

Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number <b>William H. Brownstein</b> <b>William H. Brownstein &amp; Associates, P.C.</b> <b>1250 Sixth Street</b> <b>Suite 205</b> <b>Santa Monica, CA 90401-1637</b> Phone: <b>310 458-0048</b> Fax: <b>310 576-3581</b> California State Bar Number: <b>84507</b> <input type="checkbox"/> Attorney for:	FOR COURT USE ONLY
<b>UNITED STATES BANKRUPTCY COURT</b> <b>CENTRAL DISTRICT OF CALIFORNIA</b>	
In re: <b>Navdeep Jaggi</b>  Debtor.	CASE NO.:  CHAPTER: <b>11</b>  ADV. NO.:

**ELECTRONIC FILING DECLARATION  
(INDIVIDUAL)**

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

Date Filed: 04/08/2010  
 Date Filed: \_\_\_\_\_  
 Date Filed: \_\_\_\_\_

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

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

\_\_\_\_\_  
*Signature of Signing Party*  
**Navdeep Jaggi**  
*Printed Name of Signing Party*

April 8, 2010  
 \_\_\_\_\_  
 Date

**PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY**

I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the *Declaration of Debtor(s) or Other Party* before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/," followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this *Declaration*, the *Declaration of Debtor(s) or Other Party*, and the Filed Document for a period of five years after the closing of the case in which they are filed; and (5) I shall make the executed originals of this *Declaration*, the *Declaration of Debtor(s) or Other Party*, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the *Statement of Social Security Number(s)* (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the *Statement of Social Security Number(s)* (Form B21) for a period of five years after the closing of the case in which they are filed; and (3) I shall make the executed original of the *Statement of Social Security Number(s)* (Form B21) available for review upon request of the Court.



Signature of Attorney for Signing Party

**William H. Brownstein**

Printed Name of Attorney for Signing Party



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		<b>Main Document</b> Page 4 of 34	FORM B1, Page 2
		Name of Debtor(s): <b>Navdeep Jaggi</b>	
<b>Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>Central District of California</b>	Case Number: <b>1:08-bk-20343 MT</b>	Date Filed: <b>12/18/2008</b>	
Location Where Filed: <b>Central District of California</b>	Case Number: <b>2:10-bk-16224 BR</b>	Date Filed: <b>02/22/2010</b>	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>Bakery Express Cafe', Inc.</b>	Case Number: <b>2:10-bk-16224 BR</b>	Date Filed: <b>02/22/2010</b>	
District: <b>Central District of California</b>	Relationship: <b>Co owned by Debtor</b>	Judge: <b>Barry Russell</b>	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Attorney for Debtor(s) _____ Date _____		
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).  <div style="text-align: right; margin-right: 100px;">             _____              (Name of landlord that obtained judgment)           </div> <div style="text-align: right; margin-right: 100px;">             _____              (Address of landlord)           </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p><b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i></p>	<p align="center"><b>Main Document</b> Page 5 of 34</p> <p>Name of Debtor(s): <b>Navdeep Jaggi</b></p> <p align="right"><b>FORM B1, Page 3</b></p>
<b>Signatures</b>	
<p align="center"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[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.</p> <p>[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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <u>/s/ Navdeep Jaggi</u> Signature of Debtor <b>Navdeep Jaggi</b></p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Joint Debtor _____</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>4/8/2010</u> Date</p>	<p align="center"><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b> _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p align="center"><b>Signature of Attorney</b></p> <p><input checked="" type="checkbox"/> <u>/s/ William H. Brownstein</u> Signature of Attorney for Debtor(s)</p> <p><b>William H. Brownstein</b> Printed Name of Attorney for Debtor(s)</p> <p><b>William H. Brownstein &amp; Associates, P.C.</b> Firm Name</p> <p><u>1250 Sixth Street Suite 205</u> Address</p> <p><u>Santa Monica, CA 90401-1637</u></p> <p><u>310 458-0048</u> <u>310 576-3581</u> Telephone Number</p> <p><u>4/8/2010</u> <u>84507</u> Date Bar Number</p> <p><small>*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.</small></p>	<p align="center"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>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.</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b> _____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b></p> <p>_____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</p> <p>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.</p> <p>If more than one person prepared this document, attach to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p align="center"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>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.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Authorized Individual</p> <p><u>Navdeep Jaggi</u> Printed Name of Authorized Individual</p> <p><b>President</b> Title of Authorized Individual</p> <p>_____ Date</p>	

Main Document Page 6 of 24  
**STATEMENT OF RELATED CASES**

**INFORMATION REQUIRED BY LOCAL RULE 1015-2**

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

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

**Navdeep and Melinda Jaggi, Case No. 1:08-bk-20343 MT Filed December 18, 2008 and dismissed on 11/20/2009  
Bakery Express, Inc., dba Roni's Fine ining, Case No. 2:10-bk-16224 BR**

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

**None**

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

**None**

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4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

**None**

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

Executed at Palmdale, CA, California /s/ Navdeep Jaggi  
Debtor

Dated: April 8, 2010

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

In re **Navdeep Jaggi**

Debtor.

