

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Central District of California		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>Ridad, Henry Lacerona</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Ridad, Eloisa Varilla</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6159</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0084</b>
Street Address of Debtor (No. and Street, City, and State): <b>3001 Canada Blvd Glendale, CA</b> <div style="text-align: right;">ZIP Code <b>91208</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>3001 Canada Blvd Glendale, CA</b> <div style="text-align: right;">ZIP Code <b>91208</b></div>
County of Residence or of the Principal Place of Business: <b>Los Angeles</b>		County of Residence or of the Principal Place of Business: <b>Los Angeles</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <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
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" 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		
<b>Estimated Assets</b> <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		
<b>Estimated Liabilities</b> <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 \$50 million <input type="checkbox"/> \$10,000,001 to \$100 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		

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s):  <b>Ridad, Henry Lacerona</b>  <b>Ridad, Eloisa Varilla</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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).</p> <p><b>X /s/ Majid Foroozandeh</b> <span style="float: right;"><b>September 30, 2010</b></span>                  Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Majid Foroozandeh</b></p>
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**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?

Yes, and Exhibit C is attached and made a part of this petition.  
 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.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:  
 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)

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.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

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)

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)

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

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.

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):  
**Ridad, Henry Lacerona**  
**Ridad, Eloisa Varilla**

**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/ Henry Lacerona Ridad**  
Signature of Debtor **Henry Lacerona Ridad**  
**X /s/ Eloisa Varilla Ridad**  
Signature of Joint Debtor **Eloisa Varilla Ridad**  
\_\_\_\_\_  
Telephone Number (If not represented by attorney)  
**September 30, 2010**  
Date

**Signatures**  
**Signature of a Foreign Representative**  
I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  
(Check only one box.)  
 I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  
 Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  
**X** \_\_\_\_\_  
Signature of Foreign Representative  
\_\_\_\_\_  
Printed Name of Foreign Representative  
\_\_\_\_\_  
Date

**Signature of Attorney\***  
**X /s/ Majid Foroozandeh**  
Signature of Attorney for Debtor(s)  
**Majid Foroozandeh 248685**  
Printed Name of Attorney for Debtor(s)  
**Law Offices of Foroozandeh, APC**  
Firm Name  
**9891 Irvine Center Dr**  
**Suite 130**  
**Irvine, CA 92618**  
Address  
**Email: majidf@foroozandeh-law.com**  
**(949) 336-8505 Fax: (208) 485-5959**  
Telephone Number  
**September 30, 2010**                      **248685**  
Date  
\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Bankruptcy Petition Preparer**  
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  
\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer  
\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)  
\_\_\_\_\_  
Address  
**X** \_\_\_\_\_  
Date

**Signature of 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

\_\_\_\_\_  
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.*

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

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

In re Henry Lacerona Ridad  
Eloisa Varilla Ridad

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/ Henry Lacerona Ridad  
Henry Lacerona Ridad

Date: September 30, 2010

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

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

In re **Henry Lacerona Ridad  
Eloisa Varilla Ridad**

Debtor(s)

Case No.

Chapter

**11**

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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/ Henry Lacerona Ridad  
Henry Lacerona Ridad

Date: September 30, 2010

Certificate Number: 00252-CAC-CC-012494191



00252-CAC-CC-012494191

## CERTIFICATE OF COUNSELING

I CERTIFY that on September 28, 2010, at 11:33 o'clock PM EDT, Henry L Ridad Jr received from Institute for Financial Literacy, 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 internet and telephone.

Date: September 28, 2010 By: /s/Camella Field

Name: Camella Field

Title: Credit Counselor

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



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

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

In re **Henry Lacerona Ridad  
Eloisa Varilla Ridad**

Debtor(s)

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

Chapter **11**

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*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/ Eloisa Varilla Ridad  
Eloisa Varilla Ridad

Date: September 30, 2010

Certificate Number: 00252-CAC-CC-012494190



00252-CAC-CC-012494190

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on September 28, 2010, at 11:33 o'clock PM EDT, Eloisa V Ridad received from Institute for Financial Literacy, 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 internet and telephone.

Date: September 28, 2010 By: /s/Camella Field

Name: Camella Field

Title: Credit Counselor

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

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

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

In re Henry Lacerona Ridad  
Eloisa Varilla Ridad

Debtor(s)

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

Chapter 11

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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/ Eloisa Varilla Ridad  
Eloisa Varilla Ridad

Date: September 30, 2010

B4 (Official Form 4) (12/07)

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

In re **Henry Lacerona Ridad  
Eloisa Varilla Ridad**

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>
<b>Advanta Bank Corp Po Box 844 Spring House, PA 19477</b>	<b>Advanta Bank Corp Po Box 844 Spring House, PA 19477</b>	<b>ChargeAccount</b>		<b>16,760.00</b>
<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>	<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>	<b>Investment Property: 916 Fedora St., Los Angeles, CA 90006</b>		<b>675,000.00  (500,000.00 secured)</b>
<b>Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363</b>	<b>Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363</b>	<b>ConventionalRealE stateMortgage</b>		<b>174,506.00  (0.00 secured)</b>
<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>	<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>	<b>Investment Property: 2643 Albion Ave., Orlando, FL 32833</b>		<b>174,920.00  (125,000.00 secured)</b>
<b>Aurora Loan Services P.O. Box 1706 Scottsbluff, NE 69363</b>	<b>Aurora Loan Services P.O. Box 1706 Scottsbluff, NE 69363</b>	<b>Investment Property: 1225 Kenneys Ways, Trailside Community Round Rock, TX</b>		<b>149,851.00  (110,000.00 secured)</b>
<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>	<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>	<b>Investment Property: 1225 Kennys Way, Trailside community Round Rock, TX</b>		<b>149,837.00  (110,000.00 secured)</b>
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>	<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>	<b>Investment Property: 11522 Captiva Kay Drive, Riverview, FL 33569</b>		<b>151,917.00  (105,000.00 secured)</b>
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>	<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>	<b>Primary Residence: 3001 Canda Blvd., Glendale, CA 91208</b>		<b>1,217,215.00  (850,000.00 secured)</b>

B4 (Official Form 4) (12/07) - Cont.  
Henry Lacerona Ridad  
In re Eloisa Varilla Ridad

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>
BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	Investment Property: 109-111 Bluebonnet, Winter, TX 79567		66,267.00  (45,000.00 secured)
BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	Investment Property: 213-215 Bluebonnet, Winter, TX 79567		65,888.00  (45,000.00 secured)
BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	Investment Property: 10445 Coyote Club Ave., Las Vegas NV 89129		119,170.00  (100,000.00 secured)
BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	Investment Property: 401-403 Cactus, Winters, TX 79567		63,562.00  (45,000.00 secured)
BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	BAC Home Loans Servicing 450 American St Simi Valley, CA 93065	Investment Property: 305-307 Bluebonnet, Winters, TX 79567 (duplex)		63,562.00  (45,000.00 secured)
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	Educational		17,371.00
Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076	Gemb/care Credit Attn: Bankruptcy Po Box 103106 Roswell, GA 30076	ChargeAccount		17,411.00
Hilco Rec Attn: Bankruptcy 1120 Lake Cook Road Suite B Buffalo Grove, IL 60089	Hilco Rec Attn: Bankruptcy 1120 Lake Cook Road Suite B Buffalo Grove, IL 60089	FactoringCompany Account Ge Capital Corp.		17,412.00
Indymac Bank Attn:Bankruptcy Po Box 4045 Kalamazoo, MI 49003	Indymac Bank Attn:Bankruptcy Po Box 4045 Kalamazoo, MI 49003	CreditLineSecured		34,544.00
LTD 7322 Southwest Freeway suite 1600 Houston, TX 77074	LTD 7322 Southwest Freeway suite 1600 Houston, TX 77074	COLLECTION ACCOUNTFOR THE HOME DEPOT		24,689.47
Peter Bognot and Kathy Bognot 994 Calle Canta Glendale, CA 91208	Peter Bognot and Kathy Bognot 994 Calle Canta Glendale, CA 91208	Personal loan, verbal contract		140,000.00

B4 (Official Form 4) (12/07) - Cont.  
 In re **Henry Lacerona Ridad**  
**Eloisa Varilla Ridad**

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

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

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Stellar Recovery Inc. 1845 Highway 93 South Suite 310 Kalispell, MT 59901</b>	<b>Stellar Recovery Inc. 1845 Highway 93 South Suite 310 Kalispell, MT 59901</b>	<b>COLLECTION ACCOUNT FOR GE CAPITAL CORP.</b>		<b>17,411.77</b>

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

We, **Henry Lacerona Ridad** and **Eloisa Varilla Ridad**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **September 30, 2010** \_\_\_\_\_

Signature **/s/ Henry Lacerona Ridad**  
**Henry Lacerona Ridad**  
 Debtor

Date **September 30, 2010** \_\_\_\_\_

Signature **/s/ Eloisa Varilla Ridad**  
**Eloisa Varilla Ridad**  
 Joint Debtor

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



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

In re **Henry Lacerona Ridad,  
Eloisa Varilla Ridad**

Debtors

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

Chapter **11**

**LIST OF EQUITY SECURITY HOLDERS**

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

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

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

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

Date **September 30, 2010**

Signature /s/ Henry Lacerona Ridad  
**Henry Lacerona Ridad**  
Debtor

Date **September 30, 2010**

Signature /s/ Eloisa Varilla Ridad  
**Eloisa Varilla Ridad**  
Joint Debtor

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

**STATEMENT OF RELATED CASES**  
**INFORMATION REQUIRED BY LOCAL BANKRUPTCY RULE 1015-2**  
**UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

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

**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 Irvine, California.

/s/ Henry Lacerona Ridad

Henry Lacerona Ridad

*Debtor*

Dated September 30, 2010

/s/ Eloisa Varilla Ridad

Eloisa Varilla Ridad

*Joint Debtor*

Name: **Majid Foroozandeh**  
Address: **9891 Irvine Center Dr**  
**Suite 130**  
**Irvine, CA 92618**  
Telephone: **(949) 336-8505** Fax: **(208) 485-5959**

- Attorney for Debtor  
 Debtor in Pro Per

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names including trade names, used by Debtor(s) within last 8 years: <b>Henry Lacerona Ridad</b> <b>Eloisa Varilla Ridad</b>	Case No.:  <div style="text-align: center;"><b>NOTICE OF AVAILABLE CHAPTERS</b> <small>(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)</small></div>

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

#### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

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

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

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

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

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

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

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

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

**Certificate of the Debtor**

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

**Henry Lacerona Ridad**  
**Eloisa Varilla Ridad**  
 \_\_\_\_\_  
 Printed Name of Debtor

X **/s/ Henry Lacerona Ridad**  
 \_\_\_\_\_  
 Signature of Debtor

**September 30,**  
**2010**  
 \_\_\_\_\_  
 Date

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

X **/s/ Eloisa Varilla Ridad**  
 \_\_\_\_\_  
 Signature of Joint Debtor (if any)

