

B1 (Official Form 1)(4/10)

**United States Bankruptcy Court  
Central District of California**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Lawrence, Michael</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Lawrence, Celia</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0314</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0524</b>
Street Address of Debtor (No. and Street, City, and State): <b>1506 N. Rose Street Burbank, CA</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>1506 N. Rose Street Burbank, CA</b>
ZIP Code <b>91505</b>	ZIP Code <b>91505</b>
County of Residence or of the Principal Place of Business: <b>Los Angeles</b>	County of Residence or of the Principal Place of Business: <b>Los Angeles</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor  
(if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**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**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

**Estimated Assets**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

**Estimated Liabilities**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Lawrence, Michael</b> <b>Lawrence, Celia</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>Central District of California, Los Angeles</b>	Case Number: <b>09-40826-AA</b>	Date Filed: <b>11/05/09</b>	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<b>Exhibit B</b> <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small> 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).  <b>X /s/ Thomas P. Giordano</b> <span style="float:right;"><b>April 15, 2010</b></span> <small>Signature of Attorney for Debtor(s) (Date)</small> <b>Thomas P. Giordano 155548</b>		
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" 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.)			
_____			
(Name of landlord that obtained judgment)			
_____			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

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

Name of Debtor(s):  
**Lawrence, Michael**  
**Lawrence, Celia**

**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/ Michael Lawrence**  
Signature of Debtor **Michael Lawrence**

**X /s/ Celia Lawrence**  
Signature of Joint Debtor **Celia Lawrence**

Telephone Number (If not represented by attorney)

**April 15, 2010**  
Date

**Signature of a Foreign Representative**

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

(Check only one box.)

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

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

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

Printed Name of Foreign Representative

\_\_\_\_\_ Date

**Signature of Attorney\***

**X /s/ Thomas P. Giordano**  
Signature of Attorney for Debtor(s)

**Thomas P. Giordano 155548**  
Printed Name of Attorney for Debtor(s)

**Law Office of Thomas P. Giordano**  
Firm Name

**500 N. State College Blvd., Suite 530**  
**Orange, CA 92868**

Address

Email: **djackson.law@hotmail.com**

**(714) 912-7835 Fax: (714)627-4334**  
Telephone Number

**April 15, 2010**                      **155548**  
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 Non-Attorney Bankruptcy Petition Preparer**

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

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

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

Address

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

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

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

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

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

**Signature of Debtor (Corporation/Partnership)**

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

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

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

Printed Name of Authorized Individual

Title of Authorized Individual

\_\_\_\_\_ Date

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

**United States Bankruptcy Court  
Central District of California**

In re Michael Lawrence  
Celia Lawrence

Debtor(s)

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

Chapter 11

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

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

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

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

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.**

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/ Michael Lawrence  
Michael Lawrence

Date:  April 15, 2010

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

**United States Bankruptcy Court  
Central District of California**

In re Michael Lawrence  
Celia Lawrence

Debtor(s)

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

11

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

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

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

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

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.**

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/ Celia Lawrence  
Celia Lawrence

Date: April 15, 2010

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
Central District of California**

In re **Michael Lawrence  
Celia Lawrence**

Debtor(s)

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

Chapter **11**

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Aurora Loan Services Att: Bankruptcy Dept. P. O. Box 1706 Scottsbluff, NE 69363</b>	<b>Aurora Loan Services Att: Bankruptcy Dept. P. O. Box 1706 Scottsbluff, NE 69363</b>			<b>638,402.00 (0.00 secured) (638,402.00 senior lien)</b>
<b>BAC Home Loans Servicing Countrywide Home Lending Att: Bankruptcy CA6-919-01-41 P. O. Box 5170 Simi Valley, CA 93062</b>	<b>BAC Home Loans Servicing Countrywide Home Lending Att: Bankruptcy CA6-919-01-41 Simi Valley, CA 93062</b>			<b>611,982.00 (Unknown secured) (611,982.00 senior lien)</b>
<b>Discover Financial Services Attn: Bankruptcy Dept. PO Box 3025 New Albany, OH 43054</b>	<b>Discover Financial Services Attn: Bankruptcy Dept. PO Box 3025 New Albany, OH 43054</b>	<b>Credit Card Purchases</b>		<b>6,977.00</b>
<b>DSNB/Macys P. O. Box 8053 Mason, OH 45040</b>	<b>DSNB/Macys P. O. Box 8053 Mason, OH 45040</b>	<b>Credit Card Purchases</b>		<b>263.00</b>
<b>GE Money Bank Green Tree Serciving Att: Bankruptcy, PO Box 6154 Rapid City, SD 57709</b>	<b>GE Money Bank Green Tree Serciving Att: Bankruptcy, PO Box 6154 Rapid City, SD 57709</b>	<b>Credit Card Purchases (dismissed)</b>		<b>10,433.00</b>
<b>GEMB/Lowes Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076</b>	<b>GEMB/Lowes Attn: Bankruptcy Dept PO Box 103104 Roswell, GA 30076</b>	<b>Credit Card Purchases</b>		<b>637.00</b>
<b>Glendale City EFCU/LSI 613 East Broadway Glendale, CA 91206</b>	<b>Glendale City EFCU/LSI 613 East Broadway Glendale, CA 91206</b>	<b>Credit Card Purchases</b>		<b>434.00</b>
<b>GMAC Mortgage Att: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034</b>	<b>GMAC Mortgage Att: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034</b>			<b>59,981.00 (Unknown secured) (59,981.00 senior lien)</b>



