Nichols, Charles, Roy**

(Check the appropriate box and, if applicable, provide the required information.)

Debtor has a Social-Security Number and it is: 556 - 53 - 6955
(if more than one, state all.)

Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is:

(if more than one, state all.)

Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (enter Last, First, Middle): **Nichols, Tacy, Lou**

(Check the appropriate box and, if applicable, provide the required information.)

Joint Debtor has a Social-Security Number and it is: 521 - 17 - 8871
(if more than one, state all.)

Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is:

(if more than one, state all.)

Joint Debtor does not have either a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

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

/s/ Charles Roy Nichols
Charles Roy Nichols
Signature of Debtor

2/2/2010
Date

/s/ Tacy Lou Nichols
Tacy Lou Nichols
Signature of Joint Debtor

2/2/2010
Date

***Joint debtors must provide information for both spouses.**

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.