

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
NORTHERN DIVISIONPage 1 of 54
Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): EDWARDS, MATTHEW J.		Name of Joint Debtor (Spouse) (Last, First, Middle): None							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		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): xxx-xx-3970		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): 1840 LA CORONILLA DRIVE SANTA BARBARA, CA		Street Address of Joint Debtor (No. and Street, City, and State):							
		ZIP CODE 93109							
County of Residence or of the Principal Place of Business: SANTA BARBARA		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							
Location of Principal Assets of Business Debtor (if different from street address above): N/A		ZIP CODE							
Type of Debtor (Form of Organization) (Check one box.)	Nature of Business (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	Chapter of Bankruptcy Code Under Which the Petition is Filed (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 <hr/> Tax-Exempt Entity (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).	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding						
		Nature of Debts (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.							
Filing Fee (Check one box.)		Check one box: Chapter 11 Debtors <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). Check if: <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).							
<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.		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).							
Statistical/Administrative Information									
<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									
Estimated Number of Creditors									
1-49	50-99	100-199	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
Estimated Assets									
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	<input checked="" 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
Estimated Liabilities									
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	<input checked="" 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

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		
Document Page 2 of 54 Name of Debtor(s): MATTHEW J. EDWARDS		
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)		
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (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.		
Exhibit 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).		
X _____		
Date		
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <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.		
Information Regarding the Debtor - Venue (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.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

Voluntary Petition

Document

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

Page 3 of 54

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

10/25/10

Date

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***10-25-10*

Date

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

Signature of Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

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.

Attorney of Record: 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

CASE NO.:

CHAPTER: 11

Debtor(s). 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

Joseph M. Sholder

Printed Name of Attorney for Signing Party

Date

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.

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) Name of creditor and complete mailing address, including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	(5) 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 \$8,000.00

DRAMATIC CHOICES
VICTORIA LINDSTRUM
410 CANON DRIVE
SANTA BARBARA, CA 93105 On account \$6,600.00

DAVID TAIT MASONRY
412 FELLOWSHIP RD
SANTA BARBARA, CA 93109 On account \$5,780.00

HAYWARD LUMBER
421 LAGUNA STREET
PO BOX 4776
SANTA BARBARA, CA 93140 On account-business debt \$5,627.25

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114 Income Taxes \$5,100.00

SPECIALTY TEAM PLASTERING
4652 VINTAGE RANCH LANE
SANTA BARBARA, CA 93110 On account-business debt \$5,000.00

MARTIN ROOFING
PO BOX 40925
SANTA BARBARA, CA 93140 On account-business debt \$4,385.00

IN RE: MATTHEW J. EDWARDS

Case No.

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 2

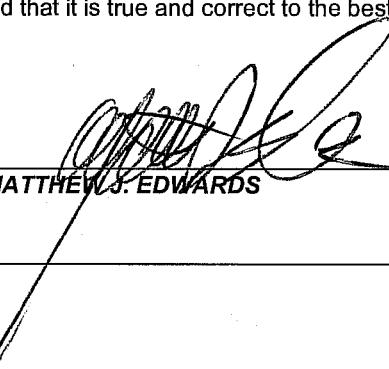
(1) Name of creditor and complete mailing address, including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	(5) 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		\$3,897.69
SB STONE 27 N NOPAL STREET SANTA BARBARA, CA 93103		On account-business debt		\$3,169.06
PAUL METCHIK 1316 BROAD STREET SAN LUIS OBISPO, CA 93401		Attorney Fees		\$2,952.54
DAVID & SON ELECTRIC 1368 GLEN ELLEN LANE LOMPOC, CA 93436		On account-business debt		\$2,500.00
AQUA-FLO SUPPLY 30 S PATERA LANE #10 GOLETA, CA 93117		On account-business debt		\$2,006.41
STONEYARD BUILDING MATERIALS 201 N MILPAS SANTA BARBARA, CA 93103		On account-business debt		\$1,977.08
CAPITAL ONE PO BOX 30285 SALT LAKE CITY, UT 84130-0285		Credit Card		\$1,973.00

