

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA NORTHERN DIVISION					Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>EDWARDS, MATTHEW J.</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>None</b>			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>None</b>			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-3970</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):			
Street Address of Debtor (No. and Street, City, and State): <b>1840 LA CORONILLA DRIVE SANTA BARBARA, CA</b>			Street Address of Joint Debtor (No. and Street, City, and State):			
ZIP CODE <b>93109</b>			ZIP CODE			
County of Residence or of the Principal Place of Business: <b>SANTA BARBARA</b>			County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):			
ZIP CODE			ZIP CODE			
Location of Principal Assets of Business Debtor (if different from street address above): <b>N/A</b>						
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (Includes Joint Debtors) See Exhibit D on page 2 of this form.  <input type="checkbox"/> Corporation (includes LLC and LLP)  <input type="checkbox"/> Partnership  <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.		
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			<b>Check one box: Chapter 11 Debtors</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY	
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000						
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion						
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion						

<b>Voluntary Petition</b> (This page must be completed and filed in every case.)		Name of Debtor(s): <b>MATTHEW J. EDWARDS</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <b>X</b> _____ <div style="text-align: right;">Date</div>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: right;">_____ (Name of landlord that obtained judgment)</div> <div style="text-align: right;">_____ (Address of landlord)</div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

# Voluntary Petition

Document

Page 3 of 54

Name of Debtor(s): **MATTHEW J. EDWARDS**

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

## Signatures

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

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

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

**X** MATTHEW J. EDWARDS

**X** \_\_\_\_\_

Telephone Number (If not represented by attorney)

Date 10/25/10

### Signature of Attorney\*

**X** JOSEPH M. SHOLDER Bar No. **126347**

**GRIFFITH & THORNBURGH, LLP**  
**8 E. FIGUEROA STREET - 3RD FLR**  
**SANTA BARBARA, CA 93101**

Phone No. **(805) 965-5131** Fax No. **(805) 965-6751**

Date 10-25-10

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

### Signature of Debtor (Corporation/Partnership)

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

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

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

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

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

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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

(Printed Name of Foreign Representative)

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

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

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

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

Case 9:10-bk-15478-Deb Document Filed 10/25/10 Entered 10/25/10 14:21 Desc Main Document Page 4 of 54  
Joseph M. Sholder Bar No. 126347  
GRIFFITH & THORNBURGH, LLP  
8 E. Figueroa Street - 3rd Floor  
Santa Barbara, CA 93101  
Phone: 805-965-5131  
Fax: 805-965-6751  
☒ Attorney for: Debtor Matthew J. Edwards

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

In re: MATTHEW J. EDWARDS

Debtor(s).

CASE NO.:

CHAPTER: 11

ADV. NO.:

**ELECTRONIC FILING DECLARATION  
(INDIVIDUAL)**

- ☒ Petition, statement of affairs, schedules or lists  
☐ Amendments to the petition, statement of affairs, schedules or lists  
☐ Other: \_\_\_\_\_

Date Filed: 10-25-10

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.

Signature of Signing Party

Oct. 25, 2010

Date

Matthew J. Edwards

Printed Name of Signing Party

Signature of Joint Debtor (if applicable)

Date

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.

Signature of Attorney for Signing Party

Oct. 25, 2010

Date

Joseph M. Sholder

Printed Name of Attorney for Signing Party

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

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
NORTHERN DIVISION

In re: **MATTHEW J. EDWARDS**

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

Debtor(s)

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

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

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

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

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

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

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

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
NORTHERN DIVISION

In re: **MATTHEW J. EDWARDS**

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

Debtor(s)

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

*Continuation Sheet No. 1*

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: \_\_\_\_\_

MATTHEW J. EDWARDS

Date: 10/25/10

IN RE: MATTHEW J. EDWARDS

Case No.

Chapter 11

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

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

(1)	(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 PO BOX 24714 COLUMBUS, OH 43224		On account		\$200,055.00
CHASE PO BOX 24714 COLUMBUS, OH 43224		On account		\$198,900.00
GE MONEY BANK PO BOX 9814 EL PASO, TX 79998-1417		Credit Card		\$15,234.00
MISSION READY MIX 11011 AZAHAR STREET SATICOY, CA 93004		On account-business debt		\$11,520.45
DISCOVER CARD PO BOX 3008 NEW ALBANY, NY 43054-3008		Credit Card		\$10,874.00
CALIFORNIA ELECTRIC SUPPLY PO BOX 14196 ORANGE, CA 92863		On Account		\$8,345.20

IN RE: **MATTHEW J. EDWARDS**

Case No.