**September 30,**  
**2010**  
 \_\_\_\_\_  
 Date

B6 Summary (Official Form 6 - Summary) (12/07)

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

Debtors

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

Chapter **11**

**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	2	2,587,000.00		
B - Personal Property	Yes	4	61,452.31		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	5		3,632,916.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		9,700.42	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		438,263.66	
G - Executory Contracts and Unexpired Leases	Yes	3			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			23,640.50
J - Current Expenditures of Individual Debtor(s)	Yes	2			19,521.47
Total Number of Sheets of ALL Schedules		32			
Total Assets			2,648,452.31		
Total Liabilities				4,080,880.08	

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

Debtors

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

Chapter 11

**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)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>9,700.42</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>9,395.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>19,095.42</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>23,640.50</b>
Average Expenses (from Schedule J, Line 18)	<b>19,521.47</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>27,259.91</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>1,007,149.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>9,700.42</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>438,263.66</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>1,445,412.66</b>

B6A (Official Form 6A) (12/07)

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**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 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, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Primary Residence: 3001 Canda Blvd., Glendale, CA 91208	Fee Simple	C	850,000.00	1,217,215.00
Investment Property: 916 Fedora St., Los Angeles, CA 90006	fee simple	C	500,000.00	675,000.00
Investment Property: 109-111 Bluebonnet, Winter, TX 79567	fee simple	C	45,000.00	66,267.00
Investment Property: 205-207 Bluebonnet, Winter, TX 79567 (duplex)	fee simple	C	45,000.00	0.00
Investment Property: 213-215 Bluebonnet, Winter, TX 79567	fee simple	C	45,000.00	65,888.00
Investment Property: 401-403 Cactus, Winters, TX 79567	fee simple	C	45,000.00	63,562.00
Investment Property: 305-307 Bluebonnet, Winters, TX 79567 (duplex)	fee simple	C	45,000.00	63,562.00
Investment Property: 308-310 Bluebonnet, Winters, TX 79567	fee simple	C	45,000.00	54,080.00
Investment Property: 220-B Campus Drive, Central, SC 29630 phase 4	fee simple	C	95,000.00	98,956.00
Investment Property: 1132 E Lewis #1, 2 ,3, Pocatello, ID (triplex)	fee simple	C	80,000.00	76,830.00
Investment Property: 3028 Parkways Blvd, Bldg 500, Unit 210, Kissimmee, 34747	fee simple	C	70,000.00	71,396.00
Investment Property: 2643 Albion Ave., Orlando, FL 32833	Fee Simple	C	125,000.00	174,920.00
Sub-Total >			<b>1,990,000.00</b>	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE A - REAL PROPERTY**  
 (Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Investment Property:3770-101 Pardue Woods Place, Raleigh, NC 27063	fee simple	C	89,000.00	90,022.00
Investment Property:121D University Village Drive, Central, SC29630 4 bedroom	fee simple	C	95,000.00	92,455.00
Investment Property: 148 Blue Crest Lane, Durham, NC	Fee Simple	C	83,000.00	74,140.00
Investment Property: 11522 Captiva Kay Drive, Riverview, FL 33569	fee simple	C	105,000.00	151,917.00
Investment Property: 1225 Kenneys Ways, Trailside Community Round Rock, TX	fee simple	C	110,000.00	149,851.00
Investment Property: 10445 Coyote Club Ave., Las Vegas NV 89129	Fee Simple	C	100,000.00	119,170.00
Investment Property: 19 Glitter St., Buffalo, NY 14211	fee simple	C	0.00	0.00
Investment Land: Ramsyey Dr., Cambria, CA	Fee simple	C	10,000.00	0.00
Investment Land: Nettleton St., Orange FL	Fee Simple	C	5,000.00	0.00

Sub-Total > **597,000.00** (Total of this page)

Total > **2,587,000.00**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property



B6B (Official Form 6B) (12/07)

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**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 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 petitioner 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	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
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.		<b>Bank of America checking account 03285-09563 In Debtors possession</b>	<b>C</b>	<b>2,261.94</b>
		<b>Bank of America Savings account 03282-03201 In Debtors possession</b>	<b>C</b>	<b>1,215.19</b>
		<b>Focus One checking account 0000041431 In Debtors possession</b>	<b>C</b>	<b>2,481.33</b>
		<b>Focus One Share savings account 0000041431 In Debtors possession</b>	<b>C</b>	<b>1,641.85</b>
		<b>Focus One certificates account 0000041431 In Debtors possession</b>	<b>C</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods and furnishings In Debtor's possession</b>	<b>C</b>	<b>2,567.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Paintings In Debtors possession</b>	<b>C</b>	<b>30.00</b>
6. Wearing apparel.		<b>Wearing apparel In Debtors Possession</b>	<b>C</b>	<b>250.00</b>
7. Furs and jewelry.		<b>Wedding ring, his and hers watch, accessories In Debtors possession</b>	<b>C</b>	<b>1,530.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Photography equipment, firearms In Debtors possession</b>	<b>C</b>	<b>40.00</b>
			Sub-Total >	<b>12,017.31</b>
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
 (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests 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).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			

Sub-Total > **0.00**  
 (Total of this page)

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent 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.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined 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.		<b>1999 BMW 528i (89,000 miles) Eloise Ridad drives above mentioned car In debtors possession</b>	<b>C</b>	<b>9,100.00</b>
		<b>1995 Mercedes C280 (Miles 159,000) car is being held for son Chad who drives car to and from school In debtors possession</b>	<b>C</b>	<b>4,585.00</b>
		<b>1998 Toyota Camry XLE Sedan 4D (160,000 miles) Car is being held for son Jeremy who drives car to school In Debtors possession</b>	<b>C</b>	<b>5,135.00</b>
		<b>1997 Lexus LX 450 (122,000 miles) Car driven by Henry Ridad In Debtors possession</b>	<b>C</b>	<b>11,650.00</b>
			Sub-Total >	<b>30,470.00</b>
			(Total of this page)	

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>2001 Ford Explorer Sport Trac Utility Pickup 4D (95,000 miles) Car is driven by Henry Ridad to collect rents and to do repairs for rental properties In debtors possession</b>	<b>C</b>	<b>8,115.00</b>
		<b>2002 Mercedes Benz c320 Car belongs to mother of Eloise Ridad In debtors possession</b>	<b>C</b>	<b>10,850.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **18,965.00**  
 (Total of this page)  
 Total > **61,452.31**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
 to the Schedule of Personal Property

B6C (Official Form 6C) (4/10)

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (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.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Investment Property: 205-207 Bluebonnet, Winter, TX 79567 (duplex)</b>	C.C.P. § 703.140(b)(1)	16,360.00	45,000.00
<b>Investment Property: 1132 E Lewis #1, 2 ,3, Pocatello, ID (triplex)</b>	C.C.P. § 703.140(b)(1)	3,170.00	80,000.00
<b>Investment Property:121D University Village Drive, Central, SC29630 4 bedroom</b>	C.C.P. § 703.140(b)(1)	2,545.00	95,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Bank of America checking account 03285-09563 In Debtors possession</b>	C.C.P. § 703.140(b)(5)	3,477.13	2,261.94
<b>Bank of America Savings account 03282-03201 In Debtors possession</b>	C.C.P. § 703.140(b)(5)	1,215.19	1,215.19
<b>Focus One checking account 0000041431 In Debtors possession</b>	C.C.P. § 703.140(b)(5)	2,481.33	2,481.33
<b>Focus One Share savings account 0000041431 In Debtors possession</b>	C.C.P. § 703.140(b)(5)	1,641.85	1,641.85
<b>Household Goods and Furnishings</b>			
<b>Household goods and furnishings In Debtor's possession</b>	C.C.P. § 703.140(b)(3)	2,567.00	2,567.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
<b>Paintings In Debtors possession</b>	C.C.P. § 703.140(b)(5)	30.00	30.00
<b>Wearing Apparel</b>			
<b>Wearing apparel In Debtors Possession</b>	C.C.P. § 703.140(b)(3)	250.00	250.00
<b>Furs and Jewelry</b>			
<b>Wedding ring, his and hers watch, accessories In Debtors possession</b>	C.C.P. § 703.140(b)(4)	30.00	1,530.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Photography equipment, firearms In Debtors possession</b>	C.C.P. § 703.140(b)(5)	40.00	40.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
<b>1999 BMW 528i (89,000 miles) Eloise Ridad drives above mentioned car In debtors possession</b>	C.C.P. § 703.140(b)(5)	5,758.00	9,100.00

B6C (Official Form 6C) (4/10) -- Cont.

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**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 Exemption
1995 Mercedes C280 (Miles 159,000) car is being held for son Chad who drives car to and from school In debtors possession	C.C.P. § 703.140(b)(5)	4,585.00	4,585.00
1998 Toyota Camry XLE Sedan 4D (160,000 miles) Car is being held for son Jeremy who drives car to school In Debtors possession	C.C.P. § 703.140(b)(5)	4,021.50	5,135.00
1997 Lexus LX 450 (122,000 miles) Car driven by Henry Ridad In Debtors possession	C.C.P. § 703.140(b)(2)	3,525.00	11,650.00

Total: **51,697.00** **262,487.31**

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**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 a creditor, 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" 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" on the Statistical Summary of Certain Liabilities and Related Data.

