Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24 Desc 7/16/10 6:21PM Main Document Page 1 of 72 B1 (Official Form 1)(4/10) **United States Bankruptcy Court Voluntary Petition Central District of California** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Rafiq, Sohail Rafiq, Samina Sohail All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): AKA Samina S. Rafig: AKA Samina Alvi Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-7642 xxx-xx-9713 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 29336 Wood Canyon Road 29336 Wood Canyon Road Silverado, CA Silverado, CA ZIP Code ZIP Code 92676 92676 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **Orange** Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code 6695 Westminster Blvd.. Location of Principal Assets of Business Debtor (if different from street address above): Westminster, CA 92683 Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business ☐ Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) of a Foreign Main Proceeding Chapter 11 See Exhibit D on page 2 of this form. □ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, Other **Nature of Debts** check this box and state type of entity below.) **Tax-Exempt Entity** ☐ Debts are primarily consumer debts, Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization under Title 26 of the United States "incurred by an individual primarily for Code (the Internal Revenue Code). a personal, family, or household purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information ■ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 1,000-5,000 5,001-10,000 100-10,001-25,001-50,001-OVER 1-49 199 100,000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 to \$1 million

\$10,000,001 to \$50

million

\$50,000,001

million

\$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion

\$1,000,001 to \$10 million

Estimated Liabilities

\$50,001 to

\$100,000

\$100,001 to \$500,000 \$500,001

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Voluntary Petition		Name of Debtor(s): Rafig, Sohail				
(This page mus	t be completed and filed in every case)	Rafiq, Samina Sohail				
1 0	All Prior Bankruptcy Cases Filed Within Last	· ·				
Location		Case Number:	Date Filed:			
Where Filed:	- None -	a .v .				
Location Where Filed:		Case Number:	Date Filed:			
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debto - None -	r:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
District.		rendronship.	raage.			
	Exhibit A		hibit B whose debts are primarily consumer debts.)			
forms 10K an pursuant to So and is request	eted if debtor is required to file periodic reports (e.g., dd 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(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 delivered to the debtor the notice required by 11 U.S.C. §342(b).				
□ Exhibit A	A is attached and made a part of this petition.	X Signature of Attorney for Debtor(s)	(Date)			
	Exh	libit C				
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?			
		ibit D				
Exhibit I If this is a join	(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition:					
■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.						
	Information Regardin	<u> </u>				
•	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180 any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.			
	Certification by a Debtor Who Reside (Check all appl		ty			
	Landlord has a judgment against the debtor for possession		complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f					
	Debtor has included in this petition the deposit with the coafter the filing of the petition.					

Name of Debtor(s):

Rafiq, Sohail

Main Document

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Rafiq, Samina Sohail

B1 (Official Form 1)(4/10)

Voluntary Petition

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

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

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

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

X /s/ Sohail Rafiq

Signature of Debtor Sohail Rafiq

X /s/ Samina Sohail Rafiq

Signature of Joint Debtor Samina Sohail Rafiq

Telephone Number (If not represented by attorney)

July 16, 2010

Date

Signature of Attorney*

X /s/ Paul J. Ultimo (SBN

Signature of Attorney for Debtor(s)

Paul J. Ultimo (SBN #179950)

Printed Name of Attorney for Debtor(s)

Ultimo Law Firm, P.C.

Firm Name

4 Park Plaza, Suite 640 Irvine, CA 92614

Address

Email: paul@ultimolawfirm.com

(949) 851-0300

Telephone Number

July 16, 2010

#179950)

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.

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.

7	V
_	Δ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

·	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

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

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

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

United States Bankruptcy Court Central District of California

In re	Sohail Rafiq Samina Sohail Rafiq		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2	
□ 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 a requirement of 11 U.S.C. § 109(h) does not apply in t	administrator has determined that the credit counseling this district.	
I certify under penalty of perjury that the i	information provided above is true and correct.	
Signature of Debtor:	/s/ Sohail Rafiq Sohail Rafiq	
Date: July 16, 2010		

Certificate Number: 01401-CAC-CC-011654827



CERTIFICATE OF COUNSELING

I CERTIFY that on July 15, 2010, at 1:09 o'clock PM EDT, Sohail Rafiq received from GreenPath, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Central District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

July 15, 2010 By: /s/Holli Bratt for Judy Rathburn Date:

Name: Judy Rathburn

Title: Bankruptcy and Education Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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

United States Bankruptcy Court Central District of California

In re	Sohail Rafiq Samina Sohail Rafiq	Case No.	
		Debtor(s) Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2 □ 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: /s/ Samina Sohail Rafiq Samina Sohail Rafig July 16, 2010 Date:

Certificate Number: 01401-CAC-CC-011654824



CERTIFICATE OF COUNSELING

I CERTIFY that on July 15, 2010, at 1:09 o'clock PM EDT, Samina Rafiq received from GreenPath, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Central District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: July 15, 2010 By: /s/Holli Bratt for Judy Rathburn

Name: Judy Rathburn

Title: Bankruptcy and Education Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Central District of California

In re	Sohail Rafiq Samina Sohail Rafiq		Case No.	
		Debtor(s) Chapter	11	
		* * * * * * * * * * * * * * * * * * * *		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AAJC Corp. Advanced Car Wash Technology 2602 So. Oak Street Santa Ana, CA 92707	AAJC Corp. Advanced Car Wash Technology 2602 So. Oak Street Santa Ana, CA 92707	Car chemical supplies		1,080.00
Bank of America P.O. Box 15710 Wilmington, DE 19886-5710	Bank of America P.O. Box 15710 Wilmington, DE 19886-5710	Business credit purchases.		7,639.81
Beena Kamdar A16/Block 16A Gulestane Jauer Karachi Pakistan	Beena Kamdar A16/Block 16A Gulestane Jauer Pakistan	personal loan business capital		19,000.00
Camali Corporation 20845 Canada Road Lake Forest, CA 92630	Camali Corporation 20845 Canada Road Lake Forest, CA 92630	Loan for car wash business		40,000.00
Chase Auto Finance P.O. Box 78068 Phoenix, AZ 85062-8068	Chase Auto Finance P.O. Box 78068 Phoenix, AZ 85062-8068	2006 BMW 325i, mileage 78,000		22,213.52 (16,800.00 secured)
Citi Cards P.O. Box 688901 Des Moines, IA 50368-8901	Citi Cards P.O. Box 688901 Des Moines, IA 50368-8901	Car wash supplies		24,322.47
Discover Credit Card P.O. Box 6103 Carol Stream, IL 60197-6103	Discover Credit Card P.O. Box 6103 Carol Stream, IL 60197-6103	business and personal credit purchases		7,516.84
Ford Motor Credit Company, LLC. One American Road Dearborn, MI 48126	Ford Motor Credit Company, LLC. One American Road Dearborn, MI 48126	Lease return.		6,941.54
IndyMac Mortgage Services P.O. Box 4045 Kalamazoo, MI 49003-4045	IndyMac Mortgage Services P.O. Box 4045 Kalamazoo, MI 49003-4045	Four unit residential property located at 2533 E. Terrace Street, Anahiem CA 92806		703,456.18 (500,000.00 secured)

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Sohail Rafiq
In re Samina Sohail Rafiq

Case I	No.
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Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
J.S.K.Y, Incorporated 1048 Irvine Avenue Suite 773 Newport Beach, CA 92660	J.S.K.Y, Incorporated 1048 Irvine Avenue Suite 773 Newport Beach, CA 92660	Promissory note owing on initial purchase of the Westminster Car Wash business.		560,000.00
Kyung Ki USA, Inc. 17326 Edwards Road, Suite #205 Cerritos, CA 90703	Kyung Ki USA, Inc. 17326 Edwards Road, Suite #205 Cerritos, CA 90703	Commercial lease agreement for property where debtor's business known as the "Westminster Car Wash" is located at 6695 Westminster Blvd., Westminster,	Disputed	49,695.00
Mid-Century Insurance Company 4680 Wilshire Blvd. Los Angeles, CA 90010-3807	Mid-Century Insurance Company 4680 Wilshire Blvd. Los Angeles, CA 90010-3807	Auto insurance.		1,079.48
Nordstrom Bank P.O. Box 79137 Phoenix, AZ 85062-9137	Nordstrom Bank P.O. Box 79137 Phoenix, AZ 85062-9137	Personal credit purchases		1,500.00
S.G.I.S., Inc. P.O. Box 341912 Los Angeles, CA 90034	S.G.I.S., Inc. P.O. Box 341912 Los Angeles, CA 90034	Car chemicals		2,756.00
Saxon Mortgage Services, Inc. P.O. Box 161489 Fort Worth, TX 76161-1489	Saxon Mortgage Services, Inc. P.O. Box 161489 Fort Worth, TX 76161-1489	Single family residence, 21091 Ashley Lane, Lake Forest, CA 92630		740,000.00 (480,000.00 secured)
State of California State Board of Equalization P.O. Box 942879 Sacramento, CA 94279-7070	State of California State Board of Equalization P.O. Box 942879 Sacramento, CA 94279-7070	Sales tax - Westminster Car Wash		1,858.43
System One Chemicals Eq. Supplies 2043 N. Glassell Orange, CA 92865	System One Chemicals Eq. Supplies 2043 N. Glassell Orange, CA 92865	Car chemicals and equipment		3,000.00
U.S. Bank Student Loan Center P.O. Box 2710 Spokane, WA 99220-2710	U.S. Bank Student Loan Center P.O. Box 2710 Spokane, WA 99220-2710	Student loan for child.	Unliquidated	23,838.55
Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030-0086	Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030-0086	Business and personal credit purchases		7,793.40
Yasmeen Jamal 534 Championship Drive Harleysville, PA 19438	Yasmeen Jamal 534 Championship Drive Harleysville, PA 19438	personal loan for business captial		50,000.00