Chapter **11****LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Continuation Sheet No. 1

(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]
MARK PITMAN 8176 S WATERFORD LANE BLOOMINGTON, IN 47403		Personal Loan		<b>\$8,000.00</b>
DRAMATIC CHOICES VICTORIA LINDSTRUM 410 CANON DRIVE SANTA BARBARA, CA 93105		On account		<b>\$6,600.00</b>
DAVID TAIT MASONRY 412 FELLOWSHIP RD SANTA BARBARA, CA 93109		On account		<b>\$5,780.00</b>
HAYWARD LUMBER 421 LAGUNA STREET PO BOX 4776 SANTA BARBARA, CA 93140		On account-business debt		<b>\$5,627.25</b>
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114		Income Taxes		<b>\$5,100.00</b>
SPECIALTY TEAM PLASTERING 4652 VINTAGE RANCH LANE SANTA BARBARA, CA 93110		On account-business debt		<b>\$5,000.00</b>
MARTIN ROOFING PO BOX 40925 SANTA BARBARA, CA 93140		On account-business debt		<b>\$4,385.00</b>



IN RE: **MATTHEW J. EDWARDS**

Case No.

Chapter 11

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

Continuation Sheet No. 2

(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]
RICKS HEATING & AIR CONDITIONING 5915 A DALEY STREET GOLETA, CA 93117		On account-business debt		<b>\$3,897.69</b>
SB STONE 27 N NOPAL STREET SANTA BARBARA, CA 93103		On account-business debt		<b>\$3,169.06</b>
PAUL METCHIK 1316 BROAD STREET SAN LUIS OBISPO, CA 93401		Attorney Fees		<b>\$2,952.54</b>
DAVID & SON ELECTRIC 1368 GLEN ELLEN LANE LOMPOC, CA 93436		On account-business debt		<b>\$2,500.00</b>
AQUA-FLO SUPPLY 30 S PATERA LANE #10 GOLETA, CA 93117		On account-business debt		<b>\$2,006.41</b>
STONEYARD BUILDING MATERIALS 201 N MILPAS SANTA BARBARA, CA 93103		On account-business debt		<b>\$1,977.08</b>
CAPITAL ONE PO BOX 30285 SALT LAKE CITY, UT 84130- 0285		Credit Card		<b>\$1,973.00</b>

IN RE: **MATTHEW J. EDWARDS**

Case No.

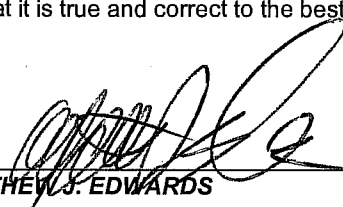
Chapter **11**

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

*Continuation Sheet No. 3*

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: 10/25/10

Signature: 

**MATTHEW J. EDWARDS**

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

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

None

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).)

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).)

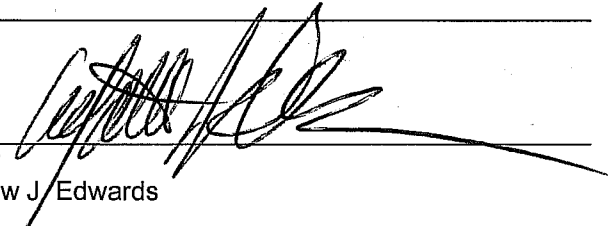
4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy 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 Santa Barbara, California.

Dated Oct. 25, 2010

  
Debtor  
Matthew J. Edwards

Joint Debtor

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

In re **MATTHEW J. EDWARDS**

Case No.

Chapter **11**

**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	No	1	\$6,150,000.00	<div>\$3,893,750.82</div> <div>\$5,100.00</div> <div>\$510,171.85</div>	<div>\$0.00</div> <div>\$14,855.00</div>
B - Personal Property	Yes	4	\$10,180.00		
C - Property Claimed as Exempt	No	1			
D - Creditors Holding Secured Claims	Yes	2			
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	2			
F - Creditors Holding Unsecured Nonpriority Claims	No	6			
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1			
J - Current Expenditures of Individual Debtor(s)	No	1			
TOTAL		20	\$6,160,180.00	\$4,409,022.67	

Document Page 13 of 54  
**UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
NORTHERN DIVISION**In re **MATTHEW J. EDWARDS**

Case No.

Chapter **11****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)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
<b>TOTAL</b>	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **MATTHEW J. EDWARDS**

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

(if known)

**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
Real Property 1585 La Vista Del Oceano Santa Barbara, CA 93109	100% fee	-	\$3,650,000.00	\$2,183,278.00
Residence 1840 La Coronilla Drive Santa Barbara, CA 93019	100% fee	-	\$1,750,000.00	\$1,202,040.82
Real Property -Nipomo 1055 Patricio Lane Nipomo, CA 93444	100% fee	-	\$750,000.00	\$508,432.00
<b>Total:</b>			<b>\$6,150,000.00</b>	

(Report also on Summary of Schedules)

In re **MATTHEW J. EDWARDS**

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

(if known)

**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
1. Cash on hand.		In debtor's possession.	-	\$200.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		American Riveria Bank Checking acct. no. XXXX2290.	-	\$5.00
		Los Padres Bank Checking acct. no. 9836	-	\$10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Usual and customary household goods and furnishings.	-	\$2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Usual and customary men's clothing.	-	\$500.00
7. Furs and jewelry.		Rolex watch (pawned)	-	\$700.00
8. Firearms and sports, photographic, and other hobby equipment.		1 Gibson - Les Paul guitar \$500 (pawned) 1 Martin Guitar \$300 (pawned) 1 Gibson - Firebird \$300 (pawned) 1 Alvarez Acoustic \$200 (pawned) Amplifier \$200	-	\$1,500.00