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: 10/25/10Signature: 
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		
B - Personal Property	Yes	4	\$10,180.00		
C - Property Claimed as Exempt	No	1			
D - Creditors Holding Secured Claims	Yes	2		\$3,893,750.82	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	No	2		\$5,100.00	
F - Creditors Holding Unsecured Nonpriority Claims	No	6		\$510,171.85	
G - Executory Contracts and Unexpired Leases	No	1			
H - Codebtors	No	1			
I - Current Income of Individual Debtor(s)	No	1		\$0.00	
J - Current Expenditures of Individual Debtor(s)	No	1		\$14,855.00	
TOTAL		20	\$6,160,180.00	\$4,409,022.67	

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.

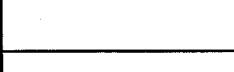
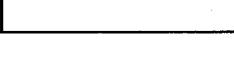
Summarize the following types of liabilities, as reported in the Schedules, and total them.

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)	
TOTAL	

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

Total: \$6,150,000.00

(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 homestead 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.	X	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 incorpo- rated 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 Jet ski trailer	-	\$2,500.00 \$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 Computer	-	\$400.00 \$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

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

3 continuation sheets attached

Total >

\$10,180.00

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)

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

Check if debtor claims a homestead exemption that exceeds
\$146,450.*

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
* 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.		\$83,525.00	\$1,759,500.00

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	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
				DISPUTED		
ACCT #: 70510XXXX		DATE INCURRED: NATURE OF LIEN: 2nd Trust Deed COLLATERAL: Residence REMARKS: 1840 La Coronilla Santa Barbara, CA			\$472,821.00	
AMERICAN RIVIERA BANK 1033 ANACAPA STREET SANTA BARBARA, CA 93101		VALUE: \$1,750,000.00				
ACCT #: 70970XXXX		DATE INCURRED: NATURE OF LIEN: 1st Trust Deed COLLATERAL: Real Property - Santa Barbara REMARKS: 1585 La Vista Del Oceano Drive Santa Barbara, CA			\$2,183,278.00	
AMERICAN RIVIERA BANK 1033 ANACAPA STREET SANTA BARBARA, CA 93101		VALUE: \$3,650,000.00				
ACCT #:		DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: Residence REMARKS: 1840 La Coronilla Drive Santa Barbara, CA			\$7,219.82	
BERNICE JAMES TAX COLLECTOR COUNTY OF SANTA BARBARA PO BOX 579 SANTA BARBARA, CA 93102-0579		VALUE: \$1,750,000.00				
ACCT #:		DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: Real Property -Nipomo REMARKS: 1055 Patricio Lane Nipomo, CA			\$8,100.00	
FRANK FREITAS TAX COLLECTOR SAN LUIS OBISPO COUNTY 1055 MONTEREY ST ROOM D-290 SAN LUIS OBISPO, CA 93408		VALUE: \$750,000.00				
Subtotal (Total of this Page) >					\$2,671,418.82	\$0.00
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	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxx0443		DATE INCURRED: NATURE OF LIEN: 1st Trust Deed COLLATERAL: Real Property -Nipomo REMARKS: 1055 Patricio Lane Nipomo, CA			\$500,332.00	
ING DIRECT PO BOX 60 ST CLOUD, MN 56302		VALUE: \$750,000.00				
ACCT #: xx-xxxx9567		DATE INCURRED: NATURE OF LIEN: 1st Trust Deed COLLATERAL: Residence REMARKS: 1840 Via Coronilla Avenue Santa Barbara, CA			\$722,000.00	
LOS PADRES BANK 610 ALAMO PINTADO RD SOLVANG, CA 93463		VALUE: \$1,750,000.00				

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

Subtotal (Total of this Page) >
 Total (Use only on last page) >

\$1,222,332.00 **\$0.00**

\$3,893,750.82 **\$0.00**

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

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 Internal Revenue Service PO Box 21126 Philadelphia, PA 19114		DATE INCURRED: CONSIDERATION: Income Taxes REMARKS:				\$5,100.00	\$5,100.00	\$0.00

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

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.)