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.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxxxxxxx0739  Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	C	Opened 9/01/06 Last Active 6/02/10 ConventionalRealEstateMortgage						174,506.00	174,506.00
		Value \$	0.00						
Account No. 8204  Aurora Loan Services P.O. Box 1706 Scottsbluff, NE 69363	C	09/01/2006 Conventional Real Estate Mortgage Investment Property: 1225 Kenneys Ways, Trailside Community Round Rock, TX						149,851.00	39,851.00
		Value \$	110,000.00						
Account No. xxxxxx0739  Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111	C	Conventional Real Estate Mortgage Investment Property: 2643 Albion Ave., Orlando, FL 32833						174,920.00	49,920.00
		Value \$	125,000.00						
Account No. xxxxxx8972  Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111	C	01/24/2006 Conventional Real Estate Mortgage Investment Property: 308-310 Bluebonnet, Winters, TX 79567						54,080.00	9,080.00
		Value \$	45,000.00						
Subtotal								<b>553,357.00</b>	<b>273,357.00</b>
(Total of this page)									

4 continuation sheets attached

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxxx8734</b>			<b>08/2005</b>					
<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>			<b>Conventional Real Estate Mortgage</b>					
			<b>Investment Property: 916 Fedora St., Los Angeles, CA 90006</b>					
			Value \$ <b>500,000.00</b>				<b>675,000.00</b>	<b>175,000.00</b>
Account No. <b>xxxxxx8204</b>			<b>03/04/2004</b>					
<b>Aurora Loan Services P.O. Box 78111 Phoenix, AZ 85062-8111</b>			<b>Conventional Real Estate Mortgage</b>					
			<b>Investment Property: 1225 Kennys Way, Trailside community Round Rock, TX</b>					
			Value \$ <b>110,000.00</b>				<b>149,837.00</b>	<b>39,837.00</b>
Account No. <b>5608</b>			<b>04/01/2007</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage</b>					
			<b>Primary Residence: 3001 Canda Blvd., Glendale, CA 91208</b>					
			Value \$ <b>850,000.00</b>				<b>1,217,215.00</b>	<b>367,215.00</b>
Account No. <b>6468</b>			<b>07/01/2006</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage</b>					
			<b>Investment Property: 11522 Captiva Kay Drive, Riverview, FL 33569</b>					
			Value \$ <b>105,000.00</b>				<b>151,917.00</b>	<b>46,917.00</b>
Account No. <b>1176</b>			<b>03/01/2004</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage</b>					
			<b>Investment Property: 3028 Parkways Blvd, Bldg 500, Unit 210, Kissimmee, 34747</b>					
			Value \$ <b>70,000.00</b>				<b>71,396.00</b>	<b>1,396.00</b>
Subtotal							<b>2,265,365.00</b>	<b>630,365.00</b>
(Total of this page)								

Sheet **1** of **4** continuation sheets attached to  
 Schedule of Creditors Holding Secured Claims



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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxx6067</b>			<b>01/24/2006</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage  Investment Property: 213-215 Bluebonnet, Winter, TX 79567</b>					
			Value \$ <b>45,000.00</b>				<b>65,888.00</b>	<b>20,888.00</b>
Account No. <b>xxxxxx2391</b>			<b>01/24/2006</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage  Investment Property: 305-307 Bluebonnet, Winters, TX 79567 (duplex)</b>					
			Value \$ <b>45,000.00</b>				<b>63,562.00</b>	<b>18,562.00</b>
Account No. <b>xxxxx6387</b>			<b>01/24/2006</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage  Investment Property: 401-403 Cactus, Winters, TX 79567</b>					
			Value \$ <b>45,000.00</b>				<b>63,562.00</b>	<b>18,562.00</b>
Account No. <b>xxxxx6211</b>			<b>01/24/2006</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage  Investment Property: 109-111 Bluebonnet, Winter, TX 79567</b>					
			Value \$ <b>45,000.00</b>				<b>66,267.00</b>	<b>21,267.00</b>
Account No. <b>xxxxx4620</b>			<b>09/20/2006</b>					
<b>BAC Home Loans Servicing 450 American St Simi Valley, CA 93065</b>			<b>Conventional Real Estate Mortgage  Investment Property: 10445 Coyote Club Ave., Las Vegas NV 89129</b>					
			Value \$ <b>100,000.00</b>				<b>119,170.00</b>	<b>19,170.00</b>
Subtotal							<b>378,449.00</b>	<b>98,449.00</b>
(Total of this page)								

Sheet **2** of **4** continuation sheets attached to  
 Schedule of Creditors Holding Secured Claims

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. <b>xxxxxxx4439</b>	C		<b>12/18/2003</b>						
<b>Chase Manhattan Mortgage Attn Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219</b>			<b>Conventional Real Estate Mortgage  Investment Property: 148 Blue Crest Lane, Durham, NC</b>						
			Value \$ <b>83,000.00</b>				<b>74,140.00</b>	<b>0.00</b>	
Account No. <b>7770</b>	C		<b>11/01/2004</b>						
<b>Chase Manhattan Mortgage Attn Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219</b>			<b>Conventional Real Estate Mortgage  Investment Property:220-B Campus Drive, Central, SC 29630 phase 4</b>						
			Value \$ <b>95,000.00</b>				<b>98,956.00</b>	<b>3,956.00</b>	
Account No. <b>1160</b>	C		<b>09/01/2003</b>						
<b>Focus One Community CU 404 E Huntington Dr. Monrovia, CA 91016</b>			<b>Auto Loan  1999 BMW 528i (89,000 miles) Eloise Ridad drives above mentioned car In debtors possession</b>						
			Value \$ <b>9,100.00</b>				<b>3,342.00</b>	<b>0.00</b>	
Account No. <b>xxxxxxx3200</b>	C		<b>11/14/2003</b>						
<b>PHH Mortgage</b>			<b>Conventional Real Estate Mortgage  Investment Property:3770-101 Pardue Woods Place, Raleigh, NC 27063</b>						
			Value \$ <b>89,000.00</b>				<b>90,022.00</b>	<b>1,022.00</b>	
Account No. <b>xxxxxxx2814</b>	C		<b>11/12/2003</b>						
<b>PHH Mortgage</b>			<b>Conventional Real Estate Mortgage  Investment Property:121D University Village Drive, Central, SC29630 4 bedroom</b>						
			Value \$ <b>95,000.00</b>				<b>92,455.00</b>	<b>0.00</b>	
Subtotal								<b>358,915.00</b>	<b>4,978.00</b>
(Total of this page)									

Sheet **3** of **4** continuation sheets attached to  
 Schedule of Creditors Holding Secured Claims

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxx9726</b>								
<b>Wells Fargo Home Mortgage Attn: Bankruptcy Department MAC-X 3476 Stateview Blvd Fort Mill, SC 29715</b>			<b>04/01/2004</b>					
			<b>Conventional Real Estate Mortgage</b>					
			<b>Investment Property: 1132 E Lewis #1, 2 ,3, Pocatello, ID (triplex)</b>					
			Value \$ <b>80,000.00</b>				<b>76,830.00</b>	<b>0.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **4** of **4** continuation sheets attached to  
 Schedule of Creditors Holding Secured Claims

Subtotal  
 (Total of this page)

**76,830.00**

**0.00**

Total  
 (Report on Summary of Schedules)

**3,632,916.00**

**1,007,149.00**

In re **Henry Lacerona Ridad,  
Eloisa Varilla Ridad**

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

Debtors

## 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 "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.

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 the 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).

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

B6E (Official Form 6E) (4/10) - Cont.

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
 (Continuation Sheet)

**Taxes and Certain Other Debts  
 Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xxxx xx3001</b>			<b>09/01/2010</b>					
<b>Los Angeles County Tax Collector PO Box 54018 Los Angeles, CA 90054</b>	<b>C</b>		<b>2009 unpaid taxes</b>					<b>0.00</b>
							<b>9,700.42</b>	<b>9,700.42</b>
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to  
 Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
 (Total of this page)

Total  
 (Report on Summary of Schedules)

<b>0.00</b>	<b>0.00</b>
<b>9,700.42</b>	<b>9,700.42</b>
<b>0.00</b>	<b>0.00</b>
<b>9,700.42</b>	<b>9,700.42</b>

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**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 the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual 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 claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxx2911  Advanta Bank Corp Po Box 844 Spring House, PA 19477		H				16,760.00
Account No. xxxx-xxxx-xxxx-7743  AllianceOne 4850 Street Rd Suite 300 Feasterville Trevose, PA 19053		C				9,322.20
Account No. xxxxxxxxxxxxxx9393  Amex c/o Beckett & Lee Po Box 3001 Malvern, PA 19355		C				0.00
Account No. xxxxxxxxxxxxxx6618  Associates/citibank Attn: Centralized Bankruptcy 7255 Baymeadows Way Jacksonville, FL 32256		C				0.00
Subtotal (Total of this page)						26,082.20

8 continuation sheets attached

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. xxxxxxxxxxxx5672  Associates/citibank Attn: Centralized Bankruptcy 7255 Baymeadows Way Jacksonville, FL 32256	C		Opened 3/01/00 Last Active 6/01/03 CreditLineSecured				0.00	
Account No. xxxxxxxxxxxx7177  Associates/citibank Attn: Centralized Bankruptcy 7255 Baymeadows Way Jacksonville, FL 32256	C		Opened 3/01/00 Last Active 5/01/04 CreditCard				0.00	
Account No. xxxxxxxxxxxx7625  Bank Of America Attn: Bankruptcy NC4-105-03-14 Po Box 26012 Greensboro, NC 27410	C		Opened 12/01/73 Last Active 9/18/10 CreditCard				1,058.00	
Account No. xxxxxxxxxxxx8978  Bb&b/cbsd Po Box 6497 Sioux Falls, SD 57117	C		Opened 7/01/09 Last Active 10/07/09 ChargeAccount				6,013.00	
Account No. xxxxxxxxxxxx1099  Bk Of Amer Po Box 17054 Wilmington, DE 19850	C		Opened 7/18/06 Last Active 3/31/07 CreditCard				Unknown	
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>7,071.00</b>

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. xxxxxxxxxxxx9514  Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		H	Opened 1/01/02 Last Active 10/02/09 CreditCard				14,971.00	
Account No. xxxxxxxxxxxx2604  Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		H	Opened 12/01/04 Last Active 9/08/10 ChargeAccount				4,972.00	
Account No. xxxxxxxxxxxx5957  Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154		C	Opened 9/01/04 Last Active 9/08/10 CreditCard				4,962.00	
Account No. xxxxxxxxxxxx3020  Chase - Cc Attn: Bankruptcy Po Box 15298 Wilmington, DE 19850		C	Opened 11/26/02 Last Active 7/30/04 CreditCard				Unknown	
Account No. xxxxxxxxxxxxxxxxxxxx0915  Chela Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773		C	Opened 9/01/09 Last Active 8/12/10 Educational				9,395.00	
Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>34,300.00</b>



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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxxxxxxxxxxxxxxxx1216  Chela Attn: Bankruptcy Po Box 9500 Wilkes-Barre, PA 18773	C					Unknown
Account No. xxxxxxxxxxxxxx7743  Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	C					9,554.00
Account No. xxxxxxxxxxxxxx2846  Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	C					8,921.00
Account No. xxxxxxxxxxxxxx9561  Dell Financial Services Attn: Bankruptcy Dept. Po Box 81577 Austin, TX 78708	H					2,285.00
Account No. xxxxxxxxxxxxxxxxxxxx1216  Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773	C					17,371.00
Subtotal (Total of this page)						<b>38,131.00</b>

Sheet no. 3 of 8 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>x3857</b>  <b>Express/WFFNB</b> <b>Po Box 182273</b> <b>Columbus, OH 43218</b>	C					<b>Unknown</b>
		<b>Opened 7/01/94 Last Active 1/01/09</b> <b>ChargeAccount</b>				
Account No. <b>xxxxxxxxxxxx0967</b>  <b>Exxmbkciti</b> <b>Attn.: Centralized Bankruptcy</b> <b>Po Box 20507</b> <b>Kansas City, MO 64195</b>	C					<b>711.00</b>
		<b>Opened 9/01/88 Last Active 8/16/10</b> <b>CreditCard</b>				
Account No. <b>xxxxxxxxxxxx6113</b>  <b>Gemb/care Credit</b> <b>Attn: Bankruptcy</b> <b>Po Box 103106</b> <b>Roswell, GA 30076</b>	C					<b>17,411.00</b>
		<b>Opened 9/01/08 Last Active 9/23/09</b> <b>ChargeAccount</b>				
Account No. <b>xxxxxxxxxxxx6684</b>  <b>Gemb/chevron</b> <b>Attention: Bankruptcy</b> <b>Po Box 103104</b> <b>Roswell, GA 30076</b>	C					<b>851.82</b>
		<b>Opened 7/01/88 Last Active 8/16/10</b> <b>ChargeAccount</b>				
Account No. <b>xxx6189</b>  <b>Hilco Rec</b> <b>Attn: Bankruptcy</b> <b>1120 Lake Cook Road Suite B</b> <b>Buffalo Grove, IL 60089</b>	C					<b>17,412.00</b>
		<b>Opened 5/01/10</b> <b>FactoringCompanyAccount Ge Capital Corp.</b>				
Sheet no. <b>4</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>36,385.82</b>
Subtotal (Total of this page)						