CHAPTER: 11

CASE NO.:

**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.]*

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- 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/ Navdeep Jaggi

Date: 4/8/2010



Certificate Number: 06531-CAC-CC-010549570

## CERTIFICATE OF COUNSELING

I CERTIFY that on April 8, 2010, at 10:01 o'clock PM CDT,

Navdeep Jaggi received from

Allen Credit and Debt Counseling Agency,

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 internet.

Date: April 8, 2010

By /s/Chad Taylor

Name Chad Taylor

Title Credit 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).

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

In re: **Navdeep Jaggi**

Debtor(s).

CHAPTER: **11**

CASE NO.:

**Form 4.**

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
<b>Los Angeles County Tax Collector</b> 225 North Hill Street Los Angeles, CA 90012				<b>\$1,127.93</b>
<b>SS &amp; Associates</b> 20319 Nordoff St #120 Chatsworth, CA 91311				<b>\$3,350.00</b>
<b>Kartik Jaggi</b> 3393 Belgrove Circle San Jose, CA 95148				<b>\$10,000.00</b>
<b>Los Angeles County Treasurer</b> P.O. Box 54978 Los Angeles, CA 90054-0978				<b>\$1,294.00</b>
<b>Employment Development Department</b> P.O. Box 826286 Sacramento, CA 94230-6276			<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$13,135.46</b>
<b>Mountain America Cre</b> 660 South 200 East Salt Lake City, UT 84110				<b>\$17,649.00</b>
				<b>SECURED VALUE:</b>

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

In re: **Navdeep Jaggi**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
University Foods 12733 San Fernando Rd STE 180 Sylmar, CA 91342				<b>\$7,414.59</b>
Desert Community Ban 12530 Hesperia Rd Victorville, CA 92392			<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$5,800.00</b>
First Data Merchant 4000 Coral Ridge Drive Coral Springs, FL 33065				<b>\$658.00</b>
Universal/citibank S 8787 Baypines Jacksonville, FL 32201				<b>\$16,765.00</b>
Advanta Business Ser 11850 S. Election Dr Draper, UT 84020				<b>\$10,803.00</b>
City of Palmdale Tax Collector Redevelopment Agency 38250 Sierra Highway Palmdale, CA 93550			<b>CONTINGENT</b>	<b>\$6,755.24</b>

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

In re: **Navdeep Jaggi**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Hira Sagar Gaur 11401 Gaviota Ave Granada Hills, CA 91344				<b>\$10,000.00</b>
Younis Lala 1529 Grand View Ave Glendale, CA 91201				<b>\$5,000.00</b>
Forest City Commercial Mgmt 700 Tenninal Tower 60 Public Square Cleveland, OH 44113				<b>\$340.10</b>
Los Angeles County Tax Collector 225 North Hill Street Los Angeles, CA 90012				<b>\$1,858.74</b>
US Foodservice 15155 Northam Street La Mirada, CA 90638				<b>\$3,232.73</b>
Surender Sachdev 12811 Mansa Drive Norwalk, CA 90660				<b>\$10,000.00</b>

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

In re: **Navdeep Jaggi**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Classic Wines Of California PO Box 51512 Los Angeles, CA 90051-0812				<b>\$7,987.82</b>
Devender Kaushik 17159 Tuba Street Northridge, CA 91325				<b>\$5,000.00</b>
Litton Mtg Service C 24 Greenway Plaza #712 Houston, TX 77046-2408				<b>\$298,232.91</b>
				<b>SECURED VALUE: \$350,000.00</b>
Us Bancorp/manifest 1310 Madrid Street Marshall, MN 56258				<b>\$125,150.00</b>
USA Ventures LLC 7657 Winnetka Ave #214 Winnetka, CA 91306				<b>\$124,900.00</b>
Internal Revenue Service Central Insolvency Unit P.O. Box 21125 Philadelphia, PA 19114				<b>\$101,859.45</b>