In re **MATTHEW J. EDWARDS**

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

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

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
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests 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).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			



In re **MATTHEW J. EDWARDS**

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

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

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
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
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			

In re **MATTHEW J. EDWARDS**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

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
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Ford Neighbor	-	\$2,500.00
		Jet ski trailer	-	\$200.00
26. Boats, motors, and accessories.		Yamaha Jet Ski	-	\$1,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Drafting table	-	\$400.00
		Computer	-	\$100.00
29. Machinery, fixtures, equipment, and supplies used in business.		Construction tools	-	\$600.00
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.		Cashier's check	-	\$465.00
<b>Total &gt;</b>				<b>\$10,180.00</b>

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

In re **MATTHEW J. EDWARDS**

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

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds  
\$146,450.\*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Residence 1840 La Coronilla Drive Santa Barbara, CA 93019	C.C.P. § 704.730	\$75,000.00	\$1,750,000.00
Usual and customary household goods and furnishings.	C.C.P. § 704.020	\$2,000.00	\$2,000.00
Usual and customary men's clothing.	C.C.P. § 704.020	\$500.00	\$500.00
Rolex watch.	C.C.P. § 704.040	\$700.00	\$700.00
1 Gibson - Les Paul guitar \$500 1 Martin Guitar \$300 1 Gibson - Firebird \$300 1 Alvarez Acoustic \$200 Amplifier \$200	C.C.P. § 704.020	\$1,500.00	\$1,500.00
2002 Ford Neighbor	C.C.P. § 704.010	\$2,500.00	\$2,500.00
Jet ski trailer	C.C.P. § 704.010	\$200.00	\$200.00
Yamaha Jet Ski	C.C.P. § 704.010	\$25.00	\$1,000.00
Drafting table	C.C.P. § 704.060(a)(1)	\$400.00	\$400.00
Computer	C.C.P. § 704.060(a)(1)	\$100.00	\$100.00
Construction tools	C.C.P. § 704.060(a)(1)	\$600.00	\$600.00
		<b>\$83,525.00</b>	<b>\$1,759,500.00</b>

\* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### 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 (See Instructions Above.)	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
ACCT #: 70510XXXX  AMERICAN RIVIERA BANK 1033 ANACAPA STREET SANTA BARBARA, CA 93101	-	DATE INCURRED: NATURE OF LIEN: <b>2nd Trust Deed</b> COLLATERAL: <b>Residence</b> REMARKS: <b>1840 La Coronilla Santa Barbara, CA</b>  VALUE: <b>\$1,750,000.00</b>		<b>\$472,821.00</b>	
ACCT #: 70970XXXX  AMERICAN RIVIERA BANK 1033 ANACAPA STREET SANTA BARBARA, CA 93101	-	DATE INCURRED: NATURE OF LIEN: <b>1st Trust Deed</b> COLLATERAL: <b>Real Property - Santa Barbara</b> REMARKS: <b>1585 La Vista Del Oceano Drive Santa Barbara, CA</b>  VALUE: <b>\$3,650,000.00</b>		<b>\$2,183,278.00</b>	
ACCT #:  BERNICE JAMES TAX COLLECTOR COUNTY OF SANTA BARBARA PO BOX 579 SANTA BARBARA, CA 93102-0579	-	DATE INCURRED: NATURE OF LIEN: <b>Taxes</b> COLLATERAL: <b>Residence</b> REMARKS: <b>1840 La Coronilla Drive Santa Barbara, CA</b>  VALUE: <b>\$1,750,000.00</b>		<b>\$7,219.82</b>	
ACCT #:  FRANK FREITAS TAX COLLECTOR SAN LUIS OBISPO COUNTY 1055 MONTEREY ST ROOM D-290 SAN LUIS OBISPO, CA 93408	-	DATE INCURRED: NATURE OF LIEN: <b>Taxes</b> COLLATERAL: <b>Real Property -Nipomo</b> REMARKS: <b>1055 Patricio Lane Nipomo, CA</b>  VALUE: <b>\$750,000.00</b>		<b>\$8,100.00</b>	
Subtotal (Total of this Page) >				<b>\$2,671,418.82</b>	<b>\$0.00</b>
Total (Use only on last page) >					

1 continuation sheets attached

(Report also on Summary of Schedules.)

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

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	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
ACCT #: <b>xxxx0443</b>		DATE INCURRED: NATURE OF LIEN: <b>1st Trust Deed</b> COLLATERAL: <b>Real Property -Nipomo</b> REMARKS: <b>1055 Patricio Lane</b> <b>Nipomo, CA</b>		<b>\$500,332.00</b>	
ING DIRECT PO BOX 60 ST CLOUD, MN 56302	-	VALUE: <b>\$750,000.00</b>			
ACCT #: <b>xx-xxxx9567</b>		DATE INCURRED: NATURE OF LIEN: <b>1st Trust Deed</b> COLLATERAL: <b>Residence</b> REMARKS: <b>1840 Via Coronilla Avenue</b> <b>Santa Barbara, CA</b>		<b>\$722,000.00</b>	
LOS PADRES BANK 610 ALAMO PINTADO RD SOLVANG, CA 93463	-	VALUE: <b>\$1,750,000.00</b>			
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				<b>Subtotal (Total of this Page) &gt;</b>	<b>\$1,222,332.00</b>
				<b>Total (Use only on last page) &gt;</b>	<b>\$0.00</b>
					<b>\$3,893,750.82</b>

(Report also on Summary of Schedules.)

