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B1 (Official Form	1)(4/10)

United States Bankruptcy Court Central District of California						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Lopez, Miguel	Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): AKA Miguel Arias Lopez	years				used by the J maiden, and		in the last 8 years :
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-5069	yer I.D. (ITIN) No./C	Complete EIN		ur digits of than one, state		r Individual-T	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 13373 Astoria St. Sylmar, CA	nd State):	7ID Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and State): ZIP Code
County of Residence or of the Principal Place of Los Angeles	Business:	ZIP Code 1342				-	ace of Business:
Mailing Address of Debtor (if different from stre	et address):	ZIP Code	Mailin	g Address	of Joint Debt	or (if differei	nt from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	F		1				
Type of Debtor Nature of Business (Form of Organization) (Check one box) (Check one box) Individual (includes Joint Debtors) Individual (includes Joint Debtors) Single Asset Real Estate as define 11 U.S.C. § 101 (51B) Railroad Stockbroker Corporation (includes LLC and LLP) Stockbroker Partnership Commodity Broker			efined	 □ Chapt □ Chapt □ Chapt □ Chapt □ Chapt 	the 1 er 7 er 9 er 11 er 12	Petition is Fi	tcy Code Under Which led (Check one box) napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Clearing Bank ☐ Other			s "incurred by an individual primarily for			
 Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's consideration debtor is unable to pay fee except in installments. Form 3A. Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration for the court's	individuals only). Must on certifying that the Rule 1006(b). See Offici 7 individuals only). Mu:	al \Box Del \Box Del Check if: \Box Del \Box Del \Box are Check all \Box A p B. \Box A co	Check one box: Chapter Check one box: Chapter Debtor is a small business debtor as defined i Debtor is not a small business debtor as defined Check if: Debtor's aggregate noncontingent liquidated are less than \$2,343,300 (amount subject to a Check all applicable boxes: A plan is being filed with this petition.			defined in 11 U ated debts (exc t to adjustment	C. § 101(51D). J.S.C. § 101(51D). luding debts owed to insiders or affiliates) on 4/01/13 and every three years thereafter).
Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. THIS SPACE IS FOR COURT USE ONLY 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						SPACE IS FOR COURT USE ONLY	
1- 50- 100- 200- 49 99 199 999 5	,000- 5,001- 10,001- 25,001- 50,0 ,000 10,000 25,000 50,000 100			50,001- 100,000	OVER 100,000		
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\$50,000 \$100,000 \$500,000 to \$1 t	51,000,001 \$10,000,001 o \$10 to \$50 million million	to \$100 to		5500,000,001 to \$1 billion			

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C 31 (Official For	Main Documen	t Page 2 of 16	Page 2	
	y Petition	Name of Debtor(s):	- "Bo -	
(This page mu	• ust be completed and filed in every case)	Lopez, Miguel		
10	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, at	tach additional sheet)	
Location Where Filed:	San Fernando Valley Court	Case Number: 1:10-bk-12080-MT	Date Filed: 2/24/10	
Location Where Filed:	San Fernando Valey	Case Number: 1:98-bk-12414-AG	Date Filed: 2/23/98	
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If me	ore than one, attach additional sheet)	
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily consult to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily consult to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily consult to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily consult to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily consult to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily consult to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (To be completed if debtor is an individual whose debts are primarily consult to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) (Exchapter Act of the Securities Exchange Act of this petition. (Signature of Attorney for Debtor(s) (Date) (Eric Bensamochan, Esq. 255482 (Date) (Date) (Date) </td				
Exhibit Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made int petition:	a part of this petition.		
	D also completed and signed by the joint debtor is attached a			
	Information Regardin (Check any ap	-		
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or princip		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership p	ending in this District.	
	Debtor is a debtor in a foreign proceeding and has its print this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	in the United States but is a d	efendant in an action or	
	Certification by a Debtor Who Reside (Check all app		Property	
	Landlord has a judgment against the debtor for possession		hecked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f			
	Debtor has included in this petition the deposit with the co after the filing of the petition.		-	