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

In re: **Navdeep Jaggi**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Board of Equalization P.O. Box 942879 Sacramento, CA 94279-8005			<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$100,000.00</b>
Homecoming Financial P.O. Box 205 Aterloo, IA 80704-2005		Guarantee		<b>\$74,000.00</b>
Dr Sin E Moorthy 44725 10th Street West Lancaster, CA 93634				<b>\$70,000.00</b>
Misson Valley Bank 9116 Sunland Sun Valley, CA 91352				<b>\$68,361.21</b>
Sysco Food Services Of Ventura Inc PO Box 432 Oxnard, CA 93032-0432			<b>UNLIQUIDATED</b>	<b>\$72,401.04</b>
Wells Fargo Bank WF Business Direct PO Box 348750 Sacramento, CA 95834				<b>\$59,062.90</b>

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

In re: **Navdeep Jaggi**

Debtor(s).

CHAPTER: **11**

CASE NO.:

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
<b>Santiago Enrique 2515 E. Palmdale Blvd. Suite B Palmdale, CA 93550</b>				<b>\$55,000.00</b>
<b>Bank Of America PO Box 30750 Los Angeles, CA 90030-0750</b>				<b>\$52,714.02</b>
<b>Wells Fargo Bank PO Box 5058 MAC:P6053-021 Portland, OR 97208-6058</b>				<b>\$39,000.00</b>
<b>Wells Fargo Bank N.a PO Box 94435 Pcm Credit Bureau Disputes Albuquerque, NM 87199</b>				<b>\$36,104.00</b>
<b>Bank Of America PO Box 15026 WILMINGTON. DE 19850-&amp;026</b>				<b>\$20,882.89</b>
<b>Discover Sams Club PO Box 960016 Orlando, FL 32896-0016</b>				<b>\$19,262.40</b>

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

In re: **Navdeep Jaggi**

Debtor(s).

CHAPTER: **11**

CASE NO.:

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

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
<b>Zions Bank P.O. Box Salt Lake City, UT 84126-0424</b>				<b>\$13,747.33</b>

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.

April 8, 2010

/s/ Navdeep Jaggi



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

In re **Navdeep Jaggi**

Debtor.

CHAPTER: **11**

CASE NO.:

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

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

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

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

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

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>216,288.91</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>216,288.91</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>0.00</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>0.00</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>0.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ <b>583,881.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>123,044.15</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ <b>100,000.00</b>
4. Total from Schedule F		\$ <b>928,330.72</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ <b>1,612,211.72</b>

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re  <b>Navdeep Jaggi</b>  Debtor.	Case No.:  <b>DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR</b>

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

For legal services, I have agreed to accept	\$ <u>30,000.00</u>
Prior to the filing of this statement I have received	\$ <u>2,561.00</u>
Balance Due	\$ <u>27,439.00</u>

2. The source of compensation paid to me was:

- Debtor  Other (specify)

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

- Debtor  Other (specify)

**Debtor is entitled to a refund from his prior counsel of \$25,000.00. The Debtor has agreed to have the proceeds of the refund turned over to William H. Brownstein as part of the retainer. The \$2,561.00 was paid for pre-petition services.**

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

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

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

**None**

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

**None**

In re <b>Navdeep Jaggi</b>	Debtor.	Case No.:	(If known)
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**CERTIFICATION**

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

4/8/2010

*Date*

/s/ William H. Brownstein

*Signature of Attorney*

William H. Brownstein & Associates, P.C.

*Name of Law Firm*

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

**Exhibit "C"**

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **Navdeep Jaggi**

Case No.:

Chapter: **11**

Debtor(s)

**Exhibit "C" to Voluntary Petition**

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**N/A**

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2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**N/A**

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Name: William H. Brownstein  
Address: William H. Brownstein & Associates, P.C.  
1250 Sixth Street  
Suite 205  
Santa Monica, CA 90401-1637

Telephone: 310 458-0048 Fax: 310 576-3581

- Attorney for Debtor  
 Debtor In Pro Per

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names including trade names, used by Debtor(s) within last 8 years:  <b>Navdeep Jaggi</b> <b>Bakery Express Cafe', Inc., Romi's Fine Dining</b>	Case No.:  <b>NOTICE OF AVAILABLE CHAPTERS</b>  (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 **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. 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.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