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Sohail Rafiq Samina Sohail Rafiq	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, **Sohail Rafiq** and **Samina Sohail Rafiq**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	July 16, 2010	Signature	/s/ Sohail Rafiq
		-	Sohail Rafiq
			Debtor
Date	July 16, 2010	Signature	/s/ Samina Sohail Rafiq
		C	Samina Sohail Rafiq
			Ioint Debtor

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

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United States Bankruptcy Court Central District of California

In re Sohail Rafiq, Samina Sohail Rafiq			Case No.	
-	Camina Contai Rang	Debtors	_, Chapter	11
	LIST O	F EQUITY SECURITY	HOLDERS	
Follo	wing is the list of the Debtor's equity security	_) for filing in this chapter 11 case
	ne and last known address place of business of holder	Security Class	Number of Securities	Kind of Interest
N	one			
DE	CLARATION UNDER PENALTY	OF PERJURY ON BEHALF	OF CORPORATION	ON OR PARTNERSHIP
	I, the Business owner of the corpora read the foregoing List of Equity Securit			
Date	July 16, 2010	Signature <u>/s/</u>	Sohail Rafiq	
		Soh Deb	ail Rafiq tor	
Date	July 16, 2010		Samina Sohail Rafiq	
			n ina Sohail Rafiq t 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).)

None.

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

None.

(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.

,	1 3 1 3 37	5 5			
Executed at		, California.	/s/ Sohail Rafiq		
			Sohail Rafiq		
Dated	July 16, 2010		Debtor		
			/s/ Samina Sohail Rafiq		
			Samina Sohail Rafiq		
			Joint Dehtor		

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

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

Name:	Paul J. Ultimo (SBN #179950)		
Address:	4 Park Plaza, Suite 640		
	Irvine, CA 92614		

Telephone: (949) 851-0300 Fax:

Attorney for DebtorDebtor in Pro Per

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

List all names including trade names, used by Debtor(s) Case No.: within last 8 years:

Sohail Rafiq Samina Sohail Rafiq

AKA Samina S. Rafiq; AKA Samina Alvi

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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Desc

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.

Sohail Rafiq Samina Sohail Rafiq	X /s/ Sohail Rafiq	July 16, 2010
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Samina Sohail Rafiq	July 16, 2010
	Signature of Joint Debtor (if a	ny) Date

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Central District of California

In re	Sohail Rafiq,		Case No.	
	Samina Sohail Rafiq			
•		Debtors	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 must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	980,000.00		
B - Personal Property	Yes	4	326,100.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		1,465,669.70	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,858.43	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		809,113.38	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,134.23
J - Current Expenditures of Individual Debtor(s)	Yes	2			14,523.83
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	1,306,100.00		
		l	Total Liabilities	2,276,641.51	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

Central Distric	et of California		
Sohail Rafiq, Samina Sohail Rafiq		Case No	
	Debtors	Chapter	11
STATISTICAL SUMMARY OF CERTAIN I If you are an individual debtor whose debts are primarily consumer a case under chapter 7, 11 or 13, you must report all information re Check this box if you are an individual debtor whose debts a report any information here. This information is for statistical purposes only under 28 U.S.C. Summarize the following types of liabilities, as reported in the Summarize the summarize the following types of liabilities.	debts, as defined in § 1 quested below. The NOT primarily constants of the constant o	01(8) of the Bankruptcy (umer debts. You are not re	Code (11 U.S.C.§ 101(8)), t
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:			
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)			

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B6A (Official Form 6A) (12/07)

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafig	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
Four unit residential property located at 2533 E. Terrace Street, Anahiem CA 92806	Fee simple	С	500,000.00	703,456.18
Single family residence, 21091 Ashley Lane, Lake	Fee simple	С	480,000.00	Unknown

Sub-Total > 980,000.00 (Total of this page)

980,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafiq	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	On hand, Location: 29336 Wood Canyon Road, Silverado CA 92676	С	200.00
2.		Wells Fargo Bank personal checking	С	7,000.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Wells Fargo Bank personal savings	С	2,500.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Citi Bank personal checking, 6731 Westminister Blvd., #101, Wesminster CA 92683	С	4,500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	\$40,000.00 security deposit for unexpired lease on property located at 6695 Westminster Blvd., Westminster, CA for location of Westminster Car Wash business. Location: 17326 Edwards Road, #205, Cerritos, CA 90703.	С	40,000.00
		Mohmad Moradi; Location: 29336 Wood Canyon Road, Silverado CA 92676	С	5,000.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Home television, furniture, sofa and chairs: Location: 29336 Wood Canyon Road, Silverado CA 92676	С	25,000.00
		Home persian rug; Location: 29336 Wood Canyon Road, Silverado CA 92676	С	4,000.00
		2 flat screen televisions; Location: 29336 Wood Canyon Road, Silverado CA 92676	С	1,600.00
		2 Laptop computers	С	1,300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Debtors personal clothing and attire; Location: 29336 Wood Canyon Road, Silverado CA 92676	С	1,200.00

Sub-Total > **92,300.00** (Total of this page)

³ continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafin	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	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
		L	oint debtor's personal clothing and attire; ocation: 29336 Wood Canyon Road, Silverado CA 2676	С	1,200.00
7.	Furs and jewelry.	19	989 Wife's wedding ring	w	2,000.00
			liscellaneous womans jewelry; CitiBank, 5677 E. a Palma Avenue, Anaheim, CA 92807	С	6,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	si Si C si w	Debtors own a combined 60% interest as hareholders in the stock of a closely held ubchapter S corporation, known as "Z and A Car care, Inc." The corporation is used to operate the ales and expenses of the Westminster Car Wash which is the principal asset belonging to the instantusiness debtors.	C	Unknown
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
				Sub-Tota of this page)	al > 9,200.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Sohail Rafiq,	Case No
	Samina Sohail Rafig	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	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
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
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			
25.	Automobiles, trucks, trailers, and	20	006 BMW 325i, mileage 78,000	С	16,800.00
	other vehicles and accessories.	20	010 Toyota Camry, mileage 8,000	С	18,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
				Sub-Tota (Total of this page)	al > 34,800.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Sohail Rafiq,
	Samina Sohail Rafig

Case No.
Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	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
28.	Office equipment, furnishings, and supplies.		2006 Brother copy machine; Location: 6695 Westminster Blvd., Westminster, CA 92683	С	800.00
29.	Machinery, fixtures, equipment, and supplies used in business.		Commercial car wash high pressure sprayer, compressor and vacuum equipment. Location 6695 Westminster Blvd., Westminster, CA 92683	С	189,000.00
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.	X			

Sub-Total > 189,800.00 (Total of this page)

326,100.00 Total >

B6C (Official Form 6C) (4/10)