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxx2611</b>  <b>Hilco Rec</b> <b>Attn: Bankruptcy</b> <b>1120 Lake Cook Road Suite B</b> <b>Buffalo Grove, IL 60089</b>						<b>16,320.00</b>
Account No. <b>xxxxxxxxxxxx4715</b>  <b>Hsbc Bank</b> <b>Attn: Bankruptcy</b> <b>Po Box 5253</b> <b>Carol Stream, IL 60197</b>						<b>Unknown</b>
Account No. <b>xxxxxxxxxxxx4566</b>  <b>Hsbc Bank</b> <b>Attn: Bankruptcy</b> <b>Po Box 5213</b> <b>Carol Stream, IL 60197</b>						<b>Unknown</b>
Account No. <b>xxxxxxxxx3818</b>  <b>Indymac Bank</b> <b>Attn:Bankruptcy</b> <b>Po Box 4045</b> <b>Kalamazoo, MI 49003</b>						<b>34,544.00</b>
Account No. <b>xxxxx xxxx6064</b>  <b>Lane Bryant</b> <b>Po Box 182686</b> <b>Columbus, OH 43218</b>						<b>Unknown</b>
Sheet no. <b>5</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					<b>Subtotal (Total of this page)</b>	<b>50,864.00</b>

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Law offices of Gene Choe 3699 Wilshire Blvd Ste 720 Los Angeles, CA 90010</b>	C					<b>Unknown</b>
		<b>legal services</b>				
Account No.  <b>LTD 7322 Southwest Freeway suite 1600 Houston, TX 77074</b>	C					<b>24,689.47</b>
		<b>COLLECTION ACCOUNT FOR THE HOME DEPOT</b>				
Account No. <b>xxxx6824</b>  <b>Mercantile Adjustment Bureau, LLC PO Box 9016 Buffalo, NY 14231</b>	C					<b>155.78</b>
		<b>COLLECTION ACCOUNT FOR CITY OF BUFFALO-BOARDUPS</b>				
Account No. <b>xxxxxx4975</b>  <b>Midland Credit Management Po Box 939019 San Diego, CA 92193</b>	C					<b>15,600.00</b>
		<b>Opened 6/01/10 Factoring Company Account Chase Bank Usa N.A.</b>				
Account No. <b>xxxxx8123</b>  <b>Northland Group, Inc PO Box 390905 Minneapolis, MN 55439</b>	C					<b>4,171.92</b>
		<b>COLLECTION ACCOUNT</b>				
Sheet no. <b>6</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>44,617.17</b>
Subtotal (Total of this page)						

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Pentagroup Financial, LLC 3065 Union Road, Orchard Park, NY 14127</b>	C		COLLECTION ACCOUNT FOR CHASE BANK USA, N.A.			16,320.00
Account No.  <b>Peter Bognot and Kathy Bognot 994 Calle Canta Glendale, CA 91208</b>				Personal loan, verbal contract		
Account No. xxx-xx3-636  <b>PHILLIPS 66 PO BOX 689141 Des Moines, IA 50368</b>	C		Credit card purchases			645.71
Account No. xxxx9089  <b>Pro Consulting Collection Division PO Box 66768 Houston, TX 77266</b>				COLLECTION ACCOUNT FOR THE HOME DEPOT		
Account No. xxxxx7619  <b>Shell/citi Po Box 6497 Sioux Falls, SD 57117</b>	C		Opened 6/01/86 Last Active 8/24/10 CreditCard			2,169.00
Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>174,134.71</b>

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

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxxxxxxxxxx6113</b>  <b>Stellar Recovery Inc.</b> <b>1845 Highway 93 South</b> <b>Suite 310</b> <b>Kalispell, MT 59901</b>	<b>C</b>		<b>COLLECTION ACCOUNT FOR GE CAPITAL CORP.</b>			<b>17,411.77</b>
Account No. <b>xxxx-xxxx-xxxx-0630</b>  <b>THD/CBSD</b> <b>PO BOX 6497</b> <b>Sioux Falls, SD 57117</b>	<b>C</b>		<b>Credit card purchases</b>			<b>3,580.44</b>
Account No. <b>xxxxxxxxxxxx9834</b>  <b>Us Bank/na Nd</b> <b>101 5th St E Ste A</b> <b>St Paul, MN 55101</b>	<b>C</b>		<b>Opened 9/01/04 Last Active 4/30/07 CreditCard</b>			<b>Unknown</b>
Account No. <b>8379</b>  <b>Wells Fargo Financial National Bank</b> <b>Post Office Box 7510</b> <b>Urbandale, IA 50323</b>	<b>C</b>		<b>Credit card purchases</b>			<b>5,685.55</b>
Account No.						

Sheet no. **8** of **8** sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

Subtotal  
 (Total of this page) **26,677.76**

Total  
 (Report on Summary of Schedules) **438,263.66**

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**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 nature of debtor's interest 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 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.
<b>Andrea Simmons 220-B Campus Drive Central, SC 29630</b>	<b>Lease agreement by debtor and the party for property located at 220-B Campus Drive, Central, SC Lease start date 08/01/2009</b>
<b>Angela Perkins 213 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement by debtor and the party for property located at 213 Bluebonnet, Winters, TX. Lease start date 04/01/2008</b>
<b>Bailey Wilson 220-B Campus Drive Central, SC 29630</b>	<b>Lease agreement entered on 09/15/2009 by debtor and party for 220-B Campus Drive, Central, SC</b>
<b>Beverly Fitzroy 207 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement by debtor and the party for property located at 207 Bluebonnet, Winter Lease start date 05/01/2007</b>
<b>Billy Joe Waller 403 Cactus Winters, TX 79567</b>	<b>Lease agreement entered on 10/01/2008 by debtor and party for 403 Cactus Winters, TX</b>
<b>Blake Nelson 1132 E Lewis #3 Pocatello, ID 83201</b>	<b>Lease agreement entered on 09/25/2009 by debtor and party for 1132 E Lewis #3, Pocatello, ID</b>
<b>Danilo Ocaya 3028 Parkway Blv., Unit 210 Kissimmee, FL 34747</b>	<b>Lease agreement between debtor and party, entered on 11/01/2009 for property on 3028 Parkway Blv., Unit 210, Kissimmee, FL</b>
<b>Devin Johnson 1132 E Lewis #1 Pocatello, ID 83201</b>	<b>Lease agreement entered on 01/31/2010 by debtor and party for 1132 E Lewis #1, Pocatello, ID</b>
<b>Don Bitters III 916 Fedora St Los Angeles, CA 90006</b>	<b>Lease agreement between debtor and party, entered on 10/01/2009 for property on 916 Fedora St., Los Angeles.</b>
<b>Elliott Garrou 3770-101 Pardue Wood Place Raleigh, NC 27603</b>	<b>Lease agreement entered on 08/01/2009 by debtor and party for 3770-101 Pardue Wood Place, Raleigh, NC</b>
<b>Glenda Mckineely 307 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement entered on 06/01/2006 by debtor and party for 307 Bluebonnet Winters. TX.</b>

In re **Henry Lacerona Ridad,  
 Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

(Continuation Sheet)

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.
<b>Helen Hale 308 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement entered on 03/01/2007 by debtor and party for 308 Bluebonnet Winters. TX.</b>
<b>Henel Enterprises 3001 Canada Blvd Glendale, CA 91208</b>	<b>Henry Ridad and Eloisa Ridad are officers of corporation</b>
<b>John Crosby 220B Campus Drive Central, SC 29630</b>	<b>Lease agreement entered on 08/01/2009 by debtor and party for 220B Campus Drive, Central, SC</b>
<b>Johnny Levario 109 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement by debtor and the party for property located at 109 Bluebonnet, Winter TX. Lease start date 01/26/2007</b>
<b>Karen Tropp 215 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement by debtor and the party for property located at 109 Bluebonnet, Winter monthly lease payment Lease start date 01/26/2007</b>
<b>Katherine Garza 1225 Kennys Ways Round Rock, TX</b>	<b>Lease agreement entered on 02/01/2009 by debtor and party for 1225 Kennys Ways, Round Rock, TX</b>
<b>Keri Gough 3770 Pardue Woods dr Raleigh, NC 27603</b>	<b>Lease agreement entered on 08/01/2009 by debtor and party for 3770-101 Pardue Wood Place, Raleigh, NC</b>
<b>Kizer Brazton 220-B Campus Drive Central, SC 29630</b>	<b>Lease agreement entered on 09/01/2009 by debtor and party for 220-B Campus Drive, Central, SC</b>
<b>Lauren Ramey 121 D University Village Dr Central, SC 29630</b>	<b>Lease agreement entered on 08/15/2009 by debtor and party for 121 D Univeristy Dr., Central, SC</b>
<b>Olivia Fu and David Watkins 148 Blue Crest Lane Durham, NC</b>	<b>Lease agreement entered on 08/01/200 by debtor and party for 148 Blue Crest Lane, Durham, NC</b>
<b>Patricia a Simcik 205 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement by debtor and the party for property located at 205 Bluebonnet, Winter, TX. Lease start date 07/09/2007</b>
<b>Regina Fante 2643 Albion Ave Orlando, FL 32833</b>	<b>Lease agreement entered on 11/01/2009 by debtor and party for 2643 Albion Ave, Orlando, FL</b>
<b>Tania Boone 401 Cactus Lane Winters, TX 79567</b>	<b>Lease agreement entered on 09/01/2006 by debtor and party for 401 Cactus Lane Winters.</b>



In re **Henry Lacerona Ridad,  
Eloisa Varilla Ridad**

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

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

(Continuation Sheet)

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.
<b>Terry and Deborah Stanfield 305 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement entered on 03/01/2009 by debtor and party for 305 Bluebonnet Winters. TX.</b>
<b>Wacey Cason Craig Jacob 111 Bluebonnet Winters, TX 79567</b>	<b>Lease agreement entered on 01/15/2009 by debtor and party for 111 Bluebonnet Winters.</b>
<b>William L 1132 E Lewis # 2 Pocatello, ID 83201</b>	<b>Lease agreement entered on 09/25/2009 by debtor and party for 1132 E Lewis #2, Pocatello, ID</b>