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

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Main Documen	t Page 3 of 16
B1 (Official Form 1)(4/10) IVIAIT Document Voluntary Petition	Name of Debtor(s):
	Lopez, Miguel
(This page must be completed and filed in every case)	
0	atures
 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. 	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 /s/ Miguel Lopez	X
X /s/ Miguel Lopez Signature of Debtor Miguel Lopez	Signature of Poleign Representative
X	Printed Name of Foreign Representative
X	
	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
June 8, 2010	
Date	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
Signature of Attorney*	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
X _/s/ Eric Bensamochan, Esq.	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
Signature of Attorney for Debtor(s)	of the maximum amount before preparing any document for filing for a
Eric Bensamochan, Esq. 255482	debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Printed Name of Attorney for Debtor(s)	
Bensamochan & Poghosyan, LLP	Printed Name and title, if any, of Bankruptcy Petition Preparer
16861 Ventura Blvd., Suite 300 Encino, CA 91436	Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: eric@easy-law.net (818) 574-5740 Fax: (818) 961-0138 Telephone Number	
June 8, 2010 255482	Address
*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.	X
Signature of Debtor (Corporation/Partnership)	Date
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	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:
States Code, specified in this petition.	
X	
Signature of Authorized Individual	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.
Title of Authorized Individual	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.
Date	

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

United States Bankruptcy Court Central District of California

In re Miguel Lopez

Debtor(s)

Case No. Chapter 11

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

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

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

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

 \Box 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.*

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

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

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com Best

Best Case Bankruptcy

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

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 \Box 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.);

 \Box Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

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

 Signature of Debtor:
 /s/ Miguel Lopez

 Miguel Lopez
 Miguel Lopez

 Date:
 June 8, 2010

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Central District of California

In re Miguel Lopez

Debtor(s)

Case No. Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(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]
BAC Home Loans LP P.O. Box 5170 Simi Valley, CA 93093-5170	BAC Home Loans LP P.O. Box 5170 Simi Valley, CA 93093-5170	Single family residence 14265 Polk St., Sylmar, CA 91342 (Rental property)		185,918.00 (430,000.00 secured) (925,057.75 senior lien)
Bank of America - Home Loans P.O. Box 5170 Simi Valley, CA 93062-5170	Bank of America - Home Loans P.O. Box 5170 Simi Valley, CA 93062-5170	Single family residende Location: 13373 Astoria St., Sylmar CA (Primary residence)		43,511.62 (260,000.00 secured) (386,950.00 senior lien)
Capital One P.O. Box 30281 Salt Lake City, UT 84130	Capital One P.O. Box 30281 Salt Lake City, UT 84130	Credit card purchases		1,307.00
Collection Consul of Cal P.O. Box 29050 c/o Providence Holy Cross Hospital Glendale, CA 91209	Collection Consul of Cal P.O. Box 29050 c/o Providence Holy Cross Hospital Glendale, CA 91209	Collection Debt		4,288.00
County of Los Angeles Cssd Distribution Center 5770 S Eastern Ave. Los Angeles, CA 90040	County of Los Angeles Cssd Distribution Center 5770 S Eastern Ave. Los Angeles, CA 90040	Child Support		15,646.00
Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081-2166	Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081-2166	Single family residende Location: 13373 Astoria St., Sylmar CA (Primary residence)		386,950.00 (260,000.00 secured)
Los Angeles County Tax Collector P.O.Box 54088 Los Angeles, CA 90054	Los Angeles County Tax Collector P.O.Box 54088 Los Angeles, CA 90054	Property Tax 14265 Polk St. Sylmar, CA 91342		53,125.37

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Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Los Angeles County Tax Collector P.O. Box 54018 Los Angeles, CA 90054-0018	Los Angeles County Tax Collector P.O. Box 54018 Los Angeles, CA 90054-0018	Property taxes 10685, 10685 1/2, 10683, 10681 San Fernando Rd. Pacoima, CA 91331		7,271.17
Sears/CBSD 133200 Smith Rd. Cleveland, OH 44130	Sears/CBSD 133200 Smith Rd. Cleveland, OH 44130	Credit card purchases		865.00
Sears/Citibank SD, NA 8725 W Sahara Ave. The Lakes, NV 89163	Sears/Citibank SD, NA 8725 W Sahara Ave. The Lakes, NV 89163	Credit card purchases		2,388.00
Toyota Motor Credit P.O.Box 60114 City Of Industry, CA 91716	Toyota Motor Credit P.O.Box 60114 City Of Industry, CA 91716	2009 Toyota Camry (still financing) (daugther & Cascada Lopez Inc. co-own and pay for vehicle)		20,803.00 (18,000.00 secured)
Wells Fargo Bank P.O. BOX 54780 Los Angeles, CA 90054	Wells Fargo Bank P.O. BOX 54780 Los Angeles, CA 90054	Foreclose property		45,516.65

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Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

Date June 8, 2010

/s/ Miguel Lopez Signature Miguel Lopez

Debtor

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

United States Bankruptcy Court Central District of California

In re

Miguel Lopez

Debtor

Chapter_____11

LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address	Security	Number	Kind of
or place of business of holder	Class	of Securities	Interest

None

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

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

Date June 8, 2010

Signature /s/ Miguel Lopez Miguel Lopez

Debtor

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

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).)