B4 (Official Form 4) (12/07) - Cont.

In re **Michael Lawrence**  
**Celia Lawrence**

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

Debtor(s) \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>GMAC Mortgage</b> Att: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	<b>GMAC Mortgage</b> Att: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034			<b>21,286.00</b> (Unknown secured) (21,286.00 senior lien)
<b>GMAC Mortgage</b> Att: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034	<b>GMAC Mortgage</b> Att: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034			<b>21,050.00</b> (Unknown secured) (21,050.00 senior lien)
<b>N.a.r. INC</b> 10 West Broadway, Suite #610 Salt Lake City, UT 84101	<b>N.a.r. INC</b> 10 West Broadway, Suite #610 Salt Lake City, UT 84101	<b>Collection Account for Loral Langemeier-Wealth BU</b>		<b>590.00</b>
<b>Onewest Bank</b> Attn: Bankruptcy PO Box 4045 Kalamazoo, MI 49003	<b>Onewest Bank</b> Attn: Bankruptcy PO Box 4045 Kalamazoo, MI 49003	<b>Credit Card Purchases</b>		<b>54,283.00</b>
<b>Onewest Bank</b> <b>Indymac Bank</b> Attn:Bankruptcy PO Box 4045 Kalamazoo, MI 49003	<b>Onewest Bank</b> <b>Indymac Bank</b> Attn:Bankruptcy PO Box 4045 Kalamazoo, MI 49003			<b>510,710.00</b> (Unknown secured) (510,710.00 senior lien)
<b>Quality Loan Service Corp.</b> 2141 5th Avenue San Diego, CA 92101	<b>Quality Loan Service Corp.</b> 2141 5th Avenue San Diego, CA 92101			<b>0.00</b>  (Unknown secured)
<b>San Antonio Credit Union</b> Attn: Bankruptcy PO Box 1356 San Antonio, TX 78295	<b>San Antonio Credit Union</b> Attn: Bankruptcy PO Box 1356 San Antonio, TX 78295			<b>75,425.00</b> (Unknown secured) (75,425.00 senior lien)
<b>Specialized Loan Servicing, LLC</b> 8742 Lucent BLVD., #300 Highlands Ranch, CO 80129	<b>Specialized Loan Servicing, LLC</b> 8742 Lucent BLVD., #300 Highlands Ranch, CO 80129			<b>10,868.00</b> (Unknown secured) (10,868.00 senior lien)
<b>WEB Bank/dfs</b> <b>Dell Financial Services</b> Attn: Bankruptcy Dept. PO Box 81577 Austin, TX 78708	<b>WEB Bank/dfs</b> <b>Dell Financial Services</b> Attn: Bankruptcy Dept. Austin, TX 78708	<b>Credit Card Purchases</b>		<b>173.00</b>
<b>Wells Fargo Financial</b> 800 Walnut Street Des Moines, IA 50309	<b>Wells Fargo Financial</b> 800 Walnut Street Des Moines, IA 50309	<b>Credit Card Purchases</b>		<b>651.00</b>

B4 (Official Form 4) (12/07) - Cont.

In re **Michael Lawrence**  
**Celia Lawrence**  
Debtor(s)

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

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>

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

We, **Michael Lawrence** and **Celia Lawrence**, 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 **April 15, 2010** \_\_\_\_\_

Signature **/s/ Michael Lawrence**  
**Michael Lawrence**  
Debtor

Date **April 15, 2010** \_\_\_\_\_

Signature **/s/ Celia Lawrence**  
**Celia Lawrence**  
Joint Debtor

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

**United States Bankruptcy Court  
Central District of California**

In re **Michael Lawrence,  
Celia Lawrence**

Debtors

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

Chapter **11**

**LIST OF EQUITY SECURITY HOLDERS**

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

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
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**None**

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

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

Date **April 15, 2010**

Signature **/s/ Michael Lawrence**  
**Michael Lawrence**  
Debtor

Date **April 15, 2010**

Signature **/s/ Celia Lawrence**  
**Celia Lawrence**  
Joint 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).)

