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| United States Bankruptcy Court CENTRAL DISTRICT OF CALIFORNIA | | Voluntary Petition |
| Name of Debtor (if individual, enter Last, First, Middle) Walters, Jay D. | | Name of Joint Debtor (Spouse)(Last, First, Middle) Walters, Vikki Yen |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): NONE | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): NONE |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) Complete EIN (if more than one, state all) 7306 | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) Complete EIN (if more than one, state all) 9540 |
| Street Address of Debtor (No. and Street, City, and State) 38516 Members Club Dr. Murrieta CA | | Street Address of Joint Debtor (No. and Street, City, and State) 38516 Members Club Dr. Murrieta CA |
| ZIPCODE 92563 | | ZIPCODE 92563 |
| County of Residence or of the Principal Place of Business: Riverside | | County of Residence or of the Principal Place of Business: Riverside |
| Mailing Address of Debtor (if different from street address): SAME | | Mailing Address of Joint Debtor (if different from street address): SAME |
| ZIPCODE | | ZIPCODE |
| Location of Principal Assets of Business Debtor (if different from street address above) SAME | | ZIPCODE |

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| Type of Debtor (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 _____ | Nature of Business (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"/> Cleaning Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (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) | Chapter of Bankruptcy Code Under Which the Petition is Filed (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 <hr/> Nature of Debts (Check one box) <input 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 checked="" type="checkbox"/> Debts are primarily business debts. |
| Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business 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). | | |

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| Filing Fee (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 certification 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. | 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). <hr/> 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 <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 | |
| Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | |
| Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | |

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| <p>Voluntary Petition <i>(This page must be completed and filed in every case)</i></p> | <p>Name of Debtor(s): Walters, Jay D. and Walters, Vikki Yen</p> |
| Signatures | |
| <p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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.</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>X /s/ Walters, Jay D. _____ Signature of Debtor</p> <p>X /s/ Walters, Vikki Yen _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (if not represented by attorney)</p> <p>6/17/2010 _____ Date</p> | <p style="text-align: center;">Signature of a Foreign Representative</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 one 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 11 U.S.C. § 1515 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 this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed name of Foreign Representative)</p> <p>6/17/2010 _____ (Date)</p> |
| <p style="text-align: center;">Signature of Attorney*</p> <p>X /s/ Michael G. Spector _____ Signature of Attorney for Debtor(s)</p> <p>Michael G. Spector 145035 _____ Printed Name of Attorney for Debtor(s)</p> <p>Law Offices Of Michael G. Spector _____ Firm Name</p> <p>2677 N. Main St., Suite 800 _____ Address</p> <p>Santa Ana CA 92705 _____ City, State, and ZIP Code</p> <p>714-835-3130 _____ Telephone Number</p> <p>6/17/2010 _____ Date</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 style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</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 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>_____ 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>X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided</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 additional sheets conforming 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 style="text-align: center;">Signature of Debtor (Corporation/Partnership)</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>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>6/17/2010 _____ Date</p> | |

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| Case 6:10-bk-29346-EC Doc 1 Filed 06/23/10 Entered 06/23/10 10:29:10 Desc Michael G. Spector Law Offices Of Michael G. Spector 2677 N. Main St., Suite 800 Santa Ana , CA 92705 714-835-3130 714-558-7435 145035 <input checked="" type="checkbox"/> Attorney for: Walters, Jay D. and Walters, Vikki Yen | | FOR COURT USE ONLY Page 4 of 37 |
| UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA | | |
| In re: Walters, Jay D. and Walters, Vikki Yen Debtor(s). | | CASE NO.: CHAPTER: 11 ADV. NO.: |

**ELECTRONIC FILING DECLARATION
(INDIVIDUAL)**

- | | |
|---|-----------------------|
| <input checked="" type="checkbox"/> Petition, statement of affairs, schedules or lists | Date Filed: 6/17/2010 |
| <input type="checkbox"/> Amendments to the petition, statement of affairs, schedules or lists | Date Filed: _____ |
| <input type="checkbox"/> Other: _____ | 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 _____ Date 6/17/2010

Walters, Jay D.
 Printed Name of Signing Party

 Signature of Joint Debtor (if applicable) _____ Date 6/17/2010

Walters, Vikki Yen
 Printed Name of Joint Debtor (if applicable)

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 _____ Date 6/17/2010

Michael G. Spector
 Printed Name of Attorney for Signing Party

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

In re *Walters, Jay D.*
and
Walters, Vikki Yen

Case No. _____
(if known)

Debtor(s)