Debtor filed Chapter 13 on 2/23/1998, case #1:98-bk-12414-AG, terminated on 4/29/1998; Debtor filed Chapter 11 on 02/24/10, case # 1:10-bk-12080-MT, status, dismissed.

- 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).)
 See above # 1

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

Executed at **Encino**, California.

Dated June 8, 2010

/s/ Miguel Lopez	
Miguel Lopez	
Debtor	

Joint Debtor

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

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B201 - Notice of Available Chapters (Rev. 12/08)		0	USBC, Central District of California

Name:	Eric Bensamochan, Es	aq. 255482	
Address:	16861 Ventura Blvd., S	uite 300	
	Encino, CA 91436		
Telephone [.]	(818) 574-5740	Eax.	(818) 961-0138

Attorney for Debtor

Debtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

List all names including trade names, used by Debtor(s) within last 8 years:	Case No.:
Miguel Lopez AKA Miguel Arias Lopez	NOTICE OF AVAILABLE CHAPTERS
	(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

USBC, Central District of California

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

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

Miguel Lopez	Х	/s/ Miguel Lopez	June 8, 2010
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	Х		
		Signature of Joint Debtor (if any)	Date

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2005 USBC, Central District of California

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

Name Eric Bensamochan, Esq. 255482

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

Address 16861 Ventura Blvd., Suite 300 Encino, CA 91436

Telephone (818) 574-5740 Fax: (818) 961-0138

Attorney for Debtor(s)

Debtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA				
List all names including trade names used by Debtor(s) within last 8 years: Miguel Lopez AKA Miguel Arias Lopez	Case No.: Chapter: 11			

VERIFICATION OF CREDITOR MAILING LIST

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

Date: June 8, 2010

Date: June 8, 2010

/s/ Miguel Lopez

Miguel Lopez Signature of Debtor

/s/ Eric Bensamochan, Esq.

Signature of Attorney Eric Bensamochan, Esq. 255482 Bensamochan & Poghosyan, LLP 16861 Ventura Blvd., Suite 300 Encino, CA 91436 (818) 574-5740 Fax: (818) 961-0138 Miguel Lopez 13373 Astoria St. Sylmar, CA 91342

Eric Bensamochan, Esq. Bensamochan & Poghosyan, LLP 16861 Ventura Blvd., Suite 300 Encino, CA 91436

BAC Home Loans LP P.O. Box 5170 Simi Valley, CA 93093-5170

Bank of America - Home Loans P.O. Box 5170 Simi Valley, CA 93062-5170

Capital One P.O. Box 30281 Salt Lake City, UT 84130

Collection Consul of Cal P.O. Box 29050 c/o Providence Holy Cross Hospital Glendale, CA 91209

County of Los Angeles Cssd Distribution Center 5770 S Eastern Ave. Los Angeles, CA 90040

Fidelity Mortgage Lender, Inc. 11952 Wilshire Blvd. Los Angeles, CA 90025

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Litton Loan Servicing 4828 Loop Central Drive Houston, TX 77081-2166

Los Angeles County Tax Collector P.O.Box 54088 Los Angeles, CA 90054

Los Angeles County Tax Collector P.O. Box 54018 Los Angeles, CA 90054-0018

Maria de Jesus Gutierrez 13373 Astoria St. Sylmar, CA 91342

Sears/CBSD 133200 Smith Rd. Cleveland, OH 44130

Sears/Citibank SD, NA 8725 W Sahara Ave. The Lakes, NV 89163

Toyota Motor Credit P.O.Box 60114 City Of Industry, CA 91716

United States Trustee 21051 Warner Center Lane Suite 115 Woodland Hills, CA 91367

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Wells Fargo Bank P.O. BOX 54780 Los Angeles, CA 90054