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

In re **MATTHEW J. EDWARDS**

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

(If Known)

**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 \$11,725\* 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 \$5,775\* 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 \$2,600\* 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).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
------------------	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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
ACCT #: xxx-xx-3970		DATE INCURRED: CONSIDERATION: <b>Income Taxes</b> REMARKS:		\$5,100.00	\$5,100.00	\$0.00
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114						
Subtotals (Totals of this page) >				\$5,100.00	\$5,100.00	\$0.00
Total >				\$5,100.00		
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						
Totals >					\$5,100.00	\$0.00
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						

### 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 (See instructions above.)	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
ACCT #: <b>Matthew Edwards Construction</b> <b>AQUA-FLO SUPPLY</b> <b>30 S PATERA LANE #10</b> <b>GOLETA, CA 93117</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Building materials</b>				<b>\$2,006.41</b>
ACCT #: <b>xx-x7649</b> <b>CALIFORNIA ELECTRIC SUPPLY</b> <b>PO BOX 14196</b> <b>ORANGE, CA 92863</b>	-	DATE INCURRED: CONSIDERATION: <b>On Account</b> REMARKS: <b>Building materials</b>				<b>\$8,345.20</b>
ACCT #: <b>8375</b> <b>CAPITAL HARDWARE</b> <b>PO BOX 4427</b> <b>SANTA BARBARA, CA 93140-4427</b>	-	DATE INCURRED: CONSIDERATION: <b>On Account</b> REMARKS: <b>Building materials</b>				<b>\$1,477.08</b>
ACCT #: <b>xxxx-xxxx-xxxx-4996</b> <b>CAPITAL ONE</b> <b>PO BOX 30285</b> <b>SALT LAKE CITY, UT 84130-0285</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$1,973.00</b>
ACCT #: <b>xxxxxxxxx2234</b> <b>CHASE</b> <b>PO BOX 24714</b> <b>COLUMBUS, OH 43224</b>	-	DATE INCURRED: CONSIDERATION: <b>On account</b> REMARKS: <b>HELOC - 1725 Hi Mountain Road Residence</b> <b>Foreclosed and sold.</b>				<b>\$198,900.00</b>
ACCT #: <b>xxxxxxxxx6663</b> <b>CHASE</b> <b>PO BOX 24714</b> <b>COLUMBUS, OH 43224</b>	-	DATE INCURRED: CONSIDERATION: <b>On account</b> REMARKS: <b>HELOC - 1055 Patricio Lane Residence</b>				<b>\$200,055.00</b>
<b>Subtotal &gt;</b>						<b>\$412,756.69</b>
<b>Total &gt;</b>						



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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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
ACCT #: <b>Matthew Edwards</b> <b>CONSOLIDATED OVERHEAD DOOR &amp; GATE</b> <b>30 S CALLE CESAR CHAVEZ</b> <b>SANTA BARBARA, CA 93103</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Garage door installation</b>				<b>\$1,603.00</b>
ACCT #: <b>Matt Edwards</b> <b>DAVID &amp; SON ELECTRIC</b> <b>1368 GLEN ELLEN LANE</b> <b>LOMPOC, CA 93436</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Electrical subcontractor</b>				<b>\$2,500.00</b>
ACCT #: <b>1840 La Coronilla</b> <b>DAVID TAIT MASONRY</b> <b>412 FELLOWSHIP RD</b> <b>SANTA BARBARA, CA 93109</b>	-	DATE INCURRED: CONSIDERATION: <b>On account</b> REMARKS: <b>Masonry subcontractor</b>				<b>\$5,780.00</b>
ACCT #: <b>163</b> <b>DECO DRYWALL</b> <b>490 HOT SPRINGS ROAD</b> <b>SANTA BARBARA, CA 93108</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Drywall subcontractor</b>				<b>\$1,155.00</b>
ACCT #: <b>XXXX XXXX XXXX 8739</b> <b>DISCOVER CARD</b> <b>PO BOX 3008</b> <b>NEW ALBANY, NY 43054-3008</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS: <b>c/o Capital Management Services</b>				<b>\$10,874.00</b>
ACCT #: <b>xxxxxxxxxxxx3322</b> <b>DISH NETWORK</b> <b>C/O GC SERVICES</b> <b>6330 GULTON</b> <b>HOUSTON, TX 77081</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - Dish Network</b> REMARKS:				<b>\$38.87</b>
<div style="display: flex; justify-content: space-between;"> <span>Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</span> <span><b>Subtotal &gt;</b></span> </div>						<b>\$21,950.87</b>
<div style="display: flex; justify-content: space-between;"> <span> <b>Total &gt;</b>            (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.)         </span> </div>						