B6H (Official Form 6H) (12/07)

In re **Henry Lacerona Ridad,  
Eloisa Varilla Ridad**

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

Debtors

### 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 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 debtor's 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 debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

\_\_\_\_\_ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Henry Lacerona Ridad**  
**Eloisa Varilla Ridad**

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

Debtor(s)

**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:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b> <b>Son</b> <b>Son</b>	AGE(S): <b>15</b> <b>18</b> <b>20</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Respiartory therapist</b>	<b>Registered Nurse</b>
Name of Employer	<b>LAC USC Medical Center</b>	<b>LAC USC Medical Center</b>
How long employed	<b>17 years</b>	<b>29 years</b>
Address of Employer	<b>1200 North State St Los Angeles, CA 90012</b>	<b>1200 North State St Los Angeles, CA 90012</b>

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)	\$ <b>5,615.74</b>	\$ <b>8,048.32</b>
2. Estimate monthly overtime	\$ <b>353.62</b>	\$ <b>799.08</b>
<b>3. SUBTOTAL</b>	\$ <b>5,969.36</b>	\$ <b>8,847.40</b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <b>808.88</b>	\$ <b>1,490.08</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
d. Other (Specify) <b>See Detailed Income Attachment</b>	\$ <b>1,327.76</b>	\$ <b>1,409.54</b>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <b>2,136.64</b>	\$ <b>2,899.62</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <b>3,832.72</b>	\$ <b>5,947.78</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>0.00</b>	\$ <b>0.00</b>
8. Income from real property	\$ <b>13,860.00</b>	\$ <b>0.00</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <b>0.00</b>	\$ <b>0.00</b>
11. Social security or government assistance (Specify): _____	\$ <b>0.00</b>	\$ <b>0.00</b>
_____	\$ <b>0.00</b>	\$ <b>0.00</b>
12. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
13. Other monthly income (Specify): _____	\$ <b>0.00</b>	\$ <b>0.00</b>
_____	\$ <b>0.00</b>	\$ <b>0.00</b>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	\$ <b>13,860.00</b>	\$ <b>0.00</b>
<b>15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)</b>	\$ <b>17,692.72</b>	\$ <b>5,947.78</b>
<b>16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)</b>	\$ <b>23,640.50</b>	

(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:

B6I (Official Form 6I) (12/07)

In re **Henry Lacerona Ridad**  
**Eloisa Varilla Ridad**

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

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

**Detailed Income Attachment**

**Other Payroll Deductions:**

<b>H.I.T.</b>	\$ <b>88.14</b>	\$ <b>0.00</b>
<b>Lacera Plan D</b>	\$ <b>469.50</b>	\$ <b>661.02</b>
<b>Horizons-50+</b>	\$ <b>110.00</b>	\$ <b>161.30</b>
<b>HZN Plan Loan</b>	\$ <b>524.72</b>	\$ <b>0.00</b>
<b>LOC721LACEA</b>	\$ <b>86.20</b>	\$ <b>122.50</b>
<b>Llfe 2xsal</b>	\$ <b>49.20</b>	\$ <b>49.20</b>
<b>20k Dep Life</b>	\$ <b>0.00</b>	\$ <b>6.50</b>
<b>Med Ctr Cu</b>	\$ <b>0.00</b>	\$ <b>250.00</b>
<b>721 Benefit</b>	\$ <b>0.00</b>	\$ <b>22.18</b>
<b>SFA</b>	\$ <b>0.00</b>	\$ <b>69.36</b>
<b>ALADS</b>	\$ <b>0.00</b>	\$ <b>67.48</b>
<b>Total Other Payroll Deductions</b>	\$ <b>1,327.76</b>	\$ <b>1,409.54</b>

B6J (Official Form 6J) (12/07)

In re **Henry Lacerona Ridad**  
**Eloisa Varilla Ridad**

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

Debtor(s)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. 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 22A 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)		\$	<u>4,264.00</u>
a. Are real estate taxes included?	Yes <u>    </u>	No <u>X</u>	
b. Is property insurance included?	Yes <u>    </u>	No <u>X</u>	
2. Utilities:		\$	<u>350.00</u>
a. Electricity and heating fuel		\$	<u>300.00</u>
b. Water and sewer		\$	<u>200.00</u>
c. Telephone		\$	<u>250.00</u>
d. Other <u>cable and internet</u>		\$	<u>150.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>500.00</u>
4. Food		\$	<u>100.00</u>
5. Clothing		\$	<u>50.00</u>
6. Laundry and dry cleaning		\$	<u>1,000.00</u>
7. Medical and dental expenses		\$	<u>350.00</u>
8. Transportation (not including car payments)		\$	<u>50.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>250.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>500.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>600.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
(Specify) _____		\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>268.00</u>
a. Auto		\$	<u>488.09</u>
b. Other <u>HZN Plan Loan</u>		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$	<u>9,851.38</u>
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.)		\$	<u>19,521.47</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Note: Primary residence has a 2nd TD with IndyMac, we have not included their monthly payment on schedule because we will be filing a motion to avoid lien.</b>			
20. STATEMENT OF MONTHLY NET INCOME		\$	<u>23,640.50</u>
a. Average monthly income from Line 15 of Schedule I		\$	<u>19,521.47</u>
b. Average monthly expenses from Line 18 above		\$	<u>4,119.03</u>
c. Monthly net income (a. minus b.)		\$	<u>4,119.03</u>

B6J (Official Form 6J) (12/07)

In re **Henry Lacerona Ridad**  
**Eloisa Varilla Ridad**

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

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

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Expenditures:**

<b>3770-101 Pardue Mtg</b>	\$	<b>702.89</b>
<b>121-D University Village Dr Mtg</b>	\$	<b>779.23</b>
<b>916 S. Fedora St., Mtg</b>	\$	<b>2,200.00</b>
<b>305-307 Bluebonnet St Mtg</b>	\$	<b>626.38</b>
<b>308-310 Bluebonnet St Mtg</b>	\$	<b>550.00</b>
<b>401-403 Cactus Lane Mtg</b>	\$	<b>598.00</b>
<b>109-111 Bluebonnet Mtg</b>	\$	<b>657.00</b>
<b>220 B Campus</b>	\$	<b>671.89</b>
<b>1132 E Lewis Mtg</b>	\$	<b>820.73</b>
<b>1225 Kenneys Way Mtg</b>	\$	<b>917.39</b>
<b>3028 Parkway Blvd., Mtg</b>	\$	<b>623.87</b>
<b>213-215 Bluebonnet Mtg</b>	\$	<b>704.00</b>
<b>Total Other Expenditures</b>	\$	<b>9,851.38</b>

B6 Declaration (Official Form 6 - Declaration). (12/07)

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

In re **Henry Lacerona Ridad  
Eloisa Varilla Ridad**

Debtor(s)

Case No.

Chapter **11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 30, 2010

Signature /s/ Henry Lacerona Ridad  
**Henry Lacerona Ridad**  
Debtor

Date September 30, 2010

Signature /s/ Eloisa Varilla Ridad  
**Eloisa Varilla Ridad**  
Joint Debtor

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

B7 (Official Form 7) (04/10)

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

In re Henry Lacerona Ridad  
Eloisa Varilla Ridad

Debtor(s)

Case No.

Chapter 11

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$117,912.96</b>	<b>2010 YTD: Both Employment Income</b>
<b>\$192,179.00</b>	<b>2009: Both Employment Income</b>
<b>\$168,312.00</b>	<b>2008: Both Employment Income</b>



**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Citibank (South Dakota) N.A., vs. Eloisa V. Ridad case # 10C05910</b>	<b>Limited Civil Lawsuit</b>	<b>Glendale Superior Court 600 East Broadway Glendale, CA 91206</b>	<b>Open</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Foroozandeh, APC 9891 Irvine Center Dr. Ste 130 Irvine, CA 92618	09/30/2010	18,961.00
Institute of Financial Literacy	09/29/2010	50.00

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.
[ ]

Table with 3 columns: NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY, LOCATION OF PROPERTY. Rows include Jeremy Ridad (1998 Toyota Camry XLE Sedan), Chad Ridad (1995 Mercedes Benz C280), and Pelina Varilla (2002 Mercedes Benz C320).

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
[ ]

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None 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 eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
[ ]

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
[ ]

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
[ ]

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

- None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

- None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
NAME				

- None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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- None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21. Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22. Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 30, 2010

Signature /s/ Henry Lacerona Ridad  
**Henry Lacerona Ridad**  
Debtor

Date September 30, 2010

Signature /s/ Eloisa Varilla Ridad  
**Eloisa Varilla Ridad**  
Joint Debtor

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

Form B203 - Disclosure of Compensation of Attorney for Debtor - (1/88)

1998 USBC, Central District of California

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re  <b>Henry Lacerona Ridad Eloisa Varilla Ridad</b>  Debtor.	Case No.:  <div style="text-align: center; padding: 10px;"><b>DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR</b></div>

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

For legal services, I have agreed to accept .....	\$ <u>40,000.00</u>
Prior to the filing of this statement I have received .....	\$ <u>18,961.00</u>
Balance Due .....	\$ <u>21,039.00</u>

2. \$ 1,039.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor     Other (specify):

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

Debtor     Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

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

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

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



7. By agreement with the debtor(s), the above-disclosed fee does not include the following services

**CERTIFICATION**

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

**September 30, 2010**

*Date*

**/s/ Majid Foroozandeh**

**Majid Foroozandeh**

*Signature of Attorney*

**Law Offices of Foroozandeh, APC**

*Name of Law Firm*

**9891 Irvine Center Dr**

**Suite 130**

**Irvine, CA 92618**

**(949) 336-8505 Fax: (208) 485-5959**

February 2006

2006 USBC Central District of California

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

In re **Henry Lacerona Ridad  
Eloisa Varilla Ridad**

Debtor(s)

Case No.