(if known)

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 #: Matthew Edwards Construction AQUA-FLO SUPPLY 30 S PATERA LANE #10 GOLETA, CA 93117			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Building materials				\$2,006.41
ACCT #: xx-x7649 CALIFORNIA ELECTRIC SUPPLY PO BOX 14196 ORANGE, CA 92863			DATE INCURRED: CONSIDERATION: On Account REMARKS: Building materials				\$8,345.20
ACCT #: 8375 CAPITAL HARDWARE PO BOX 4427 SANTA BARBARA, CA 93140-4427			DATE INCURRED: CONSIDERATION: On Account REMARKS: Building materials				\$1,477.08
ACCT #: xxxx-xxxx-xxxx-4996 CAPITAL ONE PO BOX 30285 SALT LAKE CITY, UT 84130-0285			DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,973.00
ACCT #: xxxxxxxx2234 CHASE PO BOX 24714 COLUMBUS, OH 43224			DATE INCURRED: CONSIDERATION: On account REMARKS: HELOC - 1725 Hi Mountain Road Residence Foreclosed and sold.				\$198,900.00
ACCT #: xxxxxxxx6663 CHASE PO BOX 24714 COLUMBUS, OH 43224			DATE INCURRED: CONSIDERATION: On account REMARKS: HELOC - 1055 Patricio Lane Residence				\$200,055.00
							Subtotal > \$412,756.69
							Total > _____
							(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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 #: Matthew Edwards CONSOLIDATED OVERHEAD DOOR & GATE 30 S CALLE CESAR CHAVEZ SANTA BARBARA, CA 93103			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Garage door installation				\$1,603.00
ACCT #: Matt Edwards DAVID & SON ELECTRIC 1368 GLEN ELLEN LANE LOMPOC, CA 93436			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Electrical subcontractor				\$2,500.00
ACCT #: 1840 La Coronilla DAVID TAIT MASONRY 412 FELLOWSHIP RD SANTA BARBARA, CA 93109			DATE INCURRED: CONSIDERATION: On account REMARKS: Masonry subcontractor				\$5,780.00
ACCT #: 163 DECO DRYWALL 490 HOT SPRINGS ROAD SANTA BARBARA, CA 93108			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Drywall subcontractor				\$1,155.00
ACCT #: XXXX XXXX XXXX 8739 DISCOVER CARD PO BOX 3008 NEW ALBANY, NY 43054-3008			DATE INCURRED: CONSIDERATION: Credit Card REMARKS: c/o Capital Management Services				\$10,874.00
ACCT #: xxxxxxxxxxxx3322 DISH NETWORK C/O GC SERVICES 6330 GULTON HOUSTON, TX 77081			DATE INCURRED: CONSIDERATION: Collecting for - Dish Network REMARKS:				\$38.87
Sheet no. <u>1</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal >			\$21,950.87
				Total >			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the			
				Statistical Summary of Certain Liabilities and Related Data.)			

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 #: Matthew Edwards DOUGLAS E WILSON PLUMBING 215 GRAY AVENUE SANTA BARBARA, CA 93101			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Plumbing sub-contractor				\$1,114.69
ACCT #: xxxx xx xxxxillia DRAMATIC CHOICES VICTORIA LINDSTRUM 410 CANON DRIVE SANTA BARBARA, CA 93105			DATE INCURRED: CONSIDERATION: On account REMARKS: Staging of residence during listing				\$6,600.00
ACCT #: xxxx-xxxx-xxxx-2023 GE MONEY BANK PO BOX 9814 EL PASO, TX 79998-1417			DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$15,234.00
ACCT #: xxxx2225 HAYWARD LUMBER 421 LAGUNA STREET PO BOX 4776 SANTA BARBARA, CA 93140			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Building materials				\$5,627.25
ACCT #: xx-xxxx2186 MARBORG INDUSTRIES PO BOX 4127 SANTA BARBARA, CA 93140-4127			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Portable restroom service				\$633.01
ACCT #: MARK PITMAN 8176 S WATERFORD LANE BLOOMINGTON, IN 47403			DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:				\$8,000.00
Sheet no. <u>2</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal >			\$37,208.95
				Total >			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the			
				Statistical Summary of Certain Liabilities and Related Data.)			