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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
ACCT #: <b>Matthew Edwards</b> <b>DOUGLAS E WILSON PLUMBING</b> <b>215 GRAY AVENUE</b> <b>SANTA BARBARA, CA 93101</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Plumbing sub-contractor</b>				<b>\$1,114.69</b>
ACCT #: <b>xxxx xx xxxxxilla</b> <b>DRAMATIC CHOICES</b> <b>VICTORIA LINDSTRUM</b> <b>410 CANON DRIVE</b> <b>SANTA BARBARA, CA 93105</b>	-	DATE INCURRED: CONSIDERATION: <b>On account</b> REMARKS: <b>Staging of residence during listing</b>				<b>\$6,600.00</b>
ACCT #: <b>xxxx-xxxx-xxxx-2023</b> <b>GE MONEY BANK</b> <b>PO BOX 9814</b> <b>EL PASO, TX 79998-1417</b>	-	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$15,234.00</b>
ACCT #: <b>xxxx2225</b> <b>HAYWARD LUMBER</b> <b>421 LAGUNA STREET</b> <b>PO BOX 4776</b> <b>SANTA BARBARA, CA 93140</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Building materials</b>				<b>\$5,627.25</b>
ACCT #: <b>xx-xxxx2186</b> <b>MARBORG INDUSTRIES</b> <b>PO BOX 4127</b> <b>SANTA BARBARA, CA 93140-4127</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Portable restroom service</b>				<b>\$633.01</b>
ACCT #: <b>MARK PITMAN</b> <b>8176 S WATERFORD LANE</b> <b>BLOOMINGTON, IN 47403</b>	-	DATE INCURRED: CONSIDERATION: <b>Personal Loan</b> REMARKS:				<b>\$8,000.00</b>
<div style="display: flex; justify-content: space-between;"> <div>Sheet no. <u>2</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</div> <div><b>Subtotal &gt;</b></div> </div>						<b>\$37,208.95</b>
<div style="text-align: right;"><b>Total &gt;</b></div> <div style="text-align: center;">(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.)</div>						

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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
ACCT #: xxxxxxxx xxxxxence <b>MARTIN ROOFING</b> <b>PO BOX 40925</b> <b>SANTA BARBARA, CA 93140</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Roofing subcontractor</b>				<b>\$4,385.00</b>
ACCT #: M.J. Edwards <b>MISSION READY MIX</b> <b>11011 AZAHAR STREET</b> <b>SATICOY, CA 93004</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Building materials</b>				<b>\$11,520.45</b>
ACCT #: xxxx xxxards <b>NEWTON SUPPLIES</b> <b>PO BOX 4187</b> <b>SATICOY, CA 93007-0187</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Building materials</b>				<b>\$247.03</b>
ACCT #: 0318 <b>PAUL METCHIK</b> <b>1316 BROAD STREET</b> <b>SAN LUIS OBISPO, CA 93401</b>	-	DATE INCURRED: CONSIDERATION: <b>Attorney Fees</b> REMARKS:				<b>\$2,952.54</b>
ACCT #: xxxxxxxx813-4 <b>PGE</b> <b>BOX 997300</b> <b>SACRAMENTO, CA 95899-7300</b>	-	DATE INCURRED: CONSIDERATION: <b>Arrearage</b> REMARKS: <b>Closed electric utility account</b>				<b>\$83.34</b>
ACCT #: <b>RANCHITA ESTATES HOA</b> <b>C/O CREDIT BUREAU</b> <b>1666 RAMONA AVE</b> <b>GROVER BEACH, CA 93483-0480</b>	-	DATE INCURRED: CONSIDERATION: <b>Collecting for - HOA dues</b> REMARKS:				<b>\$1,324.01</b>
<div style="display: flex; justify-content: space-between;"> <span>Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to</span> <span><b>Subtotal &gt;</b></span> </div>						<b>\$20,512.37</b>
<div style="display: flex; justify-content: space-between;"> <span>Schedule of Creditors Holding Unsecured Nonpriority Claims</span> <span><b>Total &gt;</b></span> </div> <div style="text-align: center; margin-top: 10px;">             (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.)         </div>						

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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
ACCT #: <b>Matt Edwards</b> <b>RICHARD GONZALEZ</b> <b>121 MOHAWK RD</b> <b>SANTA BARBARA, CA 93109</b>	-	DATE INCURRED: CONSIDERATION: <b>On account</b> REMARKS: <b>Woodwork fabrication</b>				<b>\$200.00</b>
ACCT #: <b>Matt Edwards</b> <b>RICKS HEATING &amp; AIR CONDITIONING</b> <b>5915 A DALEY STREET</b> <b>GOLETA, CA 93117</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Subcontractor</b>				<b>\$3,897.69</b>
ACCT #: <b>xxxxx-xxxxxx7169</b> <b>SANTA BARBARA ATHLETIC CLUB</b> <b>C/O TRANSWORLD</b> <b>PO BOX 1864</b> <b>SANTA ROSA, CA 95402</b>	-	DATE INCURRED: CONSIDERATION: <b>Collection Account</b> REMARKS:				<b>\$586.00</b>
ACCT #: <b>13670</b> <b>SB STONE</b> <b>27 N NOPAL STREET</b> <b>SANTA BARBARA, CA 93103</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Plastering subcontractor</b>				<b>\$3,169.06</b>
ACCT #: <b>Matt Edwards</b> <b>SHARED WELL ACCOUNT</b> <b>C/O TERRY SOARES</b> <b>1025 PATRICIO LANE</b> <b>NIPOMO, CA 93444</b>	-	DATE INCURRED: CONSIDERATION: <b>Utilities</b> REMARKS: <b>Shared utilities account</b>				<b>\$750.00</b>
ACCT #: <b>Matt Edwards</b> <b>SPECIALTY CRANE &amp; RIGGING</b> <b>ONE SOUTH FAIRVIEW</b> <b>GOLETA, CA 93117</b>	-	DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Crane service</b>				<b>\$1,451.25</b>
Sheet no. <u>4</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$10,054.00</b>
(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.)						<b>Total &gt;</b>