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafiq	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(2)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand On hand, Location: 29336 Wood Canyon Road, Silverado CA 92676	C.C.P. § 703.140(b)(5)	200.00	200.00
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit		
Wells Fargo Bank personal checking	C.C.P. § 703.140(b)(5)	7,000.00	7,000.00
Wells Fargo Bank personal savings	C.C.P. § 703.140(b)(5)	2,500.00	2,500.00
Citi Bank personal checking, 6731 Westminister Blvd., #101, Wesminster CA 92683	C.C.P. § 703.140(b)(5)	4,500.00	4,500.00
Security Deposits with Utilities, Landlords, and Ott Mohmad Moradi; Location: 29336 Wood Canyon Road, Silverado CA 92676	ners C.C.P. § 703.140(b)(5)	5,000.00	5,000.00
<u>Household Goods and Furnishings</u> Home television, furniture, sofa and chairs: Location: 29336 Wood Canyon Road, Silverado CA 92676	C.C.P. § 703.140(b)(3)	25,000.00	25,000.00
Home persian rug; Location: 29336 Wood Canyon Road, Silverado CA 92676	C.C.P. § 703.140(b)(3)	4,000.00	4,000.00
2 flat screen televisions; Location: 29336 Wood Canyon Road, Silverado CA 92676	C.C.P. § 703.140(b)(3)	1,600.00	1,600.00
2 Laptop computers	C.C.P. § 703.140(b)(3)	1,300.00	1,300.00
<u>Wearing Apparel</u> Debtors personal clothing and attire; Location: 29336 Wood Canyon Road, Silverado CA 92676	C.C.P. § 703.140(b)(3)	1,200.00	1,200.00
Joint debtor's personal clothing and attire; Location: 29336 Wood Canyon Road, Silverado CA 92676	C.C.P. § 703.140(b)(3)	1,200.00	1,200.00
Furs and Jewelry 1989 Wife's wedding ring	C.C.P. § 703.140(b)(4)	1,425.00	2,000.00
Miscellaneous womans jewelry; CitiBank, 5677 E. La Palma Avenue, Anaheim, CA 92807	C.C.P. § 703.140(b)(4)	0.00	6,000.00

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B6C (Official Form 6C) (4/10) -- Cont.

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafiq	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in Partnerships or Joint Ventures Debtors own a combined 60% interest as shareholders in the stock of a closely held subchapter S corporation, known as "Z and A Car Care, Inc." The corporation is used to operate the sales and expenses of the Westminster Car Wash which is the principal asset belonging to the instant business debtors.	C.C.P. § 703.140(b)(5)	0.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2006 BMW 325i, mileage 78,000	C.C.P. § 703.140(b)(2)	0.00	16,800.00
Office Equipment, Furnishings and Supplies 2006 Brother copy machine; Location: 6695 Westminster Blvd., Westminster, CA 92683	C.C.P. § 703.140(b)(5)	800.00	800.00
Machinery, Fixtures, Equipment and Supplies Used Commercial car wash high pressure sprayer, compressor and vacuum equipment. Location 6695 Westminster Blvd., Westminster, CA 92683	d in Business C.C.P. § 703.140(b)(5)	3,250.00	189,000.00

Total: 58,975.00 268,100.00

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B6D (Official Form 6D) (12/07)

In re	Sohail Rafiq,
	Samina Sohail Rafiq

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

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 ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	U-GD-D	Р	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx4607			2006	Т	A T E D			
Chase Auto Finance P.O. Box 78068 Phoenix, AZ 85062-8068		С	Non-Purchase Money Security 2006 BMW 325i, mileage 78,000		ט			
			Value \$ 16,800.00				22,213.52	5,413.52
Account No. xxxxxx4884	1		2004					
IndyMac Mortgage Services P.O. Box 4045 Kalamazoo, MI 49003-4045		С	First Mortgage Four unit residential property located at 2533 E. Terrace Street, Anahiem CA 92806					
			Value \$ 500,000.00				703,456.18	203,456.18
Account No. xxxx-xxx02-01 Normandale Community Association c/o Classic Property Management P.O. Box 15444 Santa Ana, CA 92735-0444		С	Monthly Common Law Lien Single family residence, 21091 Ashley Lane, Lake Forest, CA 92630 Value \$ 480,000.00		x		Unknown	Unknown
Account No. xxxxxx0843			2005					
Saxon Mortgage Services, Inc. P.O. Box 161489 Fort Worth, TX 76161-1489		С	First Mortgage Single family residence, 21091 Ashley Lane, Lake Forest, CA 92630					
			Value \$ 480,000.00				740,000.00	260,000.00
continuation sheets attached			S (Total of t	Subt his			1,465,669.70	468,869.70

B6D (Official Form 6D) (12/07) - Cont.

In re	Sohail Rafiq,		Case No.	
	Samina Sohail Rafiq			
		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_		_	_	_	1	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx-xxxx-xM857	T	T	February 2010	Ť	T E D	l		
Toyota Financial Services P.O. Box 60116 City of Industry, CA 91716-0116	x	С	Non-Purchase Money Security 2010 Toyota Camry, mileage 8,000		D			
			Value \$ 18,000.00	1			Unknown	Unknown
Account No.	t	t	10,000.00	1	\vdash		Olikilowii	Olikilowii
			Value \$					
Account No.	╁	+	value φ	\perp		Н		
	╀	+	Value \$	_		Н		
Account No.			Value \$	_				
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets attac	che	d t		Sub	ota	1	2.22	
Schedule of Creditors Holding Secured Claims		a il	(Total of t	his	pag	(e)	0.00	0.00
			(Report on Summary of So		ota lule	- 1	1,465,669.70	468,869.70

Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24 Desc 7/16/10 6:21PM Main Document Page 28 of 72

B6E (Official Form 6E) (4/10)

In re Sohail Rafiq, Case No. Samina Sohail Rafiq

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this

total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ 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).

continuation sheets attached

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

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 $B6E\ (Official\ Form\ 6E)\ (4/10)$ - Cont.

In re	Sohail Rafiq,		Case No.	
	Samina Sohail Rafiq			
-		Debtors	,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, AND MAILING ADDRESS LIQUIDATED SPUTED Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. xx xx xxx-xx4784 2/27/07-12/31/07 Sales tax - Westminster Car Wash State of California 0.00 State Board of Equalization P.O. Box 942879 X | JSacramento, CA 94279-7070 1,858.43 1,858.43 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 1,858.43 Schedule of Creditors Holding Unsecured Priority Claims 1,858.43 0.00 (Report on Summary of Schedules) 1,858.43 1,858.43

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B6F (Official Form 6F) (12/07)

In re	Sohail Rafiq,		Case No.	
	Samina Sohail Rafiq			
_		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME,	С	Ηu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	0CO_LZ0	$D - \emptyset P \cup H \cup D$	AMOUNT OF CLAIM
Account No. None			6/1/10	T	D A T E		
AAJC Corp. Advanced Car Wash Technology 2602 So. Oak Street Santa Ana, CA 92707		J	Car chemical supplies		ם		1,080.00
Account No. xx9217			4/1/10	H			
Anaheim Public Utilities City of Anaheim 201 So. Anaheim Boulevard Anaheim, CA 92805		J	Electricity, trash and water service provided to property located at 2533 E. Terrace Street, Anaheim, CA				271.02
Account No. xxx xxx-xxxx 293 9		_	June 7, 2010	⊢			271.02
AT&T Payment Center Sacramento, CA 95887-0001		С	Home telephone service				
				L			215.49
Account No. xxxxx6159 AT&T Mobility Attn: Bankruptcy Department P.O. Box 60017 Los Angeles, CA 90060-0017		w	2/08/2010 family cell phone plan service				373.00
_6 _ continuation sheets attached	<u>'</u>		S (Total of th	Subt			1,939.51

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafiq	

Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	Hu W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTI	UZLLQI	D I S P U T	S P P A MOUNT OF CLAIR
AND ACCOUNT NUMBER (See instructions above.)	o R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	DATED	Ė	AMOUNT OF CLAIM
Account No. xxxx-xxxx-4190	ł		7/12/10 Business credit purchases.	'	Ė		
Bank of America P.O. Box 15710 Wilmington, DE 19886-5710		J					7,639.81
Account No.			August 2009	+		╁	
Beena Kamdar A16/Block 16A Gulestane Jauer Karachi		С	personal loan business capital				
Pakistan							19,000.00
Account No. xxS010 Best Way Laundry 135 East Third Street	x	J	6/1/10 Leased equipment				
Corona, CA 92879-7476							216.41
Account No. not applicable Camali Corporation			7/1/2009 Loan for car wash business				
20845 Canada Road Lake Forest, CA 92630		J					40,000.00
Account No. xxxx-xxxx-xxxx-1639	╁		4/9/2010	+	\vdash	╀	40,000.00
Citi Cards P.O. Box 688901 Des Moines, IA 50368-8901		С	Car wash supplies				
						L	24,322.47
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			91,178.69

B6F (Official Form 6F) (12/07) - Cont.