Chapter **11**

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

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

I, **Henry Lacerona Ridad**, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

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

I, **Eloisa Varilla Ridad**, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

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

Date **September 30, 2010**

Signature **/s/ Henry Lacerona Ridad**  
**Henry Lacerona Ridad**  
Debtor

Date **September 30, 2010**

Signature **/s/ Eloisa Varilla Ridad**  
**Eloisa Varilla Ridad**  
Joint Debtor

February 2006

2006 USBC Central District of California

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

In re Henry Lacerona Ridad  
Eloisa Varilla Ridad

Debtor(s)

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

Chapter 11

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

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

I, Henry Lacerona Ridad, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

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

I, Eloisa Varilla Ridad, the debtor in this case, declare under penalty of perjury under the laws of the United States of America that:

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

Date September 30, 2010

Signature /s/ Henry Lacerona Ridad  
Henry Lacerona Ridad  
Debtor

Date September 30, 2010

Signature /s/ Eloisa Varilla Ridad  
Eloisa Varilla Ridad  
Joint Debtor



Reference No.  
**2000798520**  
 Accrual Date Issue Date  
 08/15/2010 08/30/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
 HG 160B9 452364  
 HENRY L RIDAD  
 26010

The Sum of \$1,940.96 has been deposited on 08/30/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No.	Employee Name	Dept.	P/L	Warrant No.	Issue Date	Accrual Date				
452364	HENRY L RIDAD	HG	160B9	2000798520	08/30/2010	08/15/2010				
Current Earnings		Reimbursements		Taxes & Deducts		Net Pay	Imputed Income	Y.T.D. Imputed		
2,984.68		0.00		1,043.72		\$1,940.96	0.00	40.68		
<b>W-4 DATA</b>		Marital Status	Exemptions	Add'l Withheld	<b>DE-4 DATA</b>		Marital Status	Exemptions	Add'l Exemptions	Add'l Withheld
		MARRIED	2	0.00			SINGLE	2	0	0.00
Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date		
PP099	REGULAR EARNS	87:00	2,759.87	46,828.72	FEDTX	FEDERAL TAX	250.28	5,084.66		
PP008	MISC EARN-PEN	48:00	48.00	612.00	STATX	STATE TAX.	154.16	2,908.11		
PP017	NIGHT BONUS	92:00	69.00	1,041.00	HITEE	H.I.T.	44.07	854.41		
PP002	BASERATE OT	0:00	0.00	4,568.10	ERO62	LACERA PLAN D	234.75	3,972.91		
PP003	PREMIUM OT	0:00	0.00	2,554.54	EDO22	HORIZONS-50+	55.00	3,954.83		
PP036	FLEX EARN	0:00	0.00	1,724.96	EDO24	HZN PLAN LOAN	262.36	4,489.92		
PFA36	FLEX EARN ADV	1:00	107.81	107.81	EL203	CIGNA LIFE	0.00	123.60		
					EL301	10K DEP LIFE	0.00	6.48		
					EU101	LOC721LACEA	43.10	732.70		

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	55.00	1,447.08

County Flexible Benefit Program				Employee Benefit Balance As Of:		08/16/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
			011	SICK 100%	209:58	00:00	
			012	HOLIDAY	204:00	00:00	
			021	VACATION	249:16	00:00	
Code	Use Of Funds	Current	Year-To-Date	162	65%SICK WDY	320:00	00:00
				164	50%SICK WDY	240:00	00:00
				732	AC FL PR S	8:00	00:00

THE YEAR 2010 MARKS THE 20TH ANNIVERSARY OF THE AMERICANS WITH DISABILITIES ACT SIGNED ON JULY 26, 1990!



Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No. **2000694371**  
 Accrual Date 07/31/2010 Issue Date 08/13/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
 HG 160B9 452364  
 HENRY L RIDAD  
 26146

The Sum of \$1,899.60 has been deposited on 08/13/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

## County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records

Employee No. 452364	Employee Name HENRY L RIDAD	Dept. HG	P/L 160B9	Warrant No. 2000694371	Issue Date 08/13/2010	Accrual Date 07/31/2010
Current Earnings 2,948.68	Reimbursements 0.00	Taxes & Deducts 1,049.08	Net Pay \$1,899.60		Imputed Income 5.09	Y.T.D. Imputed 40.68
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 2	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Add'l Exemptions 0
						Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	2,759.87	44,068.85	FEDTX	FEDERAL TAX	246.16	4,834.38
PP008	MISC EARN-PEN	36:00	36.00	564.00	STATX	STATE TAX	151.28	2,753.95
PP017	NIGHT BONUS	60:00	45.00	972.00	HITTE	H.I.T.	43.62	810.34
PP002	BASERATE OT	0:00	0.00	4,568.10	ER062	LACERA PLAN D	231.81	3,738.16
PP003	PREMIUM OT	0:00	0.00	2,554.54	ED022	HORIZONS-50+	54.44	3,899.83
PP036	FLEX EARN	1:00	215.62	1,724.96	ED024	HZN PLAN LOAN	262.36	4,227.56
PFA36	FLEX EARN ADV	1:00	-107.81	0.00	EL203	LIFE 2XSAL	14.69	123.60
					EL301	10K DEP LIFE	1.62	6.48
					EU101	LOC721LACEA	43.10	689.60

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	54.44	1,392.08

County Flexible Benefit Program				Employee Benefit Balance As Of: 08/01/2010		
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours
OPTIONS CONTRIB	228.00	1,824.00	011	SICK 100%	205:41	00:00
			012	HOLIDAY	204:00	00:00
			021	VACATION	243:26	00:00
Code Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	320:00	00:00
F410 AD&D 10K-EE+FAM	0.39	3.12	164	50% SICK WDY	240:00	00:00
L202 LIFE 2XSAL	8.20	65.60	732	AC FL PR S	6:00	00:00
F012 OPTIONS ADM FEE	3.79	30.32				
P036 FLEX EARN	215.62	1,724.96				

JOIN THE COMMISSION FOR WOMEN AT THE 12TH ANNUAL LA COUNTY RUN FOR HEALTH 5K RUN/WALK-9/11/10 @ DOCKWEILER BEACH. VISIT WWW.LACCW.INFO OR CALL 213/974-1455.



Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000685197**  
 Accrual Date 07/15/2010 Issue Date 07/30/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. HG P/L 160B9 EMPL. NO 452364  
 HENRY L RIDAD  
 25943

The Sum of \$1,804.31 has been deposited on 07/30/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No. 452364	Employee Name HENRY L RIDAD	Dept. HG	P/L 160B9	Warrant No. 2000685197	Issue Date 07/30/2010	Accrual Date 07/15/2010
Current Earnings 2,963.68	Reimbursements 0.00	Taxes & Deducts 1,159.37	Net Pay \$1,804.31		Imputed Income 0.00	Y.T.D. Imputed 35.59
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 2	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Add'l Exemptions 0
						Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	2,759.87	41,308.98	FEDTX	FEDERAL TAX	222.87	4,588.22
PP008	MISC EARN-PEN	36:00	36.00	528.00	STATX	STATE TAX	134.97	2,602.67
PP017	NIGHT BONUS	80:00	60.00	927.00	HITEE	H.I.T.	44.58	766.72
PP002	BASERATE OT	0:00	0.00	4,568.10	ER062	LACERA PLAN D	233.04	3,506.35
PP003	PREMIUM OT	0:00	0.00	2,554.54	ED022	HORIZONS-50+	218.45	3,845.39
PP036	FLEX EARN	0:00	0.00	1,509.34	ED024	HZN PLAN LOAN	262.36	3,965.20
PFA36	FLEX EARN ADV	1:00	107.81	107.81	EL203	CIGNA LIFE	0.00	108.91
					EL301	10K DEP LIFE	0.00	4.86
					EU101	LOC72ILACEA	43.10	646.50

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	110.39	1,337.64

County Flexible Benefit Program				Employee Benefit Balance As Of: 07/16/2010			
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
			011	SICK 100%	201:07	00:00	
			012	HOLIDAY	204:00	00:00	
			021	VACATION	265:13	00:00	
Code	Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	320:00	00:00
				164	50% SICK WDY	240:00	00:00
				732	AC FL PR S	10:00	00:00

JOIN SUPERVISOR ANTONOVICH ON WED-8/4 @ THE 15TH ANNUAL "ALL FOR THE LOVE OF KIDS"-A FUNDRAISER FOR FOSTER CHILDREN @ THE ARBORETUM IN ARCADIA; CALL 213/739-6211.

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
**HG 160B9 452364**  
**HENRY L RIDAD**  
 26230

The Sum of \$1,775.03 has been deposited on 07/15/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No.	Employee Name	Dept.	P/L	Warrant No.	Issue Date	Accrual Date		
452364	HENRY L RIDAD	HG	160B9	2000571366	07/15/2010	06/30/2010		
Current Earnings	Reimbursements	Taxes & Deducts	Net Pay	Imputed Income	Y.T.D. Imputed			
2,942.68	0.00	1,167.65	\$1,775.03	5.09	35.59			
<b>W-4 DATA</b>	Marital Status	Exemptions	Add'l Withheld	<b>DE-4 DATA</b>	Marital Status	Exemptions	Add'l Exemptions	Add'l Withheld
	MARRIED	2	0.00		SINGLE	2	0	0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARN	87:00	2,759.87	38,549.11	FEDTX	FEDERAL TAX	220.90	4,365.35
PP008	MISC EARN-PEN	24:00	24.00	492.00	STATX	STATE TAX	133.59	2,467.70
PP017	NIGHT BONUS	68:00	51.00	867.00	HITEE	H.I.T.	42.74	722.14
PP002	BASERATE OT	0:00	0.00	4,568.10	ER062	LACERA PLAN D	231.33	3,273.31
PP003	PREMIUM OT	0:00	0.00	2,554.54	ED022	HORIZONS-50+	217.32	3,626.94
PP036	FLEX EARN	1:00	215.62	1,509.34	ED024	HZN PLAN LOAN	262.36	3,702.84
PFA36	FLEX EARN ADV	1:00	-107.81	0.00	EL203	LIFE 2XSAL	14.69	108.91
					EL301	10K DEP LIFE	1.62	4.86
					EU101	LOC721LACEA	43.10	603.40

Code	County Contribution	Current	Year-To-Date
RDO22	HORIZONS MATCH	0.00	1,227.25

County Flexible Benefit Program				Employee Benefit Balance As Of:		07/01/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
OPTIONS CONTRIB	228.00	1,596.00	011	SICK 100%	196:49	00:00	
			012	HOLIDAY	196:00	00:00	
			021	VACATION	259:23	00:00	
Code Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	320:00	00:00	
FF410 AD&D 10K-EE+FAM	0.39	2.73	164	50% SICK WDY	240:00	00:00	
FL202 LIFE 2XSAL	8.20	57.40	703	FLSA OT AC/	4:00	00:00	
FO12 OPTIONS ADM FEE	3.79	26.53	732	AC FL PR S	8:00	00:00	
PO36 FLEX EARN	215.62	1,509.34					

SAFETY MEMBERS OF LACERA ARE REMINDED TO VOTE IN THIS YEAR'S ELECTION. BALLOTS MUST BE RECEIVED BY JULY 27TH. CONTACT DEPARTMENTAL ELECTION COORDINATOR FOR INFO.



Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No.