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	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
ACCT #: xxxx xxxards SPECIALTY TEAM PLASTERING 4652 VINTAGE RANCH LANE SANTA BARBARA, CA 93110		DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS:				\$5,000.00
ACCT #: Matthew Edwards STONEYARD BUILDING MATERIALS 201 N MILPAS SANTA BARBARA, CA 93103		DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS:				\$1,977.08
ACCT #: xxxxxxxx xxxards SYDNEY BAUMGARTNER LANDSCAPE ARCHITECT 2424 ANACAPA STREET SANTA BARBARA, CA 93105		DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Design services</b>				\$222.90
ACCT #: EDW101 VISTA STEEL 6100 A FRANCIS BOTELLO RD GOLETA, CA 93117		DATE INCURRED: CONSIDERATION: <b>On account-business debt</b> REMARKS: <b>Building materials</b>				\$488.99
Subtotal >						\$7,688.97
Total >						\$510,171.85
(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.)						

Sheet no. 5 of 5 continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Nonpriority Claims

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ 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.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. 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 the eight-year period 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, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

## 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.

<b>Debtor's Marital Status:</b>	<b>Dependents of Debtor and Spouse</b>			
<b>Single</b>	<b>Relationship(s):</b>	<b>Age(s):</b>	<b>Relationship(s):</b>	<b>Age(s):</b>
<b>Employment:</b>	<b>Debtor</b>		<b>Spouse</b>	
Occupation	Engineer/Contractor			
Name of Employer	Self-employed			
How Long Employed	29 years			
Address of Employer				

INCOME: (Estimate of average or projected monthly income at time case filed)	<u>DEBTOR</u>	<u>SPOUSE</u>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	<b>\$0.00</b>	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$0.00</b>	
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$0.00</b>	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. _____	\$0.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$0.00</b>	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$0.00</b>	

(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:  
**Debtor anticipates restarting structural engineering and construction services.**



IN RE: MATTHEW J. EDWARDS

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 bi-weekly, 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) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$13,000.00	
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$230.00 \$100.00 \$40.00	
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$500.00 \$100.00 \$25.00	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$220.00 \$40.00	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	\$600.00	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:		
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:		
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.)	<b>\$14,855.00</b>	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>		
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)		\$0.00 \$14,855.00 (\$14,855.00)

**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 \_\_\_\_\_ **22** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 10/25/10

Signature   
**MATTHEW J. EDWARDS**

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

In re: **MATTHEW J. EDWARDS**Case No. \_\_\_\_\_  
(if known)**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
0	2008
0	2009
0	Jan. 1, 2010 to present.

**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, or 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
\$850	2008 - Interest on checking account balance.
\$71	2009 - Interest on checking account balance.
\$200	2010 - interest on checking balance

**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
Pacific Blue Pool & Spa	10/25/10	\$2,800	
Aguilera Concrete Pumping	10/25/10	\$1,555	
Mike Schlagel	10/25/10	\$3,100	

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 \$5,850\*. 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.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: **MATTHEW J. EDWARDS**

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

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

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.)

**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.)

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.)

**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
Santa Barbara Bank & Trust	6/25/10	1725 Hi Mountain Road Arroyo Grande, CA
		\$430,000

**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.)

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.)

**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.)

In re: **MATTHEW J. EDWARDS**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 2

**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
Construction tools \$8,000	Burglary at 1585 La Vista Del Oceana Santa Barbara, CA - no insurance	March 2010

**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 PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Griffith & Thornburgh, LLP 8 E. Figueroa Street, #300 Santa Barbara, CA 93101	Oct. 14, 2010	\$40,000

**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
Pacific Auto Group 1858 E. Thompson Blvd. Ventura, CA 93001	10/13/10	2003 Porsche 911 - \$53,500
Jim Christopher 303 w. Park Avenue Boone, IA 50036	10/4/10	2004 Toyota Tundra - \$8,900

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.

**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.)

In re: **MATTHEW J. EDWARDS**

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

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 3*

---

**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.)

---

**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.)

---

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

---

**15. Prior address of debtor**

None



If the 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.

---

**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.

---

**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:

---

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.

---

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.