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafiq	

Debtors

CDED/FODIG VIA VE	С	Hu	sband, Wife, Joint, or Community	Тс	U	I I	5 T	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFIXGEXF	UNLIQUIDAT	۲	δ Ι	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-9582			2009		lΕ		ſ	
Discover Credit Card P.O. Box 6103 Carol Stream, IL 60197-6103		J	business and personal credit purchases		D			7,516.84
Account No. xxxx-xx-xxx6181			7/1/10			Ī	1	
Dish Network P.O Box 7203 Pasadena, CA 91109-7303		С	Satellite television service					118.34
Account No.	╀	┝	2006	+	H	╀	+	
Ford Motor Credit Company, LLC. One American Road Dearborn, MI 48126		С	Lease return.					6,941.54
Account No.			2006	T		T	7	
J.S.K.Y, Incorporated 1048 Irvine Avenue Suite 773 Newport Beach, CA 92660	x	С	Promissory note owing on initial purchase of the Westminster Car Wash business.					560,000.00
Account No.	t		2006	+		t	+	
Kyung Ki USA, Inc. 17326 Edwards Road, Suite #205 Cerritos, CA 90703	x	С	Commercial lease agreement for property where debtor's business known as the "Westminster Car Wash" is located at 6695 Westminster Blvd., Westminster, California.			>	x	49,695.00
Sheet no. 2 of 6 sheets attached to Schedule of				Subt				624,271.72
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)) [~, - :::: -

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B6F (Official Form 6F) (12/07) - Cont.

In re	Sohail Rafiq,	Case No
	Samina Sohail Rafiq	

Debtors

	_	_			_	_	
CREDITOR'S NAME,		H	usband, Wife, Joint, or Community	<u>ქ</u> გ	UN	ΙP	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATED	۱Ų	AMOUNT OF CLAIM
Account No.			10/1/2009	Т	I		
Mid-Century Insurance Company 4680 Wilshire Blvd. Los Angeles, CA 90010-3807		С	Auto insurance.		D		1,079.48
Account No. xxxx-xxxx-xxxx-1803			7/1/10				
Nordstrom Bank P.O. Box 79137 Phoenix, AZ 85062-9137		С	Personal credit purchases				1,500.00
Account No. xxxxxxx #xxxxxx7740			4/12/2010	T			
Quest Diagnostics P.O. Box 7400 Pasadena, CA 91109-7400		С	Healthcare lab tests				27.77
Account No.	┢	\vdash	6/15/08	+	+	+	
S.G.I.S., Inc. P.O. Box 341912 Los Angeles, CA 90034		J	Car chemicals				2,756.00
Account No. unknown		T	7/7/10	T	T	T	
System One Chemicals Eq. Supplies 2043 N. Glassell Orange, CA 92865		J	Car chemicals and equipment				3,000.00
Sheet no. 3 of 6 sheets attached to Schedule of				Sub	tota	ıl	0.000.05
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	8,363.25

B6F (Official Form 6F) (12/07) - Cont.

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafiq	

Debtors

CDED ITODIG VALVE	С	Hu	sband, Wife, Joint, or Community	Тс	Τυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDA	I S P UT E D	AMOUNT OF CLAIM
Account No. xxx-xxx-x334-2			4/22/10	7	T E		
The Gas Company P.O. Box C Monterey Park, CA 91756		С	Home natural gas service.		D		65.64
Account No. xxx-xxx-x508-7	╁		6/1/2010	+	+	 	
The Gas Company P.O. Box C Monterey Park, CA 91756		С	Natural gas service (2533 E. Terrace St., Anaheim, CA 92806)				
							300.00
Account No. xxxxxxxxx #xxx0300 The Toll Roads P.O. Box 50310 Irvine, CA 92619-0310		С	12/14/2009 Toll road violation				102.75
Account No. xxx-xxxx-00-06	╁		6-21-2010	+	+	\vdash	
Trabuco Canyon Water District 32003 Dove Canyon Drive Dove Canyon, CA 92679		С	Home water service.				457.25
Account No. ***** xx42 31	+		9/29/2008	+	\dotplus		457.25
U.S. Bank Student Loan Center P.O. Box 2710 Spokane, WA 99220-2710		н	Student loan for child.		x		23,838.55
Sheet no. 4 of 6 sheets attached to Schedule of		_		Sub	tota	al	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	paş	ge)	24,764.19

B6F (Official Form 6F) (12/07) - Cont.

In re	Sohail Rafiq,	Case No
	Samina Sohail Rafiq	

Debtors

CDEDITIONIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	Т	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	۱۲	3	AMOUNT OF CLAIM
Account No. xx-xxxx-xxxxxxx38-00			5/15/2010] T	E			
Verizon California P.O. Box 920041 Dallas, TX 75392-0041		J	Business telephone		D			500.00
Account No. xxx-xxxxxxxxx884-3			6/02/10	Г		Ī	T	
Waste Management P.O. Box 79168 Phoenix, AZ 85062-9168		С	Home trash service.					400.00
	L			ot	L	L	1	126.83
Account No. xxxx-xxxx-4219 Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030-0086		С	7/12/10 Business and personal credit purchases					7,793.40
Account No. xxxxxxx #xxxxxxx3923			1/28/2010	T	T	T	T	
Westcliff Medical Laboratories, Inc P.O. Box 7153 Pasadena, CA 91109-7153		С	Health care diagnostic lab tests					161.72
Account No.	T	T	January 2010	T		T	\dagger	
Yasmeen Jamal 534 Championship Drive Harleysville, PA 19438		С	personal loan for business captial					50,000.00
Sheet no5 of _6 sheets attached to Schedule of				Subt			T	58,581.95
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge))	30,0030

B6F (Official Form 6F) (12/07) - Cont.

In re	Sohail Rafiq,	Case I	No
	Samina Sohail Rafiq		

				T -	T	-	1
CREDITOR'S NAME,	C O D E B T	Hu	sband, Wife, Joint, or Community	CONTINGENT	l N	DISPUTED	
MAILING ADDRESS	Ď	Н	DATE CLAIM WAS INCLIDED AND	Ň	Ļ	S	
INCLUDING ZIP CODE,	I E	w	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	l¦	ľ	۱۲	
AND ACCOUNT NUMBER	Ţ	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ü	Ť	AMOUNT OF CLAIM
(See instructions above.)	O R	С	is subject to setory, so state.	E	ľ	b	
	₩	┝	10/000	۱Ņ	A		
Account No. xxx-x8703			12/2009	Ι'	Ė		
			Health care	\vdash	╚		
Yorba Linda Family Phys.							
18200 Yorba Linda Blvd., #401		C					
Yorba Linda, CA 92886		-					
Torba Lilida, CA 92000							
							14.07
	┢	┝		⊢	⊢	-	
Account No.							
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Account No.							
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Account No.]						
Aggount No	┢	\vdash		+	\vdash	┢	
Account No.	1				1	1	
	1				1	1	
	1				1	1	
	1				1	1	
	1						
Sheet no. 6 of 6 sheets attached to Schedule of	_	_	'	Lub.	tota	1	
					14.07		
Creditors Holding Unsecured Nonpriority Claims (Total of this page)							
				7	Γota	1	
			<i>(</i> D) (C) (C)				809,113.38
			(Report on Summary of So	nec	ıule	es)	555,115.50

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B6G (Official Form 6G) (12/07)

In re	Sohail Rafiq,	Case No.
	Samina Sohail Rafig	

Debtors

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.

Chase Auto Finance P.O. Box 78068 Phoenix, AZ 85062-8068

Kyung Ki USA, Inc. 17326 Edwards Road, Suite #205 Cerritos, CA 90703

Mohmad Moradi 29336 Wood Canyon Road Silverado, CA 92676

Toyota Financial Services P.O. Box 60116 City of Industry, CA 91716-0116 Purchase contract for debtor's 2006 BMW 325i

Commercial lease of property where debtor's conduct their business known as the "Westminster Car Wash" located at 6695 Westminster Blvd., Westminster, California 92683.

Residential one year lease for the home located at 29336 Wood Canyon Road, Silverado, CA 92676. Debtor's have a residential leasehold interest in the premises.

Lease agreement for debtor's 2010 Camry

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B6H (Official Form 6H) (12/07)

In re	Sohail Rafiq,	Case No
	Samina Sohail Rafiq	

Debtors

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 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

Abdul Basit 28396 Yosemite Drive Trabuco Canyon, CA 92679-1138

Mubbashier Ahmed 7133 Twins Park Court Corona, CA 92880

Mubbashier Ahmed 7133 Twins Park Court Corona, CA 92880

Mubbashier Ahmed 7133 Twins Park Court Corona, CA 92880

Z and A Car Care, Inc. 6695 Westminster Blvd. Westminster, CA 92683 **Debtors S corporation for business sales**

Z and A Car Care, Inc. 6695 Westminster Blvd. Westminster, CA 92683 Account established in Debtor's S Corporation for business sales

NAME AND ADDRESS OF CREDITOR

Toyota Financial Services P.O. Box 60116 City of Industry, CA 91716-0116

J.S.K.Y, Incorporated 1048 Irvine Avenue Suite 773 Newport Beach, CA 92660

Kyung Ki USA, Inc. 17326 Edwards Road, Suite #205 Cerritos, CA 90703

State of California State Board of Equalization P.O. Box 942879 Sacramento, CA 94279-7070

Best Way Laundry 135 East Third Street Corona, CA 92879-7476

State of California State Board of Equalization P.O. Box 942879 Sacramento, CA 94279-7070 Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24 Desc Main Document Page 39 of 72

B6I (Official Form 6I) (12/07)

In re	Sohail Rafiq Samina Sohail Rafiq		Case No.	
		Debtor(s)	·	

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.