**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/ Walters, Jay D.

Date: 6/17/2010

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

In re *Walters, Jay D.*
and
Walters, Vikki Yen

Case No.
Chapter 11

Debtor(s)

**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 file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your 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 dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit 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/ Walters, Vikki Yen

Date: 6/17/2010

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

In re *Walters, Jay D.*
and
Walters, Vikki Yen

Case No.
Chapter 11

Debtor(s)

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

| 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) |
|---|---|--|---|---|
| 1 <i>Walters, Donna</i> 1000 Flintridge Ave. La Canada Flintr CA 91011 | Phone: 1-818-952-2833 <i>Walters, Donna</i> 1000 Flintridge Ave. La Canada Flintr CA 91011 | Personal loan | | \$ 150,000.00 |
| 2 <i>My Great Lakes</i> 2401 International Lane Madison WI 53704-3192 | Phone: 1-800-236-4300 <i>My Great Lakes</i> 2401 International Lane Madison WI 53704-3192 | Student Loan | | \$ 73,307.33 |
| 3 <i>Office Depot</i> P. O. Box 94014 Palatine IL 60094-4014 | Phone: 1-800-601-7771 <i>Office Depot</i> P. O. Box 94014 Palatine IL 60094-4014 | Business Credit Card Purchases | | \$ 32,283.53 |
| 4 <i>Wachovia</i> P. O. Box 530554 Atlanta GA 30353-0554 | Phone: 1-800-922-4684 <i>Wachovia</i> P. O. Box 530554 Atlanta GA 30353-0554 | Line of Credit | | \$ 20,252.00 |
| 5 <i>Bank Atlantic</i> P. O. Box 23066 Columbus GA 31902-3066 | Phone: 1-866-383-0312 <i>Bank Atlantic</i> P. O. Box 23066 Columbus GA 31902-3066 | Business Credit Card Purchases | | \$ 15,016.00 |

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

| 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) |
|--|---|--|---|---|
| 6 Orange County Credit Union P.O. Box 11777 Santa Ana CA 92711-1777 | Phone: 1-888-354-6228 Orange County Credit Union P.O. Box 11777 Santa Ana CA 92711-1777 | Line of Credit | | \$ 14,996.33 |
| 7 Citi Cards P. O. Box 6940 The Lakes NV 88901-6940 | Phone: 1-800-633-7367 Citi Cards P. O. Box 6940 The Lakes NV 88901-6940 | Credit Card Purchases | | \$ 14,219.45 |
| 8 Discover P. O. Box 6103 Carol Stream IL 60197 | Phone: 1-800-347-2683 Discover P. O. Box 6103 Carol Stream IL 60197 | Credit Card Purchases | | \$ 11,081.61 |
| 9 Comerica Bank P. O. Box 108 Saint Louis MO 63166-9801 | Phone: 1-866-486-1017 Comerica Bank P. O. Box 108 Saint Louis MO 63166-9801 | Business Credit Card Purchases | | \$ 10,088.18 |
| 10 Wells Fargo Card Services P. O. Box 98791 Las Vegas NV 89193-8791 | Phone: 1-800-247-9215 Wells Fargo Card Services P. O. Box 98791 Las Vegas NV 89193-8791 | Credit Card Purchases | | \$ 9,451.75 |
| 11 Bank of America P. O. Box 301200 Los Angeles CA 90030-1200 | Phone: 1-800-421-2110 Bank of America P. O. Box 301200 Los Angeles CA 90030-1200 | Credit Card Purchases | | \$ 9,021.13 |
| 12 U.S. Bank / SKYPass Korea Air P. O. Box 790408 Saint Louis MO 63179-0408 | Phone: 1-866-249-3790 U.S. Bank / SKYPass Korea Air P. O. Box 790408 Saint Louis MO 63179-0408 | Business Credit Card Purchases | | \$ 8,685.27 |
| 13 Comerica Bank P. O. Box 108 Saint Louis MO 63166-9801 | Phone: 1-866-486-1017 Comerica Bank P. O. Box 108 Saint Louis MO 63166-9801 | Business Credit Card Purchases | | \$ 7,739.70 |