**Chapter 13, Case No. 09-40826-AA. Date Filed 11/05/2009. Date Dismissed 02/12/2010. Filed by Debtor.**

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.**

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.**

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).)

**Chapter 13, Case No. 09-40826-AA. Date Filed 11/05/2009. Date Dismissed 02/12/2010. Filed by Debtor.**

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

Executed at \_\_\_\_\_, California.

/s/ Michael Lawrence

**Michael Lawrence**

*Debtor*

Dated April 15, 2010

/s/ Celia Lawrence

**Celia Lawrence**

*Joint Debtor*



- 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 the Debtor**

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

**Michael Lawrence**  
**Celia Lawrence**  
\_\_\_\_\_  
Printed Name of Debtor

X **/s/ Michael Lawrence** \_\_\_\_\_ **April 15, 2010**  
Signature of Debtor Date

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

X **/s/ Celia Lawrence** \_\_\_\_\_ **April 15, 2010**  
Signature of Joint Debtor (if any) Date

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

Name Thomas P. Giordano 155548

Address 500 N. State College Blvd., Suite 530 Orange, CA 92868

Telephone (714) 912-7835 Fax: (714)627-4334

- 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>Michael Lawrence</b> <b>Celia Lawrence</b>	Case No.:
	Chapter: 11

**VERIFICATION OF CREDITOR MAILING LIST**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 4 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 15, 2010 /s/ Michael Lawrence  
**Michael Lawrence**  
Signature of Debtor

Date: April 15, 2010 /s/ Celia Lawrence  
**Celia Lawrence**  
Signature of Debtor

Date: April 15, 2010 /s/ Thomas P. Giordano  
Signature of Attorney  
**Thomas P. Giordano 155548**  
**Law Office of Thomas P. Giordano**  
**500 N. State College Blvd., Suite 530**  
**Orange, CA 92868**  
**(714) 912-7835 Fax: (714)627-4334**

Michael Lawrence  
1506 N. Rose Street  
Burbank, CA 91505

Celia Lawrence  
1506 N. Rose Street  
Burbank, CA 91505

Thomas P. Giordano  
Law Office of Thomas P. Giordano  
500 N. State College Blvd., Suite 530  
Orange, CA 92868

Aurora Loan Services  
Att: Bankruptcy Dept.  
P. O. Box 1706  
Scottsbluff, NE 69363

Aurora Loan Services  
10350 Park Meadows Drive  
Lone Tree, CO 80124

BAC Home Loans Servicing  
Countrywide Home Lending  
Att: Bankruptcy CA6-919-01-41  
P. O. Box 5170  
Simi Valley, CA 93062

BAC Home Loans Servicing  
450 American Street  
Simi Valley, CA 93065

Discover Financial Services  
Attn: Bankruptcy Dept.  
PO Box 3025  
New Albany, OH 43054



Discover Financial Services  
P. O. Box 15316  
Wilmington, DE 19850

DSNB/Macys  
P. O. Box 8053  
Mason, OH 45040

DSNB/Macys  
9111 Duke Blvd.  
Mason, OH 45040

GE Money Bank  
Green Tree Serciving  
Att: Bankruptcy, PO Box 6154  
Rapid City, SD 57709

GE Money Bank  
322 Minnesota Street Suite #610  
Saint Paul, MN 55101

GEMB/Lowes  
Attn: Bankruptcy Dept  
PO Box 103104  
Roswell, GA 30076

GEMB/Lowes  
PO Box 103065  
Roswell, GA 30076

Glendale City EFCU/LSI  
613 East Broadway  
Glendale, CA 91206

GMAC Mortgage  
Att: Bankruptcy Dept.  
1100 Virginia Drive  
Fort Washington, PA 19034

GMAC Mortgage  
3451 Hammond Avenue  
Waterloo, IA 50702

N.a.r. INC  
10 West Broadway, Suite #610  
Salt Lake City, UT 84101

Onewest Bank  
Indymac Bank Attn:Bankruptcy  
PO Box 4045  
Kalamazoo, MI 49003

Onewest Bank  
Attn: Bankruptcy  
PO Box 4045  
Kalamazoo, MI 49003

Onewest Bank  
6900 Beatrice Drive  
Kalamazoo, MI 49009

Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

San Antonio Credit Union  
Attn: Bankruptcy  
PO Box 1356  
San Antonio, TX 78295

Specialized Loan Servicing, LLC  
8742 Lucent BLVD., #300  
Highlands Ranch, CO 80129

WEB Bank/dfs  
Dell Financial Services  
Attn: Bankruptcy Dept.  
PO Box 81577  
Austin, TX 78708

WEB Banks/DFS  
One Well Way, Bldg B  
Round Rock, TX 78682

Wells Fargo Financial  
800 Walnut Street  
Des Moines, IA 50309