	DEDENDENTE	OF DEPTOR AND	GDOLIGE			
Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S):	AGE(S	*			
Married	daughter		10			
	son		18			
	daughter	2	20			
Employment:	DEBTOR	<u> </u>	SPOUSE			
Occupation	Computer engineer	Business of				
Name of Employer	Camali Corporation		yed (Westminste	r Car W	ash)	
How long employed	14 years	4 years				
Address of Employer	20845 Canada		er Car Wash			
	Lake Forest, CA 92630		ninster Blvd.,			
		Westminst	er, CA 92683			
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE	
	ry, and commissions (Prorate if not paid monthly)	\$		\$	0.00	
2. Estimate monthly overtime		\$	0.00	\$	0.00	
3. SUBTOTAL		\$	11,516.60	\$	0.00	
4 LEGGDAVDOLL DEDLIC	CTIONIC	·				
4. LESS PAYROLL DEDUC		d.	0.000.07	Ф	0.00	
a. Payroll taxes and soci	ial security	\$		\$	0.00	
b. Insurance		\$	0.00	\$_	0.00	
c. Union dues		\$	0.00	\$	0.00	
d. Other (Specify):	Monthly employee loan repayment to employer		500.00	\$	0.00	
			0.00	\$ <u> </u>	0.00	
5 GUDTOTH OF DAVIDOR	I DEDIVICENON					
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$	3,430.37	\$	0.00	
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	8,086.23	\$	0.00	
7. Regular income from opera	ation of business or profession or farm (Attach detailed stat	ement) \$	0.00	\$	0.00	
8. Income from real property		\$	0.00	\$	48.00	
9. Interest and dividends		\$	0.00	\$	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	\$	0.00	
11. Social security or government						
(Specify):		\$	0.00	\$	0.00	
		<u> </u>	0.00	\$	0.00	
12. Pension or retirement inco	ome		0.00	\$	0.00	
13. Other monthly income				_		
(Specify):		\$	0.00	\$	0.00	
		 \$		\$	0.00	
				· -		
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	48.00	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	8,086.23	\$	48.00	
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)	\$	8,134	.23	

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B6I (Official Form 6I) (12/07)

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

Spouse anticipates increasing sales for her car wash business since the Southern California hot summer weather has started recently after many months of cold, overcast, and fog which caused a downturn in the car wash business. The rental payment in the sum of \$15,000 per month to continue to lease the premises where the debtor's car wash business maintains its business operations is causing serious financial hardship for the continuing success of the company.

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B6J (Official Form 6J) (12/07)

In re	Sohail Rafiq Samina Sohail Rafiq		Case No.	
		Debtor(s)		

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 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	4,750.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	120.00
b. Water and sewer	\$	200.00
c. Telephone	\$	120.00
d. Other AT&T Mobility Family Plan	\$	375.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	600.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	50.00 200.00
7. Medical and dental expenses	\$	480.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	ф ——	200.00
10. Charitable contributions	\$ \$	200.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	200.00
a. Homeowner's or renter's	\$	300.00
b. Life	\$ \$	0.00
c. Health	\$	0.00
d. Auto	\$	279.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify) See Detailed Expense Attachment	\$	1,099.83
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	,
a. Auto	\$	758.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	4,492.00
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.)	\$	14,523.83
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	0.404.00
a. Average monthly income from Line 15 of Schedule I	\$	8,134.23
b. Average monthly expenses from Line 18 above	\$	14,523.83
c. Monthly net income (a. minus b.)	\$	-6,389.60

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B6J (Official Form 6J) (12/07)

Sohail Rafiq Samina Sohail Rafiq

~	
('ase	No.

\$

4,492.00

Debtor(s)

${\bf SCHEDULE\ J\ -\ CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

Detailed Expense Attachment

Specific Tax Expen	ditures:
--------------------	----------

Total Other Expenditures

Property tax-2533 E. Terrace Str., Anaheim, CA	¢	824.83
Property tax-21091 Ashley Lane, Lake Forest, CA		275.00
Total Tax Expenditures	\$	1,099.83
Other Expenditures:		
Education expense for children	\$	50.00
Insurance on 21091 Ashley Lane, Lake Forest, CA	\$	135.00
Insurance on 2533 E. Terrace St., Anaheim, CA	<u> </u>	192.00
Association for 21091 Ashley Lane, Lake Forest, CA	\$	80.00
Gardener for 21091 Ashley Lane, Lake Forest, CA	\$	100.00
Gardener for 2533 E. Terrace St., Anaheim, CA	\$	60.00
Gardener for 2533 E. Terrace St., Anaheim, CA Utilities for 2533 E. Terrace St., Anaheim, CA	 \$	60.00 550.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Central District of California

In re	Sohail Rafiq Samina Sohail Rafiq		Case No.		
		Debtor(s)	Chapter	11	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury to	hat I have rea	ad the foregoing summary and schedules, consisting of _	25
	sheets, and that they are true and correct to t	the best of my	y knowledge, information, and belief.	
Date	July 16, 2010	Signature	/s/ Sohail Rafiq	
			Sohail Rafiq	
			Debtor	
Data	July 16, 2010	Signatura	/s/ Samina Sohail Rafiq	
Date	July 10, 2010	Signature	Samina Sohail Rafiq	

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.

Joint Debtor

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B7 (Official Form 7) (04/10)

United States Bankruptcy Court Central District of California

In re	Sohail Rafiq Samina Sohail Rafiq	Case No.			
		Debtor(s)	Chapter	11	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more 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 full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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
\$72,794.00	2010 YTD: Husband Camali Corporation
\$80,073.40	2009: Husband Camali Corporation
\$144,900.00	2008: Husband Camali Corporation
\$2,283.00	2010 YTD: Wife Self-employed (Westminster Car Wash)
\$0.00	2009 Wife self-employed (Westminster Car Wash)
\$0.00	2008 Wife self-employed (Westminster Car Wash)

COLIDOR

AMOUNT

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

\$2,283.00 2010 YTD: Both Rental Income

\$0.00 2009 - No rental income after payment of property expenses \$0.00 2008 - No rental income after payment of property expenses

3. Payments to creditors

None

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

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 (*) 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
OWING

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.)

NAME AND ADDRESS OF CREDITOR AT&T Mobility Attn: Bankruptcy Department P.O. Box 60017 Los Angeles, CA 90060-0017	DATES OF PAYMENTS/ TRANSFERS 5/14/2010; 6/14/2010; 7/14/2010	AMOUNT PAID OR VALUE OF TRANSFERS \$1,077.00	AMOUNT STILL OWING \$0.00
Discover Credit Card P.O. Box 6103 Carol Stream, IL 60197-6103	5/10/2010; 6/10/2010; 7/10/2010	\$450.00	\$7,116.84
Dish Network P.O Box 7203 Pasadena, CA 91109-7303	5/5/2010; 6/5/2010; 7/5/2010	\$324.00	\$0.00
Chase Auto Finance P.O. Box 78068 Phoenix, AZ 85062-8068	4/20/2010; 5/20/2010; 6/20/2010	\$1,620.00	\$22,213.52
Citi Cards P.O. Box 688901 Des Moines, IA 50368-8901	5/10/2010; 6/10/2010; 7/10/2010	\$867.00	\$24,322.47
Bank of America P.O. Box 15710 Wilmington, DE 19886-5710	5/14/2010; 6/14/2010; 7/14/2010	\$589.00	\$7,639.81