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

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

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

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

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

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

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

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

**Certificate of Attorney**

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

**William H. Brownstein**  
Printed Name of Attorney

**/s/ William H Brownstein**  
Signature of Attorney

**4/8/2010**  
Date

Address:

**William H. Brownstein & Associates, P.C.**  
**1250 Sixth Street**  
**Suite 205**  
**Santa Monica, CA 90401-1637**

**310 458-0048**

**Certificate of the Debtor**

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

**Navdeep Jaggi**  
Printed Name(s) of Debtor

**X/s/ Navdeep Jaggi**  
**Navdeep Jaggi**  
Signature of Debtor

**4/8/2010**

Date

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

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re <b>Navdeep Jaggi</b>  Debtor.	CHAPTER: 11  CASE NO.:

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

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

I, Navdeep Jaggi, the debtor in this case, declare under penalty  
(Print Name of Debtor)

of perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

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

of perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

Date 4/8/2010

Signature /s/ Navdeep Jaggi  
**Navdeep Jaggi**  
Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_  
*Joint Debtor (if any)*



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

2003 USBC, Central District of California

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

Name William H. Brownstein  
Address William H. Brownstein & Associates, P.C.  
1250 Sixth Street  
Suite 205  
Santa Monica, CA 90401-1637  
Telephone 310 458-0048  
 Attorney for Debtor(s)  
 Debtor In Pro Per

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names including trade names, used by Debtor(s) within last 8 years:  <b>Navdeep Jaggi</b> <b>Bakery Express Cafe', Inc., Romi's Fine Dining</b>	Case No.:
	Chapter: <b>11</b>

**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 7 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: April 8, 2010 /s/ Navdeep Jaggi  
Navdeep Jaggi, Debtor

William H. Brownstein, Attorney (if applicable)

**Main Document** Page 26 of 34

Navdeep Jaggi  
1551 West Avenue O-12  
Palmdale, CA 93551

William H. Brownstein  
William H. Brownstein & Associates,  
1250 Sixth Street  
Suite 205  
Santa Monica, CA 90401-1637

Advanta Business Ser  
11850 S. Election Dr  
Draper, UT 84020

American Express  
P.O. Box 981537  
El Paso, TX 79998

Bakery Express Cafe, Inc.  
1329 West Rancho Vista Boulevard  
Palmdale, CA 93551

Bank of America  
P.O. Box 15726  
Wilmington, DE 19886-5726

Bank Of America  
PO Box 15026  
WILMINGTON. DE 19850-&026

Bank Of America  
PO Box 30750  
Los Angeles, CA 90030-0750

Board of Equalization  
P.O. Box 942879  
Sacramento, CA 94279-8005

Chase  
PO Box 24696  
Columbus, OH 43224-0696

Chase  
9451 Corbin Avenue  
Attn:Janet Medin M/S-N010202  
Northridge, CA 91328

Chase Bank Usa, Na  
201 N. Walnut St//De1-1027  
Wilmington, DE 19801

City of Palmdale Tax Collector  
Redevelopment Agency  
38250 Sierra Highway  
Palmdale, CA 93550

Classic Wines Of California  
PO Box 51512  
Los Angeles, CA 90051-0812

Collection At Law  
31200 Via Collnas Suite 101  
Westlake Village, CA 91362

Desert Community Ban  
12530 Hesperia Rd  
Victorville, CA 92392

Devender Kaushik  
17159 Tuba Street  
Northridge, CA 91325

Discover Sams Club  
PO Box 960016  
Orlando, FL 32896-0016

Dr Sin E Moorthy  
44725 10th Street  
West Lancaster, CA 93634

Employment Development Department  
P.O. Box 826286  
Sacramento, CA 94230-6276

Fidelity Capital  
7700 Irvine Center Drive #970  
Irvine, CA 92618

First Citizens Bank c/o  
George C. Lazar, Esq.  
Fox, Johns, Lazar Pekin & Wesler, A  
525 B Street, Suite 1500  
San Diego, CA 92101-4417

First Data Merchant  
4000 Coral Ridge Drive  
Coral Springs, FL 33065

Forest City Commercial Mgmt  
700 Tennlnal Tower  
60 Public Square  
Cleveland, OH 44113

Garwackl & Assoslates  
5111 Dahlia Drive Suite A  
Los Angeles, CA 90401

George C. Lazar, Esq.,  
Fox, Johns, Lazar Pekin & Wesler, A  
525 B Street, Suite 1500  
San Diego, CA 92101-4417

