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BI (Official Form 1) (1/08)	Mai	n Docume	ent	<u> </u>	<u>e 1 of</u>	11	-			
United States Bankruptcy Court					untary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Kulubya, Edwin				Name of Joint Debtor (Spouse) (Last, First, Middle): Kulubya, Sandra						
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): 5231				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4724						
Street Address of Debtor (No. & Street, City, State & Zip Code): 3220 Thatcher Ave				Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3220 Thatcher Ave					ate & Zip Code):	
Marina Del Rey, CA	ZIPCOD	ZIPCODE 90292		Marina Del Rey, CA					ZIPCODE 90292	
County of Residence or of the Principal Place of Business: Los Angeles				County of Residence or of the Principal Place of Business: Los Angeles						
Mailing Address of Debtor (if different from street address)				Mailing Address of Joint Debtor (if different from street address):						
	ZIPCOD			ZIPCODE			ZIPCODE			
Location of Principal Assets of Business Debtor (if	f different fro	om street addres	s abo	ove):				-		
						1			ZIPCODE	
Type of Debtor (Form of Organization)		Nature o (Check							Code Under Which (Check one box.)	
(Form of Organization) (Check one box.) (Check one box.) □ Health Care Business Image: See Exhibit D on page 2 of this form. □ Single Asset Real Estate U.S.C. § 101(51B) □ Railroad □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Clearing Bank			ss Istate	e as defined in 11 Chapter 7 Chapter 7 Chapter 9 Chapter 9 Chapter 9 Chapter 11 Chapter 12 Chapter 15 Petition f Chapter 12 Chapter 15 Petition f Recognition of a Fore Nonmain Proceeding Nature of Debts (Check one box.)			pter 15 Petition for ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign main Proceeding Debts e box.)			
	Title	Tax-Exempt (Check box, if ap □ Debtor is a tax-exempt of Title 26 of the United St Internal Revenue Code).			pplicable.) § 101(8) as "incurre individual primarily personal, family, or			1 U.S.C. red by an y for a	er Debts are primarily business debts.	
Filing Fee (Check one box)				Chapter 11 Debtors						
 Full Filing Fee attached 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. 			or	 Check one box: □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ✓ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: □ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. 						
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				 Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). 						
					THIS SPACE IS FOR COURT USE ONLY					
] 000- 000	5,001- 10,000	□ 10,0 25,0		25,001- 50,000		50,001- 100,000	Over 100,000		
] 1,000,001 to 10 million			,000,001 to 0 million	100,00 to \$500		5500,000,001 to \$1 billion	More that \$1 billion		
Estimated Liabilities	1,000,001 to	\$10,000,001 to \$50 million		,000,001 to 0 million	□ \$100,00 to \$500		500,000,001 to \$1 billion	000,001 More than billion \$1 billion		

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Voluntary Petition	Name of Debtor(s):	<u></u>			
(This page must be completed and filed in every case)	Kulubya, Edwin & Kulubya,	Sandra			
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) □ Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, decla that I have informed the petitioner that [he or she] may proceed und chapter 7, 11, 12, or 13 of title 11, United States Code, and hav explained the relief available under each such chapter. I further certi that I delivered to the debtor the notice required by § 342(b) of th Bankruptcy Code.				
	X /s/ Jason Boyer	4/27/10			
	Signature of Attorney for Debtor(s)	Date			
Does the debtor own or have possession of any property that poses or is a or safety? □ Yes, and Exhibit C is attached and made a part of this petition. ✓ No Exhibit (To be completed by every individual debtor. If a joint petition is filed, ea ✓ Exhibit D completed and signed by the debtor is attached and made If this is a joint petition: ✓ ✓ Exhibit D also completed and signed by the joint debtor is attached	bit D ach spouse must complete and atta de a part of this petition.				
Information Regardin					
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180	(Check any applicable box.)				
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
or has no principal place of business or assets in the United States b	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Reside	s as a Tenant of Residential	Property			
(Check all appl Landlord has a judgment against the debtor for possession of debt		omplete the following.)			
(Name of landlord or lesso	or that obtained judgment)				
(Address of land ☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for poss	circumstances under which the de				
Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due du	aring the 30-day period after the			
Debtor certifies that he/she has served the Landlord with this certifies					

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Voluntary Petition	Name of Debtor(s): Kulubya, Edwin & Kulubya, Sandra				
(This page must be completed and filed in every case)					
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
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 State 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.	 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 				
X /s/ Edwin Kulubya	Signature of Foreign Representative				
Signature of Debtor Edwin Kulubya					
X /s/ Sandra Kulubya Signature of Joint Debtor Sandra Kulubya	Printed Name of Foreign Representative				
	Date				
Telephone Number (If not represented by attorney)					
April 27, 2010 Date					
Signature of Attorney*	Signature of Non-Attorney Petition Preparer				
	I declare under penalty of perjury that: 1) I am a bankruptcy petition				
X /s/ Jason Boyer Signature of Attorney for Debtor(s) Jason Boyer 249220 Boyer Law 9844 Paramount Boulevard Downey, CA 90240 (562) 806-6965 Fax: (562) 928-5073 jasonjboyer@gmail.com	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); 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.				
April 27, 2010 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.	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				
Signature of Debtor (Corporation/Partnership)	x				
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,	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.				
United States Code, specified in this petition.	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:				
Signature of Authorized Individual					
Printed Name of Authorized 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.				
Title of Authorized Individual					
Date					

B4 (Official Coase 2:10-bk-26665-BR

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IN RE:

Case No.