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 #: XXXXXXX XXXXXence MARTIN ROOFING PO BOX 40925 SANTA BARBARA, CA 93140			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Roofing subcontractor				\$4,385.00
ACCT #: M.J. Edwards MISSION READY MIX 11011 AZAHAR STREET SATICOY, CA 93004			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Building materials				\$11,520.45
ACCT #: xxxx xxards NEWTON SUPPLIES PO BOX 4187 SATICOY, CA 93007-0187			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Building materials				\$247.03
ACCT #: 0318 PAUL METCHIK 1316 BROAD STREET SAN LUIS OBISPO, CA 93401			DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$2,952.54
ACCT #: XXXXXXX813-4 PGE BOX 997300 SACRAMENTO, CA 95899-7300			DATE INCURRED: CONSIDERATION: Arrearage REMARKS: Closed electric utility account				\$83.34
ACCT #: RANCHITA ESTATES HOA C/O CREDIT BUREAU 1666 RAMONA AVE GROVER BEACH, CA 93483-0480			DATE INCURRED: CONSIDERATION: Collecting for - HOA dues REMARKS:				\$1,324.01
Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal >			\$20,512.37
				Total >			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the			
				Statistical Summary of Certain Liabilities and Related Data.)			

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 #: Matt Edwards RICHARD GONZALEZ 121 MOHAWK RD SANTA BARBARA, CA 93109			DATE INCURRED: CONSIDERATION: On account REMARKS: Woodwork fabrication				\$200.00
ACCT #: Matt Edwards RICKS HEATING & AIR CONDITIONING 5915 A DALEY STREET GOLETA, CA 93117			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Subcontractor				\$3,897.69
ACCT #: XXXXX-XXXXXX7169 SANTA BARBARA ATHLETIC CLUB C/O TRANSWORLD PO BOX 1864 SANTA ROSA, CA 95402			DATE INCURRED: CONSIDERATION: Collection Account REMARKS:				\$586.00
ACCT #: 13670 SB STONE 27 N NOPAL STREET SANTA BARBARA, CA 93103			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Plastering subcontractor				\$3,169.06
ACCT #: Matt Edwards SHARED WELL ACCOUNT C/O TERRY SOARES 1025 PATRICIO LANE NIPOMO, CA 93444			DATE INCURRED: CONSIDERATION: Utilities REMARKS: Shared utilities account				\$750.00
ACCT #: Matt Edwards SPECIALTY CRANE & RIGGING ONE SOUTH FAIRVIEW GOLETA, CA 93117			DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Crane service				\$1,451.25
Sheet no. <u>4</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal >			\$10,054.00
				Total >			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the			
				Statistical Summary of Certain Liabilities and Related Data.)			

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.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxx xxxxards SPECIALTY TEAM PLASTERING 4652 VINTAGE RANCH LANE SANTA BARBARA, CA 93110	-	DATE INCURRED: CONSIDERATION: On account-business debt REMARKS:			\$5,000.00
ACCT #: Matthew Edwards STONEYARD BUILDING MATERIALS 201 N MILPAS SANTA BARBARA, CA 93103	-	DATE INCURRED: CONSIDERATION: On account-business debt REMARKS:			\$1,977.08
ACCT #: xxxxxxxx xxxxards SYDNEY BAUMGARTNER LANDSCAPE ARCHITECT 2424 ANACAPA STREET SANTA BARBARA, CA 93105	-	DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Design services			\$222.90
ACCT #: EDW101 VISTA STEEL 6100 A FRANCIS BOTELLO RD GOLETA, CA 93117	-	DATE INCURRED: CONSIDERATION: On account-business debt REMARKS: Building materials			\$488.99