In re: **MATTHEW J. EDWARDS**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 4

**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 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 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 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 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 six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR OTHER INDIVIDUAL  
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS****BEGINNING AND ENDING  
DATES**

**Matthew J. Edwards  
Consulting Structural Engineer  
1585 La Vista Del Oceano  
Santa Barbara, CA 93109**

**Engineering****1989 - present****Tax ID: 3970**

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.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**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.

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.

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.

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.

In re: **MATTHEW J. EDWARDS**

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

**STATEMENT OF FINANCIAL AFFAIRS**  
*Continuation Sheet No. 5*

---

**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.

None



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

---

**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.

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.

---

**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.

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.

---

**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.

---

**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.

---

**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.



In re: **MATTHEW J. EDWARDS**

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

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

*[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 10/25/10

Signature  
of Debtor

  
**MATTHEW J. EDWARDS**

Date \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

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

# UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

In re  
MATTHEW J. EDWARDS

Case No.:

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Debtor.

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

For legal services, I have agreed to accept ..... \$ as allowed

Prior to the filing of this statement I have received ..... \$ 40,000

Balance Due ..... \$ unknown

- The source of the compensation paid to me was:

☒ Debtor ☐ Other (*specify*)

- The source of compensation to be paid to me is:

☒ Debtor ☐ Other (*specify*)

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

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

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

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

~~d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~

e. [Other provisions as needed].

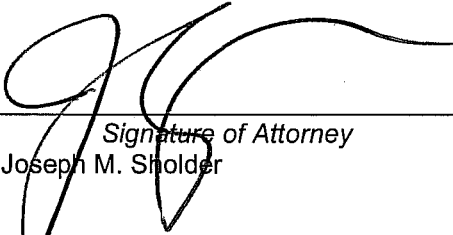
Such other matters as are required, excluding those matters set forth in the Retainer Agreement attached to our Application to be Employed.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services  
None.

### 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.

Oct. 25, 2010  
Date



Signature of Attorney  
Joseph M. Sholder

GRIFFITH & THORNBURGH, LLP  
Name of Law Firm

February 2006

2006 USBC Central District of California

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA

In re  
MATTHEW J. EDWARDS

CHAPTER: 11

Debtor(s).

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, Matthew J. Edwards, 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, \_\_\_\_\_, the debtor in this case, declare under penalty of  
(Print Name of Joint Debtor, if any)

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 Oct. 25, 2010

Signature

Debtor  
Matthew J. Edwards

Date \_\_\_\_\_

Signature

Joint Debtor (if any)

Case Number:

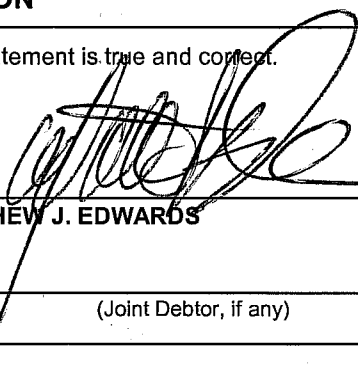
## CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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														
<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input checked="" type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p>														
1	<p>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.</p>			<p><b>Column A</b></p> <p><b>Debtor's Income</b></p>	<p><b>Column B</b></p> <p><b>Spouse's Income</b></p>									
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$0.00										
3	<p><b>Net income from the operation of a business, profession, or farm.</b> 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.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>			a.	Gross receipts	\$0.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from Line a.	\$0.00	
a.	Gross receipts	\$0.00												
b.	Ordinary and necessary business expenses	\$0.00												
c.	Business income	Subtract Line b from Line a.												
4	<p><b>Net rental and other real property income.</b> 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.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a.</td> </tr> </table>			a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a.	\$0.00	
a.	Gross receipts	\$0.00												
b.	Ordinary and necessary operating expenses	\$0.00												
c.	Rent and other real property income	Subtract Line b from Line a.												
5	<b>Interest, dividends, and royalties.</b>			\$0.00										
6	<b>Pension and retirement income.</b>			\$0.00										
7	<p><b>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.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>			\$0.00										
8	<p><b>Unemployment compensation.</b> 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:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 25%; text-align: center;">Debtor \$0.00</td> <td style="width: 30%; text-align: center;">Spouse</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse	\$0.00							
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$0.00	Spouse												
9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>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.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 75%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> </tr> </table>			a.			b.			\$0.00				
a.														
b.														

10	<b>Subtotal of current monthly income.</b> 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).	\$0.00
11	<b>Total current monthly income.</b> 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.	\$0.00

**Part II: VERIFICATION**

12	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)	
	Date: <u>10-25-10</u>	Signature: <u></u>
		<b>MATTHEW J. EDWARDS</b>
	Date: _____	Signature: _____ (Joint Debtor, if any)

**Current Monthly Income Calculation Details**In re: **MATTHEW J. EDWARDS**

Case Number:

Chapter: **11****2. Gross wages, salary, tips, bonuses, overtime commissions.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month

**Debtor****Self-employed**

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
--------	--------	--------	--------	--------	--------	--------	--------

**3. Income from the operation of a business, profession or farm.**

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month

**Debtor****Construction-development**

Gross receipts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ordinary/necessary business expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Business income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
NORTHERN DIVISION