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

- 1

NAME AND ADDRESS OF CREDITOR Ford Motor Credit Company, LLC. One American Road Dearborn, MI 48126	DATES OF PAYMENTS/ TRANSFERS 4/16/2010; 5/16/2010; 6/16/2010	AMOUNT PAID OR VALUE OF TRANSFERS \$354.00	AMOUNT STILL OWING \$6,941.54
IndyMac Mortgage Services P.O. Box 4045 Kalamazoo, MI 49003-4045	5/15/2010; 6/15/2010; 7/15/2010	\$11,100.00	\$703,456.18
Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030-0086	5/10/2010; 6/10/2010; 7/10/2010	\$450.00	\$7,793.40
Best Way Laundry 135 E. Third Street Corona, CA 92879-7476	5/1/2010; 6/1/2010; 7/1/2010	\$597.00	\$0.00
Beena Kamdar A16/Block 16A Gulestane Jauer Karachi Pakistan	4/20/2010; 5/20/2010; 6/20/2010	\$1,500.00	\$19,000.00
Kyung Ki USA, Inc. 17326 Edwards Road, Suite #205 Cerritos, CA 90703	4/16/2010; 5/27/2010	\$22,000.00	\$49,695.00
Anaheim Public Utilities City of Anaheim 201 So. Anaheim Boulevard Anaheim, CA 92805	5/5/2010; 6/5/2010; 7/5/2010	\$700.00	\$271.02
AAJC Corp. Advanced Car Wash Technology 2602 So. Oak Street Santa Ana, CA 92707	Weekly \$100.00	\$13,012.00	\$1,080.00
AT&T Payment Center Sacramento, CA 95887-0001	5/10/2010; 6/10/2010; 7/10/2010	\$390.00	\$215.49
S.G.I.S., Inc. P.O. Box 341912 Los Angeles, CA 90034	6/15/2010	\$1,200.00	\$1,556.00

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND			AMOUNT STILL
RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	OWING
Yasmeen Jamal	\$400.00 monthly	\$1,200.00	\$50,000.00
534 Championship Drive			
Harleysville, PA 19438			

Joint debtor's sister

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER FORD MOTOR CREDIT COMPANY, LLC v. SOHAIL RAFIQ; Case No. 30-2009-00318772	NATURE OF PROCEEDING Suit for money based on debtor's early auto lease return.	COURT OR AGENCY AND LOCATION Superior Court of California, County of Orange, Central Justice Center, 700 Civic Center Drive West, Santa Ana, California	STATUS OR DISPOSITION Settlement - debtors paying monthly installment payments.
KYUNG KI USA, Inc. v. SOHAIL RAFIQ; SAMINA RAFIQ; Case No. 30-2010-00383446-CU-UD-CJC	Commercial unlawful detainer	Superior Court of California, County of Orange, Central Justice Center, 700 Civic Center Drive West, Santa Ana, 92702	Pending - Trial set for 7/19/2010
J.S.K.Y. INC; YUMIE SONG vs. MUBBASHIER AHMED; SOHAIL RAFIQ; SAMINA RAFIQ, ET AL; Case No. 30-2009-00119658	Suit for money	Superior Court of California, Central Justice Center, 700 Civic Center Drive West, Santa Ana, California 92702	pending
TERRENCE E. FLYNN; MARILYN FLYNN vs. J.S.K.Y. Incorporated; YUMIE J. SONG; MUBBASHIER AHMED; SOLHAIL RAFIQ; SAMINA RAFIQ, ET AL; Case No. 30-2009-00121579	Suit for money	Superior Court of California, County of Orange, Central Justice Center, 700 Civic Center Drive West, Santa Ana, California 92701	Dismissed with prejudice as to defendants, MUBBASHIER AHMED; SOLHAIL RAFIQ; SAMINA RAFIQ only.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

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 Homecomings Financial P.O. Box 205 Waterloo, IA 50704-0205 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN November 29, 2009

DESCRIPTION AND VALUE OF PROPERTY

3722 Quarter Horse Drive, Yorba Linda, CA 92886; Value \$1,500,000.00

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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

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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

GreenPath, Inc.
38505 Country Club Drive, Suite 210
Farmington, MI 48331

Ultimo Law Firm, P.C. 4 Park Plaza, Suite 640 Irvine, CA 92614

Ultimo Law Firm, P.C. 4 Park Plaza, Suite 640 Irvine, CA 92614 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR July 15, 2010

OR DESCRIPTION AND VALUE OF PROPERTY \$55.00

AMOUNT OF MONEY

1,039.00

July 14, 2010; Payor - Z and A Car Care, \$5,000.00 Inc., 6695 Westminster Blvd.,

Westminster, CA 92683

July 14, 2010

6

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

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

Citi Bank 5677 E. La Palma Avenue Anaheim, CA 92807

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY Sohail Rafig; Samina Rafig

DESCRIPTION OF CONTENTS Jewerely and

important papers

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

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

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

Desc

7

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.

ADDRESS

3722 Quarter Horse Drive, Yorba Linda, CA 92886

NAME USED Sohail Rafiq Samina Sohail Rafiq DATES OF OCCUPANCY 2004 to December 08, 2010

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

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

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

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

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

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE 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.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

Z AND A CAR CARE, 20-5015338

INC.

ADDRESS

NATURE OF BUSINESS

ENDING DATES WESTMINSTER CAR WASH Car wash sales 5/31/2006 to Present

date.

BEGINNING AND

6695 Westminster Blvd. Westminster, CA

92683-3704

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. None

ADDRESS NAME

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 П

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Tariq A. Bickiya, CPA, CFP 621 So. Harbor Blvd. Anaheim, CA 92805

MSA Accounting CPA, Professional Corp.

2960 Tarocco Avenue Corona, CA 92881-8722

ZD Consulting Group, Inc. 17800 Castleton Street, Suite 180 Rowland Heights, CA 91748

DATES SERVICES RENDERED

2000 to Present date.

2008 to Present date.

2006 - 2007

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

NAME **ADDRESS** DATES SERVICES RENDERED Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24 Desc Main Document Page 52 of 72

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

NAME
MSA Accounting CPA, Professional Corp.

ADDRESS

2960 Tarocco Avenue Corona, CA 92881-8722

DOLLAR AMOUNT OF INVENTORY

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

NAME AND ADDRESS DATE ISSUED

20. Inventories

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

and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

b. Elst the final and address of the person having possession of the records of each of the two inventories reported in a., abo

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

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

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

9

10

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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	July 16, 2010	Signature	/s/ Sohail Rafiq
		_	Sohail Rafiq
			Debtor
Date	July 16, 2010	Signature	/s/ Samina Sohail Rafiq
			Samina Sohail Rafiq
			Joint Debtor

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

Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24 Desc Main Document Page 54 of 72

	UNITED STATES BA	NKRUPTCY COURT
	CENTRAL DISTRIC	
In		Case No.:
	Sohail Rafiq	
	Samina Sohail Rafiq	DISCLOSURE OF COMPENSATION
	Debtor.	OF ATTORNEY FOR DEBTOR
		OF ATTORNET FOR BEBTON
1.	that compensation paid to me within one year before the fi), I certify that I am the attorney for the above-named debtor(s) at ling of the petition in bankruptcy, or agreed to be paid to me, for in contemplation of or in connection with the bankruptcy case is
	For legal services, I have agreed to accept	
	Prior to the filing of this statement I have received	\$\$
	Balance Due	\$
2.	\$1,039.00 of the filing fee has been paid.	
3.	The source of the compensation paid to me was:	
		id by Z and A Car Care, Inc., 6695 Westminster Blvd., 92683; Court filing fees paid by the debtors.
4.	The source of compensation to be paid to me is:	
	■ Debtor □ Other (specify):	
5.	I have not agreed to share the above-disclosed compensa associates of my law firm.	tion with any other person unless they are members and
		with a person or persons who are not members or associates of of the names of the people sharing in the compensation is
6.	In return for the above-disclosed fee, I have agreed to render a. Analysis of the debtor's financial situation, and rendering a bankruptcy;	dvice to the debtor in determining whether to file a petition in
	b. Preparation and filing of any petition, schedules, statementc. Representation of the debtor at the meeting of creditors andd. [Other provisions as needed]	

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24

Main Document Page 55 of 72

Form B203 Page Two - Disclosure of Compensation of Attorney for Debtor - (1/88) Desc

1998 USBC, Central District of California

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

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

	CERTIFICATION
I certify that the foregoing is a comp debtor(s) in this bankruptcy proceeding.	lete statement of any agreement or arrangement for payment to me for representation of the
July 16, 2010	/s/ Paul J. Ultimo (SBN
Date	Paul J. Ultimo (SBN #179950)
	Signature of Attorney
	Ultimo Law Firm, P.C.
	Name of Law Firm
	4 Park Plaza, Suite 640
	Irvine, CA 92614
	(949) 851-0300

February 2006

Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24 Desc Main Document Page 56 of 72 2006 USBC Central District of California