2000472808

Accrual Date 06/15/2010 Issue Date 06/30/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit  
to the  
account of

DEPT. P/L EMPL. NO  
 HG 160B9 452364  
  
 HENRY L RIDAD  
 26083

The Sum of \$1,851.67 has been  
 deposited on 06/30/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No. 452364	Employee Name HENRY L RIDAD	Dept. HG	P/L 160B9	Warrant No. 2000472808	Issue Date 06/30/2010	Accrual Date 06/15/2010
Current Earnings 3,032.13	Reimbursements 0.00	Taxes & Deducts 1,180.46	Net Pay \$1,851.67		Imputed Income 0.00	Y.T.D. Imputed 30.50
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 2	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Add'l Exemptions 0
						Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARN	87:00	2,759.87	35,789.24	FEDTX	FEDERAL TAX	232.28	4,144.45
PP008	MISC EARN-PEN	36:00	36.00	468.00	STATX	STATE TAX	141.56	2,334.11
PP017	NIGHT BONUS	84:00	63.00	816.00	HITTE	H.I.T.	43.97	679.40
PP002	BASERATE OT	0:00	0.00	4,568.10	ER062	LACERA PLAN D	233.28	3,041.98
PP003	PREMIUM OT	4:00	65.45	2,554.54	ED022	HORIZONS-50+	223.91	3,409.62
PP036	FLEX EARN	0:00	0.00	1,293.72	ED024	HZN PLAN LOAN	262.36	3,440.48
PFA36	FLEX EARN ADV	1:00	107.81	107.81	EL203	CIGNA LIFE	0.00	94.22
					EL301	10K DEP LIFE	0.00	3.24
					EU101	LOC721LACEA	43.10	560.30

Code	County Contribution	Current	Year-To-Date
RDO22	HORIZONS MATCH	0.00	1,227.25

County Flexible Benefit Program				Employee Benefit Balance As Of:		06/16/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
Code	Use Of Funds	Current	Year-To-Date				

FREE SUMMER CONCERTS @ CHACE PARK-MARINA DEL REY 7 PM!  
 7/8,17,22,31; 8/5,14,19,28. CLEO LAINE, JAMES DARREN,  
 OPERA & MORE! VISIT WEBSITE: MARINADELREY.LACOUNTY.GOV.





Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000368044**

Accrual Date 05/31/2010 Issue Date 06/15/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
 HG 160B9 452364  
 HENRY L RIDAD  
 26087

The Sum of \$1,918.64 has been deposited on 06/15/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

## County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records

Employee No. <b>452364</b>	Employee Name <b>HENRY L RIDAD</b>	Dept. <b>HG</b>	P/L <b>160B9</b>	Warrant No. <b>2000368044</b>	Issue Date <b>06/15/2010</b>	Accrual Date <b>05/31/2010</b>		
Current Earnings <b>3,159.02</b>	Reimbursements <b>0.00</b>	Taxes & Deducts <b>1,240.38</b>	Net Pay <b>\$1,918.64</b>		Imputed Income <b>5.09</b>	Y.T.D. Imputed <b>30.50</b>		
<b>W-4 DATA</b>	Marital Status <b>MARRIED</b>	Exemptions <b>2</b>	Add'l Withheld <b>0.00</b>	<b>DE-4 DATA</b>	Marital Status <b>SINGLE</b>	Add'l Exemptions <b>0</b>		
Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date

PP099 REGULAR EARNS	87:00	2,759.87	33,029.37	FEDTX FEDERAL TAX	250.49	3,912.17
PP008 MISC EARN-PEN	36:00	36.00	432.00	STATX STATE TAX	154.31	2,192.55
PP017 NIGHT BONUS	84:00	63.00	753.00	HITEE H.I.T.	46.06	635.43
PP002 BASERATE OT	4:00	126.89	4,568.10	ER062 LACERA PLAN D	233.28	2,808.70
PP003 PREMIUM OT	4:00	65.45	2,489.09	EDO22 HORIZONS-50+	234.47	3,185.71
PP036 FLEX EARN	1:00	215.62	1,293.72	EDO24 HZN PLAN LOAN	262.36	3,178.12
PFA36 FLEX EARN ADV	1:00	-107.81	0.00	EL203 LIFE 2XSAL	14.69	94.22
				EL301 10K DEP LIFE	1.62	3.24
				EU101 LOC721LACEA	43.10	517.20

Code	County Contribution	Current	Year-To-Date
RDO22	HORIZONS MATCH	12.92	1,227.25

County Flexible Benefit Program				Employee Benefit Balance As Of:		
Source Of Funds	Current	Year-To-Date	Code	Description	06/01/2010 Available Hours	Excess Hours
OPTIONS CONTRIB	228.00	1,368.00	011	SICK 100%	216:14	00:00
			012	HOLIDAY	196:00	00:00
			021	VACATION	247:44	00:00
			162	65% SICK WDY	320:00	00:00
			164	50% SICK WDY	240:00	00:00
			703	FLSA OT AC/	4:00	00:00
			732	AC FL PR S	8:00	00:00
Code	Use Of Funds	Current	Year-To-Date			
F410	AD&D 10K-EE+FAM	0.39	2.34			
L202	LIFE 2XSAL	8.20	49.20			
F012	OPTIONS ADM FEE	3.79	22.74			
P036	FLEX EARN	215.62	1,293.72			

THE TAP CARD IS NOW PART OF THE COMMUTER BENEFIT PLAN!  
 VISIT [HTTP://DHR.LACOUNTY.INFO](http://DHR.LACOUNTY.INFO). USE PRE-TAX PAYROLL DEDUCTIONS. ENROLL @ [WWW.MYFBMC.COM](http://WWW.MYFBMC.COM) OR (800) 342-8017.



Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000278489**  
 Accrual Date 05/15/2010 Issue Date 05/28/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. HG P/L 160B9 EMPL. NO 452364  
 HENRY L RIDAD  
 25978

The Sum of \$1,911.22 has been deposited on 05/28/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No. 452364	Employee Name HENRY L RIDAD	Dept. HG	P/L 160B9	Warrant No. 2000278489	Issue Date 05/28/2010	Accrual Date 05/15/2010
Current Earnings 3,120.02	Reimbursements 0.00	Taxes & Deducts 1,208.80	Net Pay \$1,911.22		Imputed Income 0.00	Y.T.D. Imputed 25.41
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 2	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Add'l Exemptions 0
						Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARN	87:00	2,759.87	30,269.50	FEDTX	FEDERAL TAX	244.85	3,661.68
PP008	MISC EARN-PEN	24:00	24.00	396.00	STATX	STATE TAX	150.36	2,038.24
PP017	NIGHT BONUS	48:00	36.00	690.00	HITTE	H.I.T.	46.84	589.37
PP002	BASERATE OT	4:00	126.89	4,441.21	ER062	LACERA PLAN D	230.10	2,575.42
PP003	PREMIUM OT	4:00	65.45	2,423.64	ED022	HORIZONS-50+	231.19	2,951.24
PP036	FLEX EARN	0:00	0.00	1,078.10	ED024	HZN PLAN LOAN	262.36	2,915.76
PFA36	FLEX EARN ADV	1:00	107.81	107.81	EL203	CIGNA LIFE	0.00	79.53
					EL301	10K DEP LIFE	0.00	1.62
					EU101	LOC721LACEA	43.10	474.10

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	110.39	1,214.33

County Flexible Benefit Program				Employee Benefit Balance As Of: 05/16/2010			
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
			011	SICK 100%	211:40	00:00	
			012	HOLIDAY	188:00	00:00	
			021	VACATION	241:31	00:00	
Code	Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	160:00	00:00
				164	50% SICK WDY	240:00	00:00
				703	FLSA OT AC/	4:00	00:00
				732	AC FL PR S	6:00	00:00

DPSS TOY LOAN FUNDRAISER, JUNE-SEPT 2010. DONATE NEW TOYS TO THE TOY LOAN PROGRAM! CALL 213-744-4344 OR VISIT [HTTP://DPSS.LACOUNTY.GOV/DPSS/TOYLOAN](http://dpss.lacounty.gov/dpss/toyloan)



Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000142601**  
 Accrual Date 04/30/2010 Issue Date 05/14/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. HG P/L 160B9 EMPL. NO 452364  
 HENRY L RIDAD  
 25965

The Sum of \$1,930.04 has been deposited on 05/14/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No. 452364	Employee Name HENRY L RIDAD	Dept. HG	P/L 160B9	Warrant No. 2000142601	Issue Date 05/14/2010	Accrual Date 04/30/2010		
Current Earnings 3,179.89	Reimbursements 0.00	Taxes & Deducts 1,249.85	Net Pay \$1,930.04		Imputed Income 5.09	Y.T.D. Imputed 25.41		
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 2	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Exemptions 2	Add'l Exemptions 0	Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARN	87:00	2,759.87	27,509.63	FEDTX	FEDERAL TAX	253.13	3,416.83
PP008	MISC EARN-PEN	48:00	48.00	372.00	STATX	STATE TAX	156.16	1,887.88
PP017	NIGHT BONUS	96:00	72.00	654.00	HITTE	H.I.T.	47.79	542.53
PP002	BASERATE OT	4:00	126.89	4,314.32	ER062	LACERA PLAN D	235.00	2,345.32
PP003	PREMIUM OT	4:00	65.32	2,358.19	ED022	HORIZONS-50+	236.00	2,720.05
PP036	FLEX EARN	1:00	215.62	1,078.10	ED024	HZN PLAN LOAN	262.36	2,653.40
PFA36	FLEX EARN ADV	1:00	-107.81	0.00	EL203	LIFE 2XSAL	14.69	79.53
PC010	ESA-010 CONV	0:00	0.00	4,968.00	EL301	10K DEP LIFE	1.62	1.62
					EU101	LOC721LACEA	43.10	431.00

Code	County Contribution	Current	Year-To-Date
RDO22	HORIZONS MATCH	110.39	1,103.94

County Flexible Benefit Program				Employee Benefit Balance As Of:		05/01/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
OPTIONS CONTRIB	228.00	1,140.00	011	SICK 100%	231:23	00:00	
			012	HOLIDAY	188:00	00:00	
			021	VACATION	236:01	00:00	
Code Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	160:00	00:00	
EF410 AD&D 10K-EE+FAM	0.39	1.95	164	50% SICK WDY	240:00	00:00	
EL202 LIFE 2XSAL	8.20	41.00	703	FLSA OT AC/	4:00	00:00	
EFO12 OPTIONS ADM FEE	3.79	18.95	732	AC FL PR S	4:00	00:00	
PP036 FLEX EARN	215.62	1,078.10					

MAY 29TH JOIN SUPVR. ANTONOVICH & COUNTY DEPTS. AT THE 13TH ANNUAL "REMEMBERING OUR VETERANS & THEIR FAMILIES EVENT" AT ARCADIA CO. PARK, 10-3. CALL 909/394-2264.



Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000015759**

Accrual Date 04/15/2010 Issue Date 04/30/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
 HG 160B9 452364  
 HENRY L RIDAD  
 25974

The Sum of \$2,416.39 has been deposited on 04/30/2010 to:  
 Your Account No: XXXXXX9563  
 Your Bank I.D. : 122000661

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No. <b>452364</b>	Employee Name <b>HENRY L RIDAD</b>	Dept. <b>HG</b>	P/L <b>160B9</b>	Warrant No. <b>2000015759</b>	Issue Date <b>04/30/2010</b>	Accrual Date <b>04/15/2010</b>
Current Earnings <b>3,877.53</b>	Reimbursements <b>0.00</b>	Taxes & Deducts <b>1,461.14</b>	Net Pay <b>\$2,416.39</b>		Imputed Income <b>0.00</b>	Y.T.D. Imputed <b>20.32</b>
<b>W-4 DATA</b> ▶	Marital Status <b>MARRIED</b>	Exemptions <b>2</b>	Add'l Withheld <b>0.00</b>	<b>DE-4 DATA</b> ▶	Marital Status <b>SINGLE</b>	Add'l Exemptions <b>0</b>
					Add'l Exemptions <b>0</b>	Add'l Withheld <b>0.00</b>

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	2,759.87	24,749.76	FEDTX	FEDERAL TAX	348.77	3,163.70
PP008	MISC EARN-PEN	36:00	36.00	324.00	STATX	STATE TAX	223.14	1,731.72
PP017	NIGHT BONUS	104:00	78.00	582.00	HITEE	H.I.T.	57.82	494.74
PP002	BASERATE OT	20:00	634.46	4,187.43	ERO62	LACERA PLAN D	234.51	2,110.32
PP003	PREMIUM OT	16:00	261.39	2,292.87	EDO22	HORIZONS PL-50+	291.44	2,484.05
PP036	FLEX EARN	0:00	0.00	862.48	EDO24	HZN PLAN LOAN	262.36	2,391.04
PFA36	FLEX EARN ADV	1:00	107.81	107.81	EL203	CIGNA LIFE	0.00	64.84
PC010	ESA-010 CONV	0:00	0.00	4,968.00	EUI01	LOC721LACEA	43.10	387.90

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	110.39	993.55

County Flexible Benefit Program				Employee Benefit Balance As Of:			
Source Of Funds	Current	Year-To-Date	Code	Description	04/16/2010	Available Hours	Excess Hours
			011	SICK 100%		227:05	00:00
			012	HOLIDAY		188:00	00:00
			021	VACATION		230:32	00:00
Code	Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	160:00	00:00
				164	50% SICK WDY	240:00	00:00
				703	FLSA OT AC/	4:00	00:00
				732	AC FL PR S	2:00	00:00

SUPPORT MAY AS WOMEN'S HEALTH MONTH. JOIN THE DPH/DHS TEAM #338 @ THE REVLON RUNWALK FOR WOMEN'S CANCERS, SAT 5/8-LA COLISEUM. SEE REVLONRUNWALK.COM/LA FOR INFO.



Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.

2000948837

Accrual Date

08/31/2010

Issue Date

09/15/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit  
to the  
account of

DEPT. P/L EMPL. NO  
HG 16073 192913  
  
ELOISA V RIDAD  
24059

The Sum of \$2,416.35 has been  
deposited on 09/15/2010 to:  
Your Account No: XXXXX0084  
Your Bank I.D. : 322078419

## Thanks for participating in our Direct Deposit Program!

### County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records

Employee No.	Employee Name	Dept.	P/L	Warrant No.	Issue Date	Accrual Date
192913	ELOISA V RIDAD	HG	16073	2000948837	09/15/2010	08/31/2010

Current Earnings	Reimbursements	Taxes & Deducts	Net Pay	Imputed Income	Y.T.D. Imputed
4,354.25	0.00	1,937.90	\$2,416.35	8.52	76.68

W-4 DATA	Marital Status	Exemptions	Add'l Withheld	DE-4 DATA	Marital Status	Exemptions	Add'l Exemptions	Add'l Withheld
	MARRIED	3	0.00		SINGLE	0	0	0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	3,970.16	71,084.24	FEDTX	FEDERAL TAX	449.88	7,656.23
PP008	MISC EARN-PEN	24:00	54.00	971.55	STATX	STATE TAX	295.16	5,087.20
PP017	NIGHT BONUS	72:00	260.64	4,253.50	ERO60	LACERA PLAN D	330.51	5,938.54
PP002	BASERATE OT	0:00	0.00	182.54	ED022	HORIZONS-50+	80.65	2,651.45
PP003	PREMIUM OT	0:00	0.00	98.76	ED024	HZN PLAN LOAN	488.09	8,839.26
PP036	FLEX EARN	1:00	138.90	1,250.10	EL203	LIFE 2XSAL	24.60	233.80
PFA36	FLEX EARN ADV	1:00	-69.45	0.00	EL301	20K DEP LIFE	3.25	16.25
					EM206	MED CTR CU	125.00	2,250.00
					EO104	721 BENEFIT	11.09	199.58
					EO121	SFA	34.68	624.20
					EU101	LOC721LACEA	61.25	1,102.50
					EU109	ALADS	33.74	607.32

Code	County Contribution	Current	Year-To-Date
RDO22	HORIZONS MATCH	80.65	2,144.19

County Flexible Benefit Program			
Source Of Funds	Current	Year-To-Date	
OPTIONS CONTRIB	1,236.23	11,126.07	
Code	Use Of Funds	Current	Year-To-Date
EF140	PACIF HMO FAM	981.57	8,834.13
EF300	DLTADNTL-O FAM	99.79	898.11
EF410	AD&D 25K-EE+FAM	0.98	8.82
EL202	LIFE 2XSAL	8.20	73.80
EFO45	LTD-H OP	3.00	27.00
EFO12	OPTIONS ADM FEE	3.79	34.11
PP036	FLEX EARN	138.90	1,250.10

Employee Benefit Balance As Of:			
Code	Description	09/01/2010 Available Hours	Excess Hours
011	SICK 100%	67:48	00:00
012	HOLIDAY	15:15	00:00
021	VACATION	247:46	00:00
162	65% SICK WDY	320:00	00:00
164	50% SICK WDY	1200:00	00:00

FIGHT HEART DISEASE AND SHOW YOUR SUPPORT BY WALKING IN THE AMERICAN HEART ASSOCIATION'S ANNUAL HEART WALK, OCT. 23RD @ THE ROSE BOWL. REGISTER AT HEARTWALKLA.ORG.



Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.

2000847591

Accrual Date 08/15/2010 Issue Date 08/30/2010

**NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT**

Direct deposit  
to the  
account of

DEPT. P/L EMPL. NO  
HG 16073 192913

ELOISA V RIDAD  
23985

The Sum of \$2,485.32 has been  
deposited on 08/30/2010 to:  
Your Account No: XXXXX0084  
Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No.	Employee Name	Dept.	P / L	Warrant No.	Issue Date	Accrual Date
192913	ELOISA V RIDAD	HG	16073	2000847591	08/30/2010	08/15/2010

Current Earnings	Reimbursements	Taxes & Deducts	Net Pay	Imputed Income	Y.T.D. Imputed
4,419.21	0.00	1,933.89	\$2,485.32	0.00	68.16

W-4 DATA	Marital Status	Exemptions	Add'l Withheld	DE-4 DATA	Marital Status	Exemptions	Add'l Exemptions	Add'l Withheld
	MARRIED	3	0.00		SINGLE	0	0	0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PPO99	REGULAR EARNS	87:00	3,970.16	67,114.08	FEDTX	FEDERAL TAX	462.51	7,206.35
PPO08	MISC EARN-PEN	40:00	90.00	917.55	STATX	STATE TAX	300.47	4,792.04
PPO17	NIGHT BONUS	80:00	289.60	3,992.86	ER060	LACERA PLAN D	335.38	5,608.03
PPO02	BASERATE OT	0:00	0.00	182.54	ED022	HORIZONS-50+	81.68	2,570.80
PPO03	PREMIUM OT	0:00	0.00	98.76	ED024	HZN PLAN LOAN	488.09	8,351.17
PPO36	FLEX EARN	0:00	0.00	1,111.20	EL203	CIGNA LIFE	0.00	209.20
PFA36	FLEX EARN ADV	1:00	69.45	69.45	EL301	20K DEP LIFE	0.00	13.00
					EM206	MED CTR CU	125.00	2,125.00
					EO104	721 BENEFIT	11.09	188.49
					EO121	SFA	34.68	589.52
					EU101	LOC721LACEA	61.25	1,041.25
					EU109	ALADS	33.74	573.58

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	81.68	2,063.54

**County Flexible Benefit Program**

**Employee Benefit Balance As Of:**

08/16/2010

Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
			011	SICK 100%	71:14	00:00	
			012	HOLIDAY	23:15	00:00	
			021	VACATION	240:28	00:00	
Code	Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	320:00	00:00
				164	50% SICK WDY	1200:00	00:00

THE YEAR 2010 MARKS THE 20TH ANNIVERSARY OF  
THE AMERICANS WITH DISABILITIES ACT SIGNED ON  
JULY 26, 1990!



County Of Los Angeles

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Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.

2000746416

Accrual Date 07/31/2010 Issue Date 08/13/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of

DEPT. P/L EMPL. NO  
HG 16073 192913

ELOISA V RIDAD  
24105

The Sum of \$2,365.56 has been deposited on 08/13/2010 to:  
Your Account No: XXXXX0084  
Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions; And Benefit Balances • Retain For Your Records**

Employee No. 192913	Employee Name ELOISA V RIDAD	Dept. HG	P/L 16073	Warrant No. 2000746416	Issue Date 08/13/2010	Accrual Date 07/31/2010		
Current Earnings 4,267.37	Reimbursements 0.00	Taxes & Deducts 1,901.81	Net Pay \$2,365.56	Imputed Income 8.52	Y.T.D. Imputed 68.16			
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 3	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Exemptions 0	Add'l Exemptions 0	Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	3,970.16	63,143.92	FEDTX	FEDERAL TAX	430.19	6,743.84
PP008	MISC EARN-PEN	24:00	54.00	827.55	STATX	STATE TAX	286.89	4,491.57
PP017	NIGHT BONUS	48:00	173.76	3,703.26	ERO60	LACERA PLAN D	323.99	5,272.65
PP002	BASERATE OT	0:00	0.00	182.54	EDO22	HORIZONS-50+	79.04	2,489.12
PP003	PREMIUM OT	0:00	0.00	98.76	EDO24	HZN PLAN LOAN	488.09	7,863.08
PP036	FLEX EARN	1:00	138.90	1,111.20	EL203	LIFE 2XSAL	24.60	209.20
PFA36	FLEX EARN ADV	1:00	-69.45	0.00	EL301	20K DEP LIFE	3.25	13.00
					EM206	MED CTR CU	125.00	2,000.00
					E0104	721 BENEFIT	11.09	177.40
					E0121	SFA	34.68	554.84
					EU101	LOC721LACEA	61.25	980.00
					EU109	ALADS	33.74	539.84

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	79.04	1,981.86

County Flexible Benefit Program				Employee Benefit Balance As Of:		08/01/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
OPTIONS CONTRIB	1,236.23	9,889.84	011	SICK 100%	66:57	00:00	
			012	HOLIDAY	31:15	00:00	
			021	VACATION	233:37	00:00	
			162	65% SICK WDY	320:00	00:00	
			164	50% SICK WDY	1200:00	00:00	
Code	Use Of