IN RE: MATTHEW J. EDWARDS

CASE NO

CHAPTER 11

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date



Signature

  
MATTHEW J. EDWARDS

Date

Signature



MATTHEW J. EDWARDS  
1840 LA CORONILLA DRIVE  
SANTA BARBARA, CA 93109

Joseph M Sholder  
Griffith & Thornburgh LLP  
8 E Figueroa Street Ste 300  
Santa Barbara, CA 93101

UNITED STATES TRUSTEE  
21051 WARNER CENTER LN #115  
WOODLAND HILLS, CA 91367

AMERICAN RIVIERA BANK  
1033 ANACAPA STREET  
SANTA BARBARA, CA 93101

AQUA-FLO SUPPLY  
30 S PATERA LANE #10  
GOLETA, CA 93117

BERNICE JAMES TAX COLLECTOR  
COUNTY OF SANTA BARBARA  
PO BOX 579  
SANTA BARBARA, CA 93102-0579

CALIFORNIA ELECTRIC SUPPLY  
PO BOX 14196  
ORANGE, CA 92863

CAPITAL HARDWARE  
PO BOX 4427  
SANTA BARBARA, CA 93140-4427

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY, UT 84130-0285

CHASE  
PO BOX 24714  
COLUMBUS, OH 43224

CONSOLIDATED OVERHEAD DOOR & GATE  
30 S CALLE CESAR CHAVEZ  
SANTA BARBARA, CA 93103

DAVID & SON ELECTRIC  
1368 GLEN ELLEN LANE  
LOMPOC, CA 93436

DAVID TAIT MASONRY  
412 FELLOWSHIP RD  
SANTA BARBARA, CA 93109

DECO DRYWALL  
490 HOT SPRINGS ROAD  
SANTA BARBARA, CA 93108

DISCOVER CARD  
PO BOX 3008  
NEW ALBANY, NY 43054-3008

DISH NETWORK  
C/O GC SERVICES  
6330 GULTON  
HOUSTON, TX 77081

DOUGLAS E WILSON PLUMBING  
215 GRAY AVENUE  
SANTA BARBARA, CA 93101

DRAMATIC CHOICES  
VICTORIA LINDSTRUM  
410 CANON DRIVE  
SANTA BARBARA, CA 93105

FRANK FREITAS TAX COLLECTOR  
SAN LUIS OBISPO COUNTY  
1055 MONTEREY ST ROOM D-290  
SAN LUIS OBISPO, CA 93408

GE MONEY BANK  
PO BOX 9814  
EL PASO, TX 79998-1417

HAYWARD LUMBER  
421 LAGUNA STREET  
PO BOX 4776  
SANTA BARBARA, CA 93140

ING DIRECT  
PO BOX 60  
ST CLOUD, MN 56302

INTERNAL REVENUE SERVICE  
PO BOX 21126  
PHILADELPHIA, PA 19114

LOS PADRES BANK  
610 ALAMO PINTADO RD  
SOLVANG, CA 93463

MARBORG INDUSTRIES  
PO BOX 4127  
SANTA BARBARA, CA 93140-4127

MARK PITMAN  
8176 S WATERFORD LANE  
BLOOMINGTON, IN 47403

MARTIN ROOFING  
PO BOX 40925  
SANTA BARBARA, CA 93140

MISSION READY MIX  
11011 AZAHAR STREET  
SATICOY, CA 93004

NEWTON SUPPLIES  
PO BOX 4187  
SATICOY, CA 93007-0187

PAUL METCHIK  
1316 BROAD STREET  
SAN LUIS OBISPO, CA 93401

PGE  
BOX 997300  
SACRAMENTO, CA 95899-7300

RANCHITA ESTATES HOA  
C/O CREDIT BUREAU  
1666 RAMONA AVE  
GROVER BEACH, CA 93483-0480

RICHARD GONZALEZ  
121 MOHAWK RD  
SANTA BARBARA, CA 93109

RICKS HEATING & AIR CONDITIONING  
5915 A DALEY STREET  
GOLETA, CA 93117

SANTA BARBARA ATHLETIC CLUB  
C/O TRANSWORLD  
PO BOX 1864  
SANTA ROSA, CA 95402

SB STONE  
27 N NOPAL STREET  
SANTA BARBARA, CA 93103

SHARED WELL ACCOUNT  
C/O TERRY SOARES  
1025 PATRICIO LANE  
NIPOMO, CA 93444

SPECIALTY CRANE & RIGGING  
ONE SOUTH FAIRVIEW  
GOLETA, CA 93117

SPECIALTY TEAM PLASTERING  
4652 VINTAGE RANCH LANE  
SANTA BARBARA, CA 93110

STONEYARD BUILDING MATERIALS  
201 N MILPAS  
SANTA BARBARA, CA 93103

SYDNEY BAUMGARTNER  
LANDSCAPE ARCHITECT  
2424 ANACAPA STREET  
SANTA BARBARA, CA 93105

VISTA STEEL  
6100 A FRANCIS BOTELLO RD  
GOLETA, CA 93117