

B1 (Official Form 1)(4/10)

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

Voluntary Petition

| | |
|--|--|
| Name of Debtor (if individual, enter Last, First, Middle): Schwartz, Elaine Rose | Name of Joint Debtor (Spouse) (Last, First, Middle): |
| 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) xxx-xx-5324 | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) |
| Street Address of Debtor (No. and Street, City, and State): 807 N. Orange Grove Ave Los Angeles, CA | Street Address of Joint Debtor (No. and Street, City, and State): |
| ZIP Code 90046 | ZIP Code |
| County of Residence or of the Principal Place of Business: Los Angeles | County of Residence or of the Principal Place of Business: |
| Mailing Address of Debtor (if different from street address): | Mailing Address of Joint Debtor (if different from street address): |
| ZIP Code | ZIP Code |

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

| | | |
|--|---|---|
| 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"/> Clearing 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 Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. |
|--|---|---|

| | |
|--|---|
| 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 application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
|--|---|

Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid,
 there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

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

Estimated Assets

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

Estimated Liabilities

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

THIS SPACE IS FOR COURT USE ONLY

| | | | |
|--|--|--|--|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Schwartz, Elaine Rose | |
| All Prior Bankruptcy Cases 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 more 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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | Exhibit B <small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small> I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X /s/ Thomas P. Giordano August 10, 2010 <small>Signature of Attorney for Debtor(s) (Date)</small> Thomas P. Giordano 155548 | | |
| Exhibit C | | | |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No. | | | |
| Exhibit D | | | |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. | | | |
| Information Regarding the Debtor - Venue (Check any applicable box) | | | |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. | | | |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) | | | |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) | | | |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and | | | |
| <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. | | | |
| <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | | |

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

Name of Debtor(s):
Schwartz, Elaine Rose

Signatures

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

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

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

X /s/ Elaine Rose Schwartz
Signature of Debtor **Elaine Rose Schwartz**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 10, 2010
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____
Date

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

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

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

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

Signature of Attorney*

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

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

Law office of Thomas P. Giordano
Firm Name

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

Address

Email: djackson.law@hotmail.com
(714)912-7835 Fax: (714)627-4334

Telephone Number

August 10, 2010 155548
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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

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

In re Elaine Rose Schwartz

Debtor(s)

Case No.

Chapter

11

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

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

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

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Elaine Rose Schwartz
Elaine Rose Schwartz

Date: August 10, 2010

Certificate Number: 00478-CAC-CC-011433676



00478-CAC-CC-011433676

CERTIFICATE OF COUNSELING

I CERTIFY that on June 24, 2010, at 7:12 o'clock PM PDT, Elaine R Schwartz received from Springboard Nonprofit Consumer Credit Management, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Central District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

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

This counseling session was conducted by telephone.

Date: June 24, 2010 By: /s/Elisabet Carreon

Name: Elisabet Carreon

Title: Certified Financial Counselor

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

B4 (Official Form 4) (12/07)

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

In re Elaine Rose Schwartz
Debtor(s)

Case No. _____
Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

| (1) <i>Name of creditor and complete mailing address including zip code</i> | (2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5) <i>Amount of claim [if secured, also state value of security]</i> |
|--|---|--|---|--|
| Amex American Express c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355 | Amex American Express c/o Becket and Lee LLP Malvern, PA 19355 | | | 5,541.00 |
| Aspire P. O. Box 105555 Atlanta, GA 30348 | Aspire P. O. Box 105555 Atlanta, GA 30348 | | | 4,180.00 |
| Aspire P. O. Box 105555 Atlanta, GA 30348 | Aspire P. O. Box 105555 Atlanta, GA 30348 | | | 4,015.00 |
| BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065 | BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065 | | | 394,148.00 (0.00 secured) |
| BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065 | BAC Home Loans Servicing 450 American Street Simi Valley, CA 93065 | | | 319,122.00 (0.00 secured) |
| Chase P. O. Box 15298 Wilmington, DE 19850 | Chase P. O. Box 15298 Wilmington, DE 19850 | | | 11,791.00 |
| Chase Commercial Royal Ridge Operations Center P.O. Box 650528 Dallas, TX 75265-0528 | Chase Commercial Royal Ridge Operations Center P.O. Box 650528 Dallas, TX 75265-0528 | | | 850,000.00 (0.00 secured) |
| CitiMortgage Inc. P.O. Box 9438 Dept. 0251 Gaithersburg, MD 20898 | CitiMortgage Inc. P.O. Box 9438 Dept. 0251 Gaithersburg, MD 20898 | | | 999,000.00 (0.00 secured) |
| Helen Palmer Trustee of Harold J. P c/o James Felton of Greenberg & Bass LLP 16000 Ventura Boulevard, Suite 100 Encino, CA 91436 | Helen Palmer Trustee of Harold J. P c/o James Felton of Greenberg & Bass LLP Encino, CA 91436 | | Contingent Unliquidated Disputed | 450,000.00 |