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 or 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.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
	Relationship(s):	Age(s):	Relationship(s):	Age(s):
Single				
Employment:	Debtor	Spouse		
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)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR

\$0.00

2. Estimate monthly overtime

\$0.00

3. SUBTOTAL

\$0.00

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

\$0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$0.00

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):

\$0.00

a. _____

\$0.00

b. _____

\$0.00

c. _____

\$0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$0.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$0.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$0.00

(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.

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)	\$13,000.00
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	
2. Utilities: a. Electricity and heating fuel	\$230.00
b. Water and sewer	\$100.00
c. Telephone	\$40.00
d. Other:	
3. Home maintenance (repairs and upkeep)	
4. Food	\$500.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	
7. Medical and dental expenses	\$25.00
8. Transportation (not including car payments)	
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$220.00
b. Life	
c. Health	
d. Auto	\$40.00
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$600.00
Specify:	
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.)	\$14,855.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$0.00
b. Average monthly expenses from Line 18 above	\$14,855.00
c. Monthly net income (a. minus b.)	(\$14,855.00)

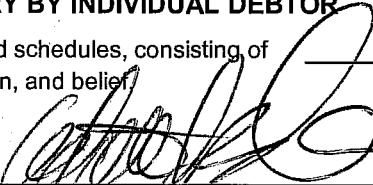
DECLARATION CONCERNING DEBTOR'S SCHEDULES

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.)

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. Tompson 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

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. _____

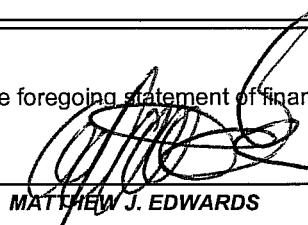
(if known)

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 10/25/10Signature
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.

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

2. The source of the compensation paid to me was:

Debtor Other (specify)

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

Debtor Other (specify)

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

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

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

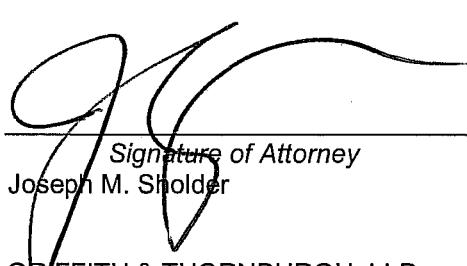
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting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

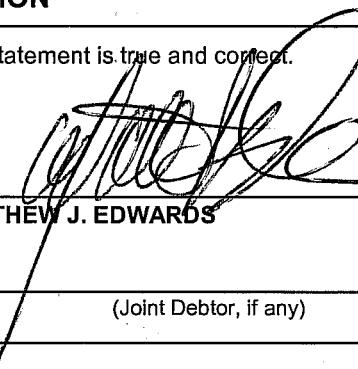
In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME

Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. <p>a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p>												
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$0.00									
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 45%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>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	Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 45%;">Gross receipts</td> <td style="width: 45%; text-align: right;">\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>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	Interest, dividends, and royalties.		\$0.00									
6	Pension and retirement income.		\$0.00									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.		\$0.00									
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 25%; text-align: right;">Debtor</td> <td style="width: 25%; text-align: right;">Spouse</td> </tr> <tr> <td></td> <td style="text-align: right;">\$0.00</td> <td></td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse		\$0.00		\$0.00			
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse										
	\$0.00											
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td> <td style="width: 80%;"></td> <td style="width: 10%;"></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> </table>		a.			b.			\$0.00			
a.												
b.												

10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$0.00
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$0.00

Part II: VERIFICATION

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

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	<u>Self-employed</u>	\$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	<u>Construction-development</u>						
Gross receipts	\$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
Business income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

UNITED STATES BANKRUPTCY COURT
Document Page 4 of 54
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

10/25/10

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