Kulubya, Edwin & Kulubya, Sandra

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

guardiani Do not aborose the ennus hanter see, 11 ch	5.6. 3112 und 1 cd. R. Build. 1. 1007 (iii).			
(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Wachovia 794 Davis Ct San Leandro, CA 94577	(800) 642-0257			1,445,269.00 Collateral: 0.00 Unsecured:
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	(800) 669-6607			1,445,269.00 765,667.00 Collateral: 0.00 Unsecured: 765,667.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	(800) 669-6607			664,464.00 Collateral: 0.00 Unsecured: 664,464.00
Litton Loan Services PO Box 4387 Houston, TX 77210-4387				170,000.00 Collateral: 0.00 Unsecured:
Gmac Mortgage Llc Po Box 4622 Waterloo, IA 50704	(800) 766-4622			170,000.00 121,141.00 Collateral: 0.00 Unsecured:
Keybank Usa Po Box 94518 Cleveland, OH 44101	(888) 539-2968			<u>121,141.00</u> 82,107.00
Keybank Usa Po Box 94518 Cleveland, OH 44101	(888) 539-2968			80,309.00
Bank Of America Po Box 15026 Wilmington, DE 19850	(800) 421-2100			54,689.00
Bank Of America Po Box 15026 Wilmington, DE 19850	(800) 421-2110			43,681.00
Mohela 633 Spirit Dr Chesterfield, MO 63005	(800) 666-4352			41,573.00
Asset Acceptance Llc Po Box 2036 Warren, MI 48090	(800) 614-4730			41,286.00

Case 2:10-bk-26665-BR Asset Acceptance Llc Po Box 2036 Warren, MI 48090	Doc 1 Filed 04/28/10 Entered 04/28/10 20:37:29 Main Document Page 5 of 11 (800) 614-4730	Desc 40,955.00
Citi Pob 6241 Sioux Falls, SD 57117	(800) 950-5118	40,157.00
Bank Of America Po Box 15026 Wilmington, DE 19850	(800) 421-2100	40,110.00
Bank Of America Po Box 15026 Wilmington, DE 19850	(800) 421-2110	38,546.00
Mohela 633 Spirit Dr Chesterfield, MO 63005	(800) 666-4352	33,439.00
Chase Po Box 15298 Wilmington, DE 19850	(800) 955-9900	32,197.00
Portfolio Recvry And Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502	(800) 772-1413	28,467.00
Cap One Po Box 85520 Richmond, VA 23285	(800) 955-7070	24,297.00
Acs/mass Edu Fin Auth	UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR	23,958.00
DECLARATION	UNDER FENALTY OF FERJURY BY INDIVIDUAL DEBTOR	

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

of Joint Debtor (if any)

Date: April 27, 2010

Date: April 27, 2010

Signature /s/ Edwin Kulubya of Debtor Signature /s/ Sandra Kulubya

Sandra Kulubya

Edwin Kulubya

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Edwin Kulubya 3220 Thatcher Ave Marina Del Rey, CA 90292

Sandra Kulubya 3220 Thatcher Ave Marina Del Rey, CA 90292

Boyer Law 9844 Paramount Boulevard Downey, CA 90240

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Account Recovery Servi Po Box 1691 Oxnard, CA 93032

Acs/mefa 501 Bleecker St Utica, NY 13501

Amex Po Box 297871 Fort Lauderdale, FL 33329

Asset Acceptance Llc Po Box 2036 Warren, MI 48090

Bac Home Loans Servici 450 American St Simi Valley, CA 93065

Bank Of America Po Box 15026 Wilmington, DE 19850

Cap One Po Box 85520 Richmond, VA 23285

Chase Po Box 15298 Wilmington, DE 19850

Chase Auto 201 N Walnut St # De1-10 Wilmington, DE 19801

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Citi Pob 6241 Sioux Falls, SD 57117

Citifinancial Retail S 300 Saint Paul Pla Baltimore, MD 21202

Cmre Financial Svcs In 3075 E Imperial Hwy Ste Brea, CA 92821

Cms-cardworks Po Box 9201 Old Bethpage, NY 11804

Credit One Bank Po Box 98875 Las Vegas, NV 89193

Dcfs Usa Llc 36455 Corporate Dr Farmington Hills, MI 48331

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Dsnb Macys 9111 Duke Blvd Mason, OH 45040

Franklin Collection Sv 2978 W Jackson St Tupelo, MS 38801

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Gmac Mortgage Llc Po Box 4622 Waterloo, IA 50704

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc/bstby 1405 Foulk Road Wilmington, DE 19808

Keybank Usa Po Box 94518 Cleveland, OH 44101

Litton Loan Services PO Box 4387 Houston, TX 77210-4387

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Main Street 3950 Johns Creek Ct Ste Suwanee, GA 30024

Medical Data Systems I 645 Walnut St Ste 5 Gadsden, AL 35901

Mohela 633 Spirit Dr Chesterfield, MO 63005

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Ncc Business Svcs Inc 3733 University Blvd W Jacksonville, FL 32217

Nordstrom Fsb Po Box 6565 Englewood, CO 80155

Portfolio Recvry And Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Premiere Credit Of N A 2002 No Wellesley Blvd 1 Indianapolis, IN 46219

Southwest Credit Syste 5910 W Plano Pkwy Plano, TX 75093

Untd Res Sys 10075 W Colfax Ave Lakewood, CO 80215

Verizon California Inc 500 Technology Dr Weldon Spring, MO 63304

Visdsnb 9111 Duke Blvd Mason, OH 45040

Wachovia 794 Davis Ct San Leandro, CA 94577

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Wff Cards 3201 N 4th Ave Sioux Falls, SD 57104

Wfnnb/express Po Box 330066 Northglenn, CO 80233

Wfnnb/victorias Secret Po Box 182128 Columbus, OH 43218