B4 (Official Form 4) (12/07) - Cont.
In re **Elaine Rose Schwartz**

Case No. _____

Debtor(s) _____

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

| (1) <i>Name of creditor and complete mailing address including zip code</i> | (2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i> | (4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i> | (5) <i>Amount of claim [if secured, also state value of security]</i> |
|--|---|--|---|--|
| HFC P.O. Box 60175 City of Industry, CA 91716 | HFC P.O. Box 60175 City of Industry, CA 91716 | | | 6,900.00 |
| HFC - USA PO Box 3425 Buffalo, NY 14240 | HFC - USA PO Box 3425 Buffalo, NY 14240 | | | 6,600.00 |
| HSBC Bank Att: Bankruptcy P. O. Box 5253 Carol Stream, IL 60197 | HSBC Bank Att: Bankruptcy P. O. Box 5253 Carol Stream, IL 60197 | | | 2,856.00 |
| Mercedes-Benz Financial 2050 Roanoke Road Roanoke, TX 76262 | Mercedes-Benz Financial 2050 Roanoke Road Roanoke, TX 76262 | | | 17,752.00 |
| Ncb Ne Er 4661 E. Main Street Columbus, OH 43213 | Ncb Ne Er 4661 E. Main Street Columbus, OH 43213 | | | 341,013.00 |
| Onewest Bank 6900 Beatrice Drive Kalamazoo, MI 49009 | Onewest Bank 6900 Beatrice Drive Kalamazoo, MI 49009 | | | 291,659.00 (0.00 secured) |
| Real Time Resolutions 1750 Regal Row Dallas, TX 75235 | Real Time Resolutions 1750 Regal Row Dallas, TX 75235 | | | 117,992.00 |
| Regency Court Homeowner's Assn c/o Residential Enforcement Agency 1124 N. Brand Boulevard, Suite A-3 Glendale, CA 91202-2574 | Regency Court Homeowner's Assn c/o Residential Enforcement Agency 1124 N. Brand Boulevard, Suite A-3 Glendale, CA 91202-2574 | | | 4,255.00 (0.00 secured) |
| Sherman Oaks Vet 13624 Moorpark Street Sherman Oaks, CA 91423 | Sherman Oaks Vet 13624 Moorpark Street Sherman Oaks, CA 91423 | | | 4,307.00 |
| THD/CBSD P.O. Box 105555 Atlanta, GA 30348 | THD/CBSD P.O. Box 105555 Atlanta, GA 30348 | | | 3,914.00 |
| Yellow Book P.O. Box 3162 Cedar Rapids, IA 52406-3162 | Yellow Book P.O. Box 3162 Cedar Rapids, IA 52406-3162 | | | 1,600.00 |

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

In re **Elaine Rose Schwartz**

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Elaine Rose Schwartz**, the debtor in this case, 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.

Date **August 10, 2010**

Signature **/s/ Elaine Rose Schwartz**

Elaine Rose Schwartz

Debtor

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

Elaine Rose Schwartz
807 N. Orange Grove Ave
Los Angeles, CA 90046

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

Amex
American Express
c/o Becket and Lee LLP
PO Box 3001
Malvern, PA 19355

Amex
P.O. Box 981537
El Paso, TX 79998

Aspire
P. O. Box 105555
Atlanta, GA 30348

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

Chase
9451 Corbin Avenue
Northridge, CA 91328

Chase
P. O. Box 15298
Wilmington, DE 19850

Chase
P.O. Box 15298
Wilmington, DE 19850

Chase
PO Box 15298
Wilmington, DE 19850-5298

Chase Commercial
Royal Ridge Operations Center
P.O. Box 650528
Dallas, TX 75265-0528

Citi
P.O. Box 5253
Carol Stream, IL 60197

Citi Cards
P.O. Box 6497
Sioux Falls, SD 57117

CitiMortgage Inc.
P.O. Box 9438
Dept. 0251
Gaithersburg, MD 20898

Global Payments Check
6215 W. Howard Street
Niles, IL 60714

Helen Palmer Trustee of Harold J. P
c/o James Felton of
Greenberg & Bass LLP
16000 Ventura Boulevard, Suite 100
Encino, CA 91436

HFC
P.O. Box 60175
City of Industry, CA 91716

HFC - USA
PO Box 3425
Buffalo, NY 14240

HSBC Bank
Att: Bankruptcy
P. O. Box 5253
Carol Stream, IL 60197

IRS - Department of the Treasury
Fresno, CA 93888

Law Office of Charrow & Slee
9036 Reseda Blvd., #101
Northridge, CA 91324-5894

Mercedes-Benz Financial
2050 Roanoke Road
Roanoke, TX 76262

Ncb Ne Er
4661 E. Main Street
Columbus, OH 43213

Onewest Bank
6900 Beatrice Drive
Kalamazoo, MI 49009

Real Time Resolutions
1750 Regal Row
Dallas, TX 75235

Regency Court Homeowner's Assn
c/o Residential Enforcement Agency
1124 N. Brand Boulevard, Suite A-3
Glendale, CA 91202-2574

Sherman Oaks Vet
13624 Moorpark Street
Sherman Oaks, CA 91423

THD/CBSD
P.O. Box 105555
Atlanta, GA 30348

The Drain Company
9250 Reseda Blvd., #655
Northridge, CA 91324

Valpak of San Fernando Valley/West
18321 Ventura Blvd., #300
Tarzana, CA 91356

Wells Fargo Bank
P. O. Box 5445
Portland, OR 97208

Yellow Book
P.O. Box 3162
Cedar Rapids, IA 52406-3162