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

| 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) |
|--|---|--|---|---|
| 14 Chase P.O. Box 94014 Palatine IL 60094 | Phone: 1-888-549-6881 Chase P.O. Box 94014 Palatine IL 60094 | Business Credit Card Purchases | | \$ 6,789.22 |
| 15 Discover P. O. Box 29033 Phoenix AZ 85038-9033 | Phone: 1-800-347-2683 Discover P. O. Box 29033 Phoenix AZ 85038-9033 | Credit Card Purchases | | \$ 6,239.85 |
| 16 Discover P. O. Box 6103 Carol Stream IL 60197 | Phone: 1-800-347-2683 Discover P. O. Box 6103 Carol Stream IL 60197 | Business Credit Card Purchases | | \$ 5,797.25 |
| 17 AT&T Universal Card P. O. Box 44180 Jacksonville FL 32231-4180 | Phone: 1-877-288-4577 AT&T Universal Card P. O. Box 44180 Jacksonville FL 32231-4180 | Business Credit Card Purchases | | \$ 5,199.00 |
| 18 Advanta P. O. Box 8088 Philadelphia PA 19101-8088 | Phone: 1-800-705-7255 Advanta P. O. Box 8088 Philadelphia PA 19101-8088 | Business Credit Card Purchases | | \$ 4,867.62 |
| 19 Chase P. O. Box 94014 Palatine IL 60094 | Phone: 1-866-892-9268 Chase P. O. Box 94014 Palatine IL 60094 | Credit Card Purchases | | \$ 3,409.54 |
| 20 Citi P. O. Box 6537 The Lakes NV 88901-6537 | Phone: 1-800-750-7453 Citi P. O. Box 6537 The Lakes NV 88901-6537 | Business Credit Card Purchases | | \$ 2,403.61 |

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I, _____, _____ of the Individual Debtor named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: 6/17/2010

Signature /s/ Walters, Jay D.

Name: Walters, Jay D.

Date: 6/17/2010

Signature /s/ Walters, Vikki Yen

Name: Walters, Vikki Yen

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

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).)
None.

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

Executed at Santa Ana, California.

/s/ Walters, Jay D.

Walters, Jay D.

Dated 6/17/2010

/s/ Walters, Vikki Yen

Walters, Vikki Yen

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
RIVERSIDE DIVISION**In re *Walters, Jay D. and Walters, Vikki Yen*Case No.
Chapter 11

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | Attached (Yes/No) | No. of Sheets | ASSETS | LIABILITIES | OTHER |
|---|-------------------|---------------|------------------------|------------------------|--------------|
| A-Real Property | Yes | 1 | \$ 2,630,000.00 | | |
| B-Personal Property | Yes | 4 | \$ 41,062.83 | | |
| C-Property Claimed as Exempt | Yes | 2 | | | |
| D-Creditors Holding Secured Claims | Yes | 3 | | \$ 3,784,982.65 | |
| E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | \$ 0.00 | |
| F-Creditors Holding Unsecured Nonpriority Claims | Yes | 5 | | \$ 413,172.35 | |
| G-Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H-Codebtors | Yes | 1 | | | |
| I-Current Income of Individual Debtor(s) | Yes | 1 | | | \$ 24,193.12 |
| J-Current Expenditures of Individual Debtor(s) | Yes | 1 | | | \$ 22,924.00 |
| TOTAL | | 21 | \$ 2,671,062.83 | \$ 4,198,155.00 | |

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

In re *Walters, Jay D. and Walters, Vikki Yen*

Case No.
Chapter 11

_____ / Debtor

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.

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

State the following:

| | |
|--|----|
| Average Income (from Schedule I, Line 6) | \$ |
| Average Expenses (from Schedule J, Line 18) | \$ |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$ |

State the following:

| | | |
|--|----|----|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$ |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | \$ | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$ |
| 4. Total from Schedule F | | \$ |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$ |

In re Walters, Jay D. and Walters, Vikki Yen,
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE A-REAL PROPERTY

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband--H Wife--W Joint--J Community--C | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|---|--|-------------------------|
| | | | | |
| 38516 Members Club Dr. Murrieta, CA 92563 | Primary Residence | C | \$ 330,000.00 | \$ 330,000.00 |
| 14921 Jackson St., A-D Midway City, CA 92655 | Investment Property | C | \$ 900,000.00 | \$ 900,000.00 |
| 413 N. Tustin Anaheim, CA 92807 | Investment Property | C | \$ 800,000.00 | \$ 800,000.00 |
| 13142 Monroe St. Garden Grove, CA 92844 | Investment Property | C | \$ 300,000.00 | \$ 300,000.00 |
| 13152 Monroe St. Garden Grove, CA 92844 | Investment Property | C | \$ 300,000.00 | \$ 300,000.00 |

No continuation sheets attached

TOTAL \$ 2,630,000.00
 (Report also on Summary of Schedules.)