Hira Sagar Gaur  
11401 Gaviota Ave  
Granada Hills, CA 91344

Homecoming Financial  
P.O. Box 205  
Aterloo, IA 80704-2005

Hsbc Costco Wholesal  
Cost  
1405 Faulk Rd  
Wilmington, DE 19808

Internal Revenue Service  
Central Insolvency Unit  
P.O. Box 21125  
Philadelphia, PA 19114

Bakery Express Cafe', Inc.  
1329 West Rancho Vista Boulevard  
Palmdale, CA 93550

Kartik Jaggi  
3393 Belgrove Circle  
San Jose, CA 95148

Litton Mtg Service C  
24 Greenway Plaza #712  
Houston, TX 77046-2408

Los Angeles County Tax Collector  
225 North Hill Street  
Los Angeles, CA 90012

Los Angeles County Treasurer  
P.O. Box 54978  
Los Angeles, CA 90054-0978

Naveep Jaggi  
1551 West Avenue O-12  
Palmdale, CA 93551

Misson Valley Bank  
9116 Sunland  
Sun Valley, CA 91352

Mountain America Cre  
660 South 200 East  
Salt Lake City, UT 84110

Santiago Enrique  
2515 E. Palmdale Blvd. Suite B  
Palmdale, CA 93550

SS & Associates  
20319 Nordoff St #120  
Chatsworth, CA 91311

State of California  
Franchise Tax Board  
Special Procedures  
POB 2952  
Sacramento, CA 95812-2952

Surender Sachdev  
12811 Mansa Drive  
Norwalk, CA 90660

Sysco Food Services Of Ventura Inc  
PO Box 432  
Oxnard, CA 93032-0432

Temecula Valley Bank  
27710 Jefferson Avenue  
Temecula, CA 92590

THE WOLF FIRM, A LAW CORPORATION  
2955 Main Street. 2nd Floor  
Irvine. California 92614

Universal/citibank S  
8787 Baypines  
Jacksonville, FL 32201

University Foods  
12733 San Fernando Rd  
STE 180  
Sylmar, CA 91342

Us Bancorp/manifest  
1310 Madrid Street  
Marshall, MN 56258

US Foodservice  
15155 Northam Street  
La Mirada, CA 90638

USA Ventures LLC  
7657 Winnetka Ave #214  
Winnetka, CA 91306

Wells Fargo Bank  
WF Business Direct  
PO Box 348750  
Sacramento, CA 95834

Wells Fargo Bank  
PO Box 5058 MAC:P6053-021  
Portland, OR 97208-6058

Wells Fargo Bank N.a  
PO Box 94435  
Pcm Credit Bureau Disputes  
Albuquerque, NM 87199

Younls Lala  
1529 Grand View Ave  
Glendale, CA 91201

Zions Bank  
P.O. Box  
Salt Lake City, UT 84126-0424

Zions First National  
3270 West 2200 South  
Salt Lake City, UT 84106



Wells Fargo Bank  
WF Business Direct  
PO Box 348750  
Sacramento, CA 95834

Us Bancorp/manifest  
1310 Madrid Street  
Marshall, MN 56258

USA Ventures LLC  
7657 Winnetka Ave #214  
Winnetka, CA 91306

Internal Revenue Service  
Central Insolvency Unit  
P.O. Box 21125  
Philadelphiia, PA 19114

Board of Equalization  
P.O. Box 942879  
Sacramento, CA 94279-8005

Homecoming Financial  
P.O. Box 205  
Aterloo, IA 80704-2005

Dr Sin E Moorthy  
44725 10th Street  
West Lancaster, CA 93634

Litton Mtg Service C  
24 Greenway Plaza #712  
Houston, TX 77046-2408

Sysco Food Services Of Ventura Inc  
PO Box 432  
Oxnard, CA 93032-0432

Zions Bank  
P.O. Box  
Salt Lake City, UT 84126-0424

Santiago Enrique  
2515 E. Palmdale Blvd. Suite B  
Palmdale, CA 93550

Bank Of America  
PO Box 30750  
Los Angeles, CA 90030-0750

Wells Fargo Bank  
PO Box 5058 MAC:P6053-021  
Portland, OR 97208-6058

Wells Fargo Bank N.a  
PO Box 94435  
Pcm Credit Bureau Disputes  
Albuquerque, NM 87199

Bank Of America  
PO Box 15026  
WILMINGTON. DE 19850-&026

Discover Sams Club  
PO Box 960016  
Orlando, FL 32896-0016

Misson Valley Bank  
9116 Sunland  
Sun Valley, CA 91352