United States Bankruptcy Court Central District of California

In re	Sohail Rafiq Samina Sohail Rafiq	Case No.	
		Debtor(s) Chapter	11

			N OF EMPLOYMENT INCOME .S.C. § 521 (a)(1)(B)(iv)
Pleas	e fill out the following blank(s) and c	heck the box next	to one of the following statements:
I, <u>So</u> that:	hail Rafiq_, the debtor in this case, d	leclare under pena	alty of perjury under the laws of the United States of America
•	for the 60-day period prior to the	e date of the filing	y stubs, pay advices and/or other proof of employment income of my bankruptcy petition. Social Security number on pay stubs prior to filing them.)
	I was self-employed for the enti received no payment from any o		rior to the date of the filing of my bankruptcy petition, and
	I was unemployed for the entire	60-day period prio	or to the date of the filing of my bankruptcy petition.
	mina Sohail Rafiq_, the debtor in this ica that:	case, declare und	der penalty of perjury under the laws of the United States of
	for the 60-day period prior to the	e date of the filing	v stubs, pay advices and/or other proof of employment income of my bankruptcy petition. e Social Security number on pay stubs prior to filing them.)
	I was self-employed for the enti received no payment from any o		rior to the date of the filing of my bankruptcy petition, and
	I was unemployed for the entire	60-day period prio	or to the date of the filing of my bankruptcy petition.
Date	July 16, 2010	Signature	/s/ Sohail Rafiq Sohail Rafiq Debtor
Date	July 16, 2010	Signature	/s/ Samina Sohail Rafiq Samina Sohail Rafiq Joint Debtor

Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24 Case 8:10-bk-19812-RK Maink Document 30 0009

CAMALI CORPORATION 20845 CANADA LAKE FOREST, CA 92630 Page Earnings Statement

Desc

Pay Period: 7/01/2010 to 7/15/2010 Pay Date: 7/15/2010

Employee Number:

0009

Department Number:

3.0

Social Security Number:

XXX-XX-7642

Marital Status: Number Of Allowances: MARRIED

0.6

SOHAIL RAFIQ

3722 QRT HORSE DR

YORBA LINDA, CA 92886

Rate:

	Hours	s and Earnings		Taxes and Deductions					
Description	Hours	This Period	Year-To-Date	Description	This Period	Year-To-Date			
SALARY	* :	5235.15	68944.00	FICA	400.49	5274,22			
			•	FED WT	664.78	8881.64			
	·			CA ST	283.14	3773.97			
				CA DIS	57.58	758.38			
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Gross Pay Year To Date	Gross Pay This Period	Total Deductions This Period	Net Pay This Period
\$68,944.00	\$5,235.15	\$1,405.99	\$3,829.16

20845 CANADA

LAKE FOREST, CA 92630

Check Date:

\$3,829,16 DEPOSIT TO BANK# XXXXXXXXX CHK ACCT# XXXXXXX2115

30 0009 SOHAIL RAFIQ 3722 QRT HORSE DR YORBA LINDA, CA 92886

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\$3829.16

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Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 _Entered 07/16/10 18:32:24 Pag**Earnings Statement** 30 0009 MaTrk Document CAMALI CORPORATION

20845 CANADA LAKE FOREST, CA 92630 Desc

Pay Period:

6/16/2010 to 6/30/2010

Pay Date:

6/30/2010

Employee Number:

0009

Department Number:

30

Social Security Number:

XXX-XX-7642

Marital Status:

Number Of Allowances:

MARRIED

SOHAIL RAFIQ 3722 QRT HORSE DR YORBA LINDA, CA 92886

Rate:

 -	Hours	s and Earnings		Taxes and Deductions			
Description	Hours	This Period	Year-To-Date	Description	This Period	Year-To-Date	
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				FED WT	664.78	8216.86	
·				CA ST	283.14	3490.83	
				CA DIS	57.59	700.80	
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Gross Pay Year To Date	Gross Pay This Period	Total Deductions This Period	
\$63,708.85	\$5,235.15	\$1,406.00	\$3,829.15

CAMALI CORPORA

20845 CANADA LAKE FOREST, CA 92630

Check Date:

DEPOSIT

DEPOSIT TO BANK# XXXXXXXXX CHK ACCT# XXXXXX211

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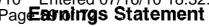
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CAMALI CORPORATION 20845 CANADA LAKE FOREST, CA 92630



Desc

Pay Period:

3/01/2010 to 3/15/2010

Pay Date: 3/15/2010

SOHAIL RAFIQ

Employee Number;

0009

Department Number:

30

06

Social Security Number:

XXX-XX-7642

Marital Status:

Number Of Allowances:

MARRIED

3722 QRT HORSE DR YORBA LINDA, CA 92886

Rate:

	Í.		1	Taxes and Deductions					
		and Earnings		184					
Description	Hours	This Period	Year-To-Date	Description	This Period	Year-To-Date			
OTHER	8.00		1	FICA	415.65	2078.24			
SALARY		5433.30	27166.50	FED WT	718,28	3591.40			
				CA ST	303.95	1519.75			
				CA DIS	59.76	298.83			
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Gross Pay Year To Date	Gross Pay This Period	Total Deductions This Period	Net Pay This Period
\$27,166.50	\$5,433.30	\$1,497.64	\$3,935.66

CAMALI CORPORATION

20845 CANADA

LAKE FOREST, CA 92630

Check Date:

\$3,935.66 DEPOSIT TO BANK# XXXXXXXXX CHK ACCT# XXXXXXX2115

Pay To The Order Of

30 0009 SOHAIL RAFIQ 3722 QRT HORSE DR YORBA LINDA, CA 92886 TKE

\$3935.66

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Case 8:10-bk-19812-RK Doc 1 Filed 07/16/10 Entered 07/16/10 18:32:24
30 0009 Maik Document Page arnings Statement

CAMALI CORPORATION 20845 CANADA LAKE FOREST, CA 92630 Desc EASYPAY

Pay Period:

2/16/2010 to 2/28/2010

Pay Date:

2/26/2010

Employee Number:

0009

Department Number:

30

Social Security Number: Marital Status: XXX-XX-7642 MARRIED

Number Of Allowances:

06

Rate:

SOHAIL RAFIQ 3722 QRT HORSE DR YORBA LINDA, CA 92886

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		s and Earnings		Taxes and Deductions					
Description	Hours	This Period	Year-To-Date	Description	This Period	Year-To-Date			
SALARY		5433.30	21733.20	FICA	415.65	1662.59			
				FED WT	718.28	2873.12			
				CA ST	303.95	1215.80			
				CA DIS	59.77	239.07			
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Gross Pay Year To Date	Gross Pay This Period	Total Deductions This Period	Net Pay This Perlod
\$21,733.20	\$5,433.30	\$1,497.65	\$3,935.65

CAMALI CORPORATION

20845 CANADA LAKE FØREST, CA 92630

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\$3,935.65 DEPOSIT TO BANK# XXXXXXXXX CHK ACCT# XXXXXX2115

Pay To The

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Payettis Amount

\$3935.65

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CAMALI CORPORATION 20845 CANADA LAKE FOREST, CA 92630

Desc

Pay Period:

2/01/2010 to 2/15/2010

Pay Date:

2/15/2010

Employee Number:

0009

Department Number: Social Security Number: 30

Marital Status:

XXX-XX-7642 MARRIED

Number Of Allowances:

06

Rate:

SOHAIL RAFIQ 3722 QRT HORSE DR YORBA LINDA, CA 92886

- · · · · · · · · · · · · · · · · · · ·	Hours	s and Earnings	-	Taxes and Deductions					
Description	Hours	This Period	Year-To-Date	Description	This Period	Year-To-Date			
SALARY		5433.30	16299.90	FICA	415.65	1246.94			
•				FED WT	718.28	2154.84			
				CA ST	303.95	911.85			
				CA DIS	59.77	179.30			
						•			
					<u> </u>				

Period	Net Pay This Perio	Total Deductions This Period	Gross Pay This Period	ate	Gross Pay Year To Date
035 45	\$2 U3E	è1 607 6E	\$E 623 30	\n	63.6 200 00
	\$3	\$1,497,65	\$5,433.30	o	\$16,299,90

CAMALI CORPORATION

20845 CANADA

LAKE FOREST, CA 92630

DEPOSIT

\$3,935,65 DEPOSITATO BANK# XXXXXXXX CHK ACCT# XXXXXX2115

Pay To The

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\$3935.65

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In re	Sohail Rafiq Samina Sohail Rafiq					
	Debtor(s)					
Case N	Jumber:					
	(If known)					

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 INC	OM	1E		
1	Marital/filing status. Check the box that applies and complete the balance of this part of this state a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. ■ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Section 1).			for	Lines 2-10.
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income		Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	11,516.60	\$	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. Debtor Spouse	\$	0.00	\$	0.00
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Debtor Spouse	\$	0.00	4	2,283.00
5	Interest, dividends, and royalties.	\$	0.00		0.00
6	Pension and retirement income.	\$	0.00		0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	\$	0.00		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: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00		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. Debtor Spouse			•	
	a.	\$	0.00	\$	0.00
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$	11,516.60	\$	2,283.00

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11	Total current month Line 10, Column B, a from Line 10, Column			
·		Part II.	VERIFICATION	
12	I declare under penalt must sign.) Date: Date:	y of perjury that the information prov July 16, 2010 July 16, 2010		rue and correct. (If this is a joint case, both debtors /s/ Sohail Rafiq Sohail Rafiq (Debtor) /s/ Samina Sohail Rafiq Samina Sohail Rafiq (Joint Debtor, if any)

B22B (Official Form 22B) (Chapter 11) (01/08)

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Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 01/01/2010 to 06/30/2010.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Camali Corporation

Income by Month:

6 Months Ago:	01/2010	\$11,516.60
5 Months Ago:	02/2010	\$11,516.60
4 Months Ago:	03/2010	\$11,516.60
3 Months Ago:	04/2010	\$11,516.60
2 Months Ago:	05/2010	\$11,516.60
Last Month:	06/2010	\$11,516.60
	Average per month:	\$11,516.60

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Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **01/01/2010** to **06/30/2010**.

Line 3 - Income from operation of a business, profession, or farm

Source of Income: Westminster Car Wash

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	01/2010	\$25,893.36	\$40,747.00	\$-14,853.64
5 Months Ago:	02/2010	\$18,123.45	\$39,747.00	\$-21,623.55
4 Months Ago:	03/2010	\$48,168.50	\$47,247.00	\$921.50
3 Months Ago:	04/2010	\$36,980.24	\$43,997.00	\$-7,016.76
2 Months Ago:	05/2010	\$57,161.19	\$47,247.00	\$9,914.19
Last Month:	06/2010	\$51,814.80	\$47,247.00	\$4,567.80
	Average per month:	\$39,690.26	\$44,372.00	
			Average Monthly NET Income:	\$-4,681.74

Line 4 - Rent and other real property income

Source of Income: Bob Jones (Tenant)

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	01/2010	\$2,800.00	\$565.00	\$2,235.00
5 Months Ago:	02/2010	\$2,800.00	\$565.00	\$2,235.00
4 Months Ago:	03/2010	\$2,800.00	\$565.00	\$2,235.00
3 Months Ago:	04/2010	\$2,800.00	\$565.00	\$2,235.00
2 Months Ago:	05/2010	\$2,800.00	\$565.00	\$2,235.00
Last Month:	06/2010	\$2,800.00	\$565.00	\$2,235.00
	Average per month:	\$2,800.00	\$565.00	
			Average Monthly NET Income:	\$2,235.00

Line 4 - Rent and other real property income

Source of Income: 4 separate tenants

Income/Expense/Net by Month:

•	Date	Income	Expense	Net
6 Months Ago:	01/2010	\$5,000.00	\$4,952.00	\$48.00
5 Months Ago:	02/2010	\$5,000.00	\$4,952.00	\$48.00
4 Months Ago:	03/2010	\$5,000.00	\$4,952.00	\$48.00
3 Months Ago:	04/2010	\$5,000.00	\$4,952.00	\$48.00
2 Months Ago:	05/2010	\$5,000.00	\$4,952.00	\$48.00
Last Month:	06/2010	\$5,000.00	\$4,952.00	\$48.00
_	Average per month:	\$5,000.00	\$4,952.00	
			Average Monthly NET Income:	\$48.00

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

2005 USBC, Central District of California

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

Name	Name Paul J. Ultimo (SBN #179950)					
Address	4 Park Plaza, Suite 640 Irvine, CA 92614					
Telephone	(949) 851-0300					
AttorneyDebtor in	for Debtor(s) Pro Per					
	UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA					
List all names including trade names used by Debtor(s) within last 8 years: Sohail Rafiq Samina Sohail Rafiq		Case No.:				
		Chapter:	11			
AKA Samina	S. Rafiq; AKA Samina Alvi					

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 6 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:	July 16, 2010	/s/ Sohail Rafiq	
		Sohail Rafiq	
		Signature of Debtor	
Date:	July 16, 2010	/s/ Samina Sohail Rafiq	
	-	Samina Sohail Rafiq	
		Signature of Debtor	
Date:	July 16, 2010	/s/ Paul J. Ultimo (SBN	
		Signature of Attorney	
		Paul J. Ultimo (SBN #179950)	
		Ultimo Law Firm, P.C.	
		4 Park Plaza, Suite 640	
		Irvine, CA 92614	
		(949) 851-0300	

Sohail Rafiq 29336 Wood Canyon Road Silverado, CA 92676

Samina Sohail Rafiq 29336 Wood Canyon Road Silverado, CA 92676

Paul J. Ultimo (SBN Ultimo Law Firm, P.C. 4 Park Plaza, Suite 640 Irvine, CA 92614

AAJC Corp. Advanced Car Wash Technology 2602 So. Oak Street Santa Ana, CA 92707

Abdul Basit 28396 Yosemite Drive Trabuco Canyon, CA 92679-1138

ACS, Inc. P.O. Box 7051 Utica, NY 13504-7051

Anaheim Public Utilities City of Anaheim 201 So. Anaheim Boulevard Anaheim, CA 92805

AT&T Payment Center Sacramento, CA 95887-0001 AT&T Mobility Attn: Bankruptcy Department P.O. Box 60017 Los Angeles, CA 90060-0017

Bank of America P.O. Box 15710 Wilmington, DE 19886-5710

Beena Kamdar A16/Block 16A Gulestane Jauer Karachi Pakistan

Best Way Laundry 135 East Third Street Corona, CA 92879-7476

Camali Corporation 20845 Canada Road Lake Forest, CA 92630

Chase Auto Finance P.O. Box 78068 Phoenix, AZ 85062-8068

Citi Cards P.O. Box 688901 Des Moines, IA 50368-8901

Credit Collection Services Two Wells Avenue Newton Center, MA 02459 Discover Credit Card P.O. Box 6103 Carol Stream, IL 60197-6103

Dish Network P.O Box 7203 Pasadena, CA 91109-7303

Duringer Law Group, PLC Attn: Stephen C. Duringer, Esq. 160 S. Old Springs Rd. Suite 135 Anaheim, CA 92808

Ford Motor Credit Company, LLC. One American Road Dearborn, MI 48126

IndyMac Mortgage Services
P.O. Box 4045
Kalamazoo, MI 49003-4045

J.S.K.Y, Incorporated 1048 Irvine Avenue Suite 773 Newport Beach, CA 92660

Kring & Chung, LLP Attn: John A. Kaniewski, Esq. 38 Corporate Park Irvine, CA 92606

Kyung Ki USA, Inc. 17326 Edwards Road, Suite #205 Cerritos, CA 90703 MacDowell & Associates 3636 Birch Street Suite 290 Newport Beach, CA 92660

Mid-Century Insurance Company 4680 Wilshire Blvd.
Los Angeles, CA 90010-3807

Mohmad Moradi 29336 Wood Canyon Road Silverado, CA 92676

Mubbashier Ahmed 7133 Twins Park Court Corona, CA 92880

Nordstrom Bank P.O. Box 79137 Phoenix, AZ 85062-9137

Normandale Community Association c/o Classic Property Management P.O. Box 15444 Santa Ana, CA 92735-0444

Quest Diagnostics P.O. Box 7400 Pasadena, CA 91109-7400

S.G.I.S., Inc. P.O. Box 341912 Los Angeles, CA 90034 Saxon Mortgage Services, Inc. P.O. Box 161489 Fort Worth, TX 76161-1489

State of California State Board of Equalization P.O. Box 942879 Sacramento, CA 94279-7070

System One Chemicals Eq. Supplies 2043 N. Glassell Orange, CA 92865

The Gas Company P.O. Box C Monterey Park, CA 91756

The Toll Roads P.O. Box 50310 Irvine, CA 92619-0310

Toyota Financial Services P.O. Box 60116 City of Industry, CA 91716-0116

Trabuco Canyon Water District 32003 Dove Canyon Drive Dove Canyon, CA 92679

U.S. Bank Student Loan Center P.O. Box 2710 Spokane, WA 99220-2710 Verizon California P.O. Box 920041 Dallas, TX 75392-0041

Waste Management P.O. Box 79168 Phoenix, AZ 85062-9168

Wells Fargo Card Services P.O. Box 30086 Los Angeles, CA 90030-0086

Westcliff Medical Laboratories, Inc P.O. Box 7153 Pasadena, CA 91109-7153

Yasmeen Jamal 534 Championship Drive Harleysville, PA 19438

Yorba Linda Family Phys. 18200 Yorba Linda Blvd., #401 Yorba Linda, CA 92886

Z and A Car Care, Inc. 6695 Westminster Blvd. Westminster, CA 92683