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(if known)

SCHEDULE B-PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | None | Description and Location of Property | Husband--H Wife--W Joint--J Community--C | | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|--|------|---|---|---|--|
| | | | | | |
| 1. Cash on hand. | | <i>Cash on hand</i> <i>Location: In debtor's possession</i> | | C | \$ 100.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | <i>Business Checking - Bank of America</i> <i>Location: Bank of America</i> <i>Garden Grove, CA</i> | | C | \$ 25.00 |
| | | <i>Business Checking - Bank of America</i> <i>Location: Bank of America</i> <i>Garden Grove, CA</i> | | C | \$ 1,000.00 |
| | | <i>Checking - Bank of America</i> <i>Location: Bank of America</i> <i>Garden Grove, CA</i> | | W | \$ 100.00 |
| | | <i>Checking - Bank of America</i> <i>Location: Bank of America</i> <i>Garden Grove, CA</i> | | C | \$ 300.00 |
| | | <i>Checking - Chase</i> <i>Location: Chase</i> <i>Garden Grove, CA</i> | | W | \$ 5.00 |
| | | <i>Checking - Chase</i> <i>Location: Chase</i> <i>Garden Grove, CA</i> | | W | \$ 25.00 |
| | | <i>Checking - Chase</i> <i>Location: Chase</i> <i>Garden Grove, CA</i> | | J | \$ 3.00 |

In re Walters, Jay D. and Walters, Vikki Yen

Case No. _____
(if known)

Debtor(s)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N o n e | Description and Location of Property | Husband--H Wife--W Joint--J Community--C | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|--|------------------|---|---|--|
| | | | | |
| | | Checking - Chase Location: Chase Garden Grove, CA | H | \$ 1,000.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | | Security deposit with Eastern Municipal Water District | C | \$ 450.00 |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Household goods and furnishings Location: In debtor's possession | C | \$ 3,000.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Books, pictures, art and other collectibles Location: In debtor's possession | C | \$ 3,000.00 |
| 6. Wearing apparel. | | Wearing apparel Location: In debtor's possession | C | \$ 1,000.00 |
| 7. Furs and jewelry. | | Furs and jewelry Location: In debtor's possession | C | \$ 4,500.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Life Insurance - Genworth Finance Insurance Location: In debtor's possession | W | \$ 0.00 |
| | | Life Insurance - OM Financial Insurance Location: In debtor's possession | H | \$ 2,500.00 |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | 401k - Fidelity National Financial Location: In debtor's possession | H | \$ 3,654.83 |
| 13. Stock and Interests in incorporated and unincorporated businesses. Itemize. | X | | | |

In re Walters, Jay D. and Walters, Vikki Yen

Debtor(s)

Case No. _____
(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | None | Description and Location of Property | Husband--H Wife--W Joint--J Community--C | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|---|------|--|---|--|
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts Receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | | Community Care License | C | \$ 0.00 |
| 24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers and other vehicles and accessories. | | 2008 Nissan Altima Location: In debtor's possession | C | \$ 20,000.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | Home computer and office equipment Location: In debtor's possession | C | \$ 400.00 |
| 29. Machinery, fixtures, equipment and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |

In re Walters, Jay D. and Walters, Vikki Yen

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | None | Description and Location of Property | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption | |
|--|------|--------------------------------------|--|--|
| | | | Husband--H Wife--W Joint--J Community--C | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |

Total →

\$ 41,062.83

(Report total also on Summary of Schedules.)
Include amounts from any continuation sheets attached.

In re Walters, Jay D. and Walters, Vikki Yen
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$146,450.*
 (Check one box)

- 11 U.S.C. § 522(b) (2)
- 11 U.S.C. § 522(b) (3)

| Description of Property | Specify Law Providing each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemptions |
|---|--|----------------------------|--|
| Cash on hand | Calif. C.C.P. §703.140(b) (5) | \$ 100.00 | \$ 100.00 |
| Business Checking - Bank of America | Calif. C.C.P. §703.140(b) (5) | \$ 1,000.00 | \$ 1,000.00 |
| Business Checking - Bank of America | Calif. C.C.P. §703.140(b) (5) | \$ 25.00 | \$ 25.00 |
| Checking - Bank of America | Calif. C.C.P. §703.140(b) (5) | \$ 300.00 | \$ 300.00 |
| Checking - Bank of America | Calif. C.C.P. §703.140(b) (5) | \$ 100.00 | \$ 100.00 |
| Checking - Chase | Calif. C.C.P. §703.140(b) (5) | \$ 1,000.00 | \$ 1,000.00 |
| Checking - Chase | Calif. C.C.P. §703.140(b) (5) | \$ 3.00 | \$ 3.00 |
| Checking - Chase | Calif. C.C.P. §703.140(b) (5) | \$ 25.00 | \$ 25.00 |
| Checking - Chase | Calif. C.C.P. §703.140(b) (5) | \$ 5.00 | \$ 5.00 |
| Security deposit with Eastern Municipal | Calif. C.C.P. §703.140(b) (5) | \$ 450.00 | \$ 450.00 |
| Household goods and furnishings | Calif. C.C.P. §703.140(b) (3) | \$ 3,000.00 | \$ 3,000.00 |
| Books, pictures, art and other collectibles | Calif. C.C.P. §703.140(b) (3) | \$ 3,000.00 | \$ 3,000.00 |
| Wearing apparel | Calif. C.C.P. §703.140(b) (3) | \$ 1,000.00 | \$ 1,000.00 |
| Furs and jewelry | Calif. C.C.P. §703.140(b) (4) Calif. C.C.P. §703.140(b) (5) | \$ 1,425.00 \$ 3,075.00 | \$ 4,500.00 |

* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Walters, Jay D. and Walters, Vikki Yen
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

| Description of Property | Specify Law Providing each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemptions |
|---|--------------------------------------|----------------------------|--|
| Life Insurance - Genworth Finance Insurance | Calif. C.C.P. §703.140(b)(8) | \$ 0.00 | \$ 0.00 |
| Life Insurance - OM Financial Insurance | Calif. C.C.P. §703.140(b)(8) | \$ 2,500.00 | \$ 2,500.00 |
| 401k - Fidelity National Financial | Calif. C.C.P. §703.140(b)(10)(E) | \$ 3,654.83 | \$ 3,654.83 |
| Home computer and office equipment | Calif. C.C.P. §703.140(b)(6) | \$ 400.00 | \$ 400.00 |

* Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

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

| Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) | Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien | Co-Debtor H--Husband W--Wife J--Joint C--Community | Contingent | Unliquidated | Disputed | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, If Any |
|--|---|--|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| Account No: 5410 Creditor # : 1 Aurora Loan Services 10350 Park Meadows Littleton CO 80124 | C 2007 First Deed of Trust 13142 Monroe St. Value: \$ 300,000.00 | | | | | \$ 452,000.00 | \$ 152,000.00 |
| Account No: Creditor # : 2 Barbosa, Kathleen 3521 Daffodil Cir. Seal Beach CA 90740 | C 2008 Second Deed of Trust 14921 Jackson St., A-D Value: \$ 900,000.00 | | | | | \$ 50,000.00 | \$ 50,000.00 |
| Account No: 1209 Creditor # : 3 Chase P. O. Box 78035 Phoenix AZ 85062-8035 | C 2007 Second Deed of Trust 13142 Monroe St. Value: \$ 300,000.00 | | | | | \$ 199,999.31 | \$ 199,999.31 |
| Subtotal \$ (Total of this page) | | | | | | \$ 701,999.31 | \$ 401,999.31 |
| Total \$ (Use only on last page) | | | | | | | |

2 continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) | Co-Debtor H--Husband W--Wife J--Joint C--Community | Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien | Contingent | Unliquidated | Disputed | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, If Any |
|--|--|---|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| Account No: 3007 Creditor # : 4 Chase P. O. Box 78035 Phoenix AZ 85062-8035 | | C 2007 Second Deed of Trust 13152 Monroe St. Value: \$ 300,000.00 | | | | \$ 196,016.79 | \$ 196,016.79 |
| Account No: 2997 Creditor # : 5 Chase P. O. Box 78035 Phoenix AZ 85062-8035 | | C 2008 First Deed of Trust 413 N. Tustin Value: \$ 800,000.00 | | | | \$ 816,000.00 | \$ 16,000.00 |
| Account No: 9401 Creditor # : 6 Chase P. O. Box 78035 Phoenix AZ 85062-8035 | | C 2006 Second Deed of Trust 38516 Members Club Dr. Value: \$ 330,000.00 | | | | \$ 76,192.55 | \$ 76,192.55 |
| Account No: 4961 Creditor # : 7 Chase P. O. Box 78035 Phoenix AZ 85062-8035 | | C 2006 First Deed of Trust 38516 Members Club Dr. Value: \$ 330,000.00 | | | | \$ 547,282.16 | \$ 217,282.16 |
| Account No: 4143 Creditor # : 8 ING Mortgage P. O. Box 60 Saint Cloud MN 56302-0060 | | C 2007 First Deed of Trust 13152 Monroe St. Value: \$ 300,000.00 | | | | \$ 476,000.00 | \$ 176,000.00 |
| Account No: 0288 Creditor # : 9 PNC Mortgage P. O. Box 533510 Atlanta GA 30353-3510 | | C 2007 First Deed of Trust 14921 Jackson St., A-D Value: \$ 900,000.00 | | | | \$ 937,500.00 | \$ 37,500.00 |
| Subtotal \$ (Total of this page) | | | | | | \$ 3,048,991.50 | \$ 718,991.50 |
| Total \$ (Use only on last page) | | | | | | | |

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) | Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien | Co-Debtor H--Husband W--Wife J--Joint C--Community | Contingent | Unliquidated | Disputed | Amount of Claim Without Deducting Value of Collateral | Unsecured Portion, If Any |
|--|---|--|------------|--------------|----------|---|---------------------------|
| | | | | | | | |
| Account No: 8419 Creditor # : 10 Toyota Financial Services 41895 Motor Car Pkwy. Temecula CA 92591 | 2008 Auto Loan 2008 Nissan Altima Value: \$ 20,000.00 | | | | | \$ 33,991.84 | \$ 13,991.84 |
| Account No: | | | | | | | |
| Account No: | | | | | | | |
| Account No: | | | | | | | |
| Account No: | | | | | | | |
| Account No: | | | | | | | |

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

| | | |
|--|-----------------|-----------------|
| Subtotal \$ (Total of this page) | \$ 33,991.84 | \$ 13,991.84 |
| Total \$ (Use only on last page) | \$ 3,784,982.65 | \$ 1,134,982.65 |

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re Walters, Jay D. and Walters, Vikki Yen,
Debtor(s)

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

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

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

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- Deposits by individuals**
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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

In re Walters, Jay D. and Walters, Vikki Yen,
 Debtor(s)

Case No. _____
 (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

| Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See Instructions above.) | Co-Debtor H--Husband W--Wife J--Joint C--Community | Date Claim was Incurred and Consideration for Claim | Contingent | Unliquidated | Disputed | Amount of Claim | Amount Entitled to Priority | Amount not Entitled to Priority, if any |
|--|--|--|------------|--------------|----------|--------------------|-----------------------------------|--|
| | | | | | | | | |
| Account No: Creditor # : 1 Franchise Tax Board Attn: Bankruptcy P. O. Box 2952 Sacramento CA 95812-2952 | C | Notice Only | | | | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Account No: Creditor # : 2 Internal Revenue Service P. O. Box 21126 Philadelphia PA 19114 | C | Notice Only | | | | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Account No: Creditor # : 3 Orange County Tax Collector P. O. Box 1438 Santa Ana CA 92702-1438 | C | Notice Only | | | | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Account No: | | | | | | | | |
| Account No: | | | | | | | | |
| Account No: | | | | | | | | |

Sheet No. 1 of 1 continuation sheets
 attached to Schedule of Creditors Holding Priority Claims

Subtotal \$
 (Total of this page)

Total \$
 (Use only on last page of the completed Schedule E. Report total also
 on Summary of Schedules)

Total \$
 (Use only on last page of the completed Schedule E. If applicable,
 report also on the Statistical Summary of Certain Liabilities and

| | | |
|--|------|------|
| | | |
| | 0.00 | |
| | | 0.00 |

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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

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

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

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

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.) | Co-Debtor H--Husband W--Wife J--Joint C--Community | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|--|--|--|------------|--------------|----------|---------------------|
| | | | | | | |
| Account No: 2194 Creditor # : 1 Advanta P. O. Box 8088 Philadelphia PA 19101-8088 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 4,867.62 |
| Account No: 8219 Creditor # : 2 AT&T Universal Card P. O. Box 44180 Jacksonville FL 32231-4180 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 5,199.00 |
| Account No: 1050 Creditor # : 3 Bank Atlantic P. O. Box 23066 Columbus GA 31902-3066 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 15,016.00 |
| Account No: 8702 Creditor # : 4 Bank of America P. O. Box 301200 Los Angeles CA 90030-1200 | C | 2008 - 2009 Credit Card Purchases | | | | \$ 9,021.13 |
| Subtotal \$ | | | | | | \$ 34,103.75 |
| Total \$ | | | | | | |

4 continuation sheets attached

(Use only on last page of the completed Schedule F Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor H--Husband W--Wife J--Joint C--Community | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|--|--|--|------------|--------------|----------|-----------------|
| | | | | | | |
| Account No: 5675 Creditor # : 5 Chase P.O. Box 94014 Palatine IL 60094 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 6,789.22 |
| Account No: 7934 Creditor # : 6 Chase P. O. Box 94014 Palatine IL 60094 | C | 2008 - 2009 Credit Card Purchases | | | | \$ 3,409.54 |
| Account No: 3608 Creditor # : 7 Citi P. O. Box 6537 The Lakes NV 88901-6537 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 2,403.61 |
| Account No: 4366 Creditor # : 8 Citi Cards P. O. Box 6940 The Lakes NV 88901-6940 | C | 2007 - 2010 Credit Card Purchases | | | | \$ 14,219.45 |
| Account No: 9792 Creditor # : 9 Comerica Bank P. O. Box 108 Saint Louis MO 63166-9801 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 7,739.70 |
| Account No: 4209 Creditor # : 10 Comerica Bank P. O. Box 108 Saint Louis MO 63166-9801 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 10,088.18 |

Sheet No. 1 of 4 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 44,649.70**

Total \$
(Use only on last page of the completed Schedule F Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor H--Husband W--Wife J--Joint C--Community | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|--|--|--|------------|--------------|----------|--|
| | | | | | | |
| Account No: 1644 Creditor # : 11 Discover P. O. Box 6103 Carol Stream IL 60197 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 5,797.25 |
| Account No: 7475 Creditor # : 12 Discover P. O. Box 6103 Carol Stream IL 60197 | C | 2006 - 2009 Credit Card Purchases | | | | \$ 11,081.61 |
| Account No: 1821 Creditor # : 13 Discover P. O. Box 29033 Phoenix AZ 85038-9033 | C | 2001 - 2010 Credit Card Purchases | | | | \$ 6,239.85 |
| Account No: Creditor # : 14 Doctors of USC USC Care Medical Group, Inc. File 749303 Los Angeles CA 90074-9303 | C | 2009 Medical Bills | | | | \$ 621.62 |
| Account No: 0013 Creditor # : 15 Genzymen Genetics P. O. Box 1233 Lowell MA 01853 | C | 2009 Medical Bills | | | | \$ 652.26 |
| Account No: 0013 Representing: Genzymen Genetics | | Genzymen Genetics 92 Bolt St., Ste. 1 Lowell MA 01853 | | | | |
| <p>Sheet No. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p> | | | | | | <p>Subtotal \$ \$ 24,392.59</p> <p>Total \$</p> |

(Use only on last page of the completed Schedule F Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor H--Husband W--Wife J--Joint C--Community | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|--|--|--|------------|--------------|----------|---|
| | | | | | | |
| Account No: 4025 Creditor # : 16 My Great Lakes 2401 International Lane Madison WI 53704-3192 | C | 1993 - 1997 Student Loan | | | | \$ 73,307.33 |
| Account No: 0175 Creditor # : 17 Office Depot P. O. Box 94014 Palatine IL 60094-4014 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 32,283.53 |
| Account No: 0146 Creditor # : 18 Orange County Credit Union P.O. Box 11777 Santa Ana CA 92711-1777 | C | 2004 - 2010 Line of Credit | | | | \$ 14,996.33 |
| Account No: 4866 Creditor # : 19 Quest Diagnostics P. O. Box 78406 Phoenix AZ 85062-8406 | C | 2009 Medical Bills | | | | \$ 613.23 |
| Account No: 2506 Creditor # : 20 Staples / Citi Card P. O. Box 689020 Des Moines IA 50368-9020 | C | 2008 Business Credit Card Purchases | | | | \$ 436.87 |
| Account No: 4084 Creditor # : 21 U.S. Bank / SKYPass Korea Air P. O. Box 790408 Saint Louis MO 63179-0408 | C | 2008 - 2009 Business Credit Card Purchases | | | | \$ 8,685.27 |
| <p>Sheet No. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p> | | | | | | <p>Subtotal \$ \$ 130,322.56</p> <p>Total \$</p> |

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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

In re Walters, Jay D. and Walters, Vikki Yen
Debtor(s)

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor H--Husband W--Wife J--Joint C--Community | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. | Contingent | Unliquidated | Disputed | Amount of Claim |
|--|--|--|------------|--------------|----------|--------------------|
| | | | | | | |
| Account No: 3749 Creditor # : 22 Wachovia P. O. Box 530554 Atlanta GA 30353-0554 | C | 2008 Line of Credit | | | | \$ 20,252.00 |
| Account No: Creditor # : 23 Walters, Donna 1000 Flintridge Ave. La Canada Flintr CA 91011 | C | 2008 Personal loan | | | | \$ 150,000.00 |
| Account No: 1839 Creditor # : 24 Wells Fargo Card Services P. O. Box 98791 Las Vegas NV 89193-8791 | C | 2004 - 2009 Credit Card Purchases | | | | \$ 9,451.75 |
| Account No: | | | | | | |
| Account No: | | | | | | |
| Account No: | | | | | | |
| | | | | | | Subtotal \$ |
| | | | | | | Total \$ |
| | | | | | | \$ 179,703.75 |
| | | | | | | \$ 413,172.35 |

Sheet No. 4 of 4 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

In re Walters, Jay D. and Walters, Vikki Yen / Debtor Case No. _____
 (if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. | Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract. |
|--|--|
| | |

In re Walters, Jay D. and Walters, Vikki Yen / Debtor

Case No. _____ (if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

| Name and Address of Codebtor | Name and Address of Creditor |
|------------------------------|------------------------------|
| | |

In re Walters, Jay D. and Walters, Vikki Yen
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
|---|---|---|
| | RELATIONSHIP(S): | AGE(S): |
| Married | daughter | 3 mos. |
| EMPLOYMENT: | DEBTOR | SPOUSE |
| Occupation | Account Executive | Underwriter |
| Name of Employer | Fidelity National Title Co. | Pacific Bay Lending |
| How Long Employed | 7 years | 9 months |
| Address of Employer | 1920 Main St., Ste. 1200 Irvine CA 92614 | 1 Centerpointe Dr. La Palma CA 90623 |
| INCOME: (Estimate of average or projected monthly income at time case filed) | DEBTOR | SPOUSE |
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$ 4,234.12 | \$ 4,115.00 |
| 2. Estimate monthly overtime | \$ 0.00 | \$ 0.00 |
| 3. SUBTOTAL | \$ 4,234.12 | \$ 4,115.00 |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and social security | \$ 2,058.00 | \$ 410.00 |
| b. Insurance | \$ 328.00 | \$ 0.00 |
| c. Union dues | \$ 0.00 | \$ 0.00 |
| d. Other (Specify): 401K | \$ 160.00 | \$ 0.00 |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$ 2,546.00 | \$ 410.00 |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$ 1,688.12 | \$ 3,705.00 |
| 7. Regular income from operation of business or profession or farm (attach detailed statement) | \$ 0.00 | \$ 0.00 |
| 8. Income from real property | \$ 18,800.00 | \$ 0.00 |
| 9. Interest and dividends | \$ 0.00 | \$ 0.00 |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | \$ 0.00 | \$ 0.00 |
| 11. Social security or government assistance (Specify): | \$ 0.00 | \$ 0.00 |
| 12. Pension or retirement income | \$ 0.00 | \$ 0.00 |
| 13. Other monthly income (Specify): | \$ 0.00 | \$ 0.00 |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$ 18,800.00 | \$ 0.00 |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$ 20,488.12 | \$ 3,705.00 |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) | \$ 24,193.12 | |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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

Case No. _____
(if known)

In re Walters, Jay D. and Walters, Vikki Yen,
Debtor(s)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|----|-----------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 3,380.00 |
| a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | |
| b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | 75.00 |
| b. Water and sewer | \$ | 150.00 |
| c. Telephone | \$ | 195.00 |
| d. Other Cable | \$ | 115.00 |
| Other | \$ | 0.00 |
| 3. Home maintenance (repairs and upkeep) | \$ | 225.00 |
| 4. Food | \$ | 650.00 |
| 5. Clothing | \$ | 125.00 |
| 6. Laundry and dry cleaning | \$ | 50.00 |
| 7. Medical and dental expenses | \$ | 175.00 |
| 8. Transportation (not including car payments) | \$ | 290.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 150.00 |
| 10. Charitable contributions | \$ | 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | 61.00 |
| b. Life | \$ | 170.00 |
| c. Health | \$ | 0.00 |
| d. Auto | \$ | 180.00 |
| e. Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage) (Specify) Property taxes | \$ | 792.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | 0.00 |
| b. Other: | \$ | 0.00 |
| c. Other: | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ | 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| 17. Other: Real Property | \$ | 16,141.00 |
| Other: | \$ | 0.00 |
| | \$ | 0.00 |
| 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ | 22,924.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | |
| a. Average monthly income from Line 16 of Schedule I | \$ | 24,193.12 |
| b. Average monthly expenses from Line 18 above | \$ | 22,924.00 |
| c. Monthly net income (a. minus b.) | \$ | 1,269.12 |

In re Walters, Jay D. and Walters, Vikki Yen
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 6/17/2010

Signature /s/ Walters, Jay D.
Walters, Jay D.

Date: 6/17/2010

Signature /s/ Walters, Vikki Yen
Walters, Vikki Yen

[If joint case, both spouses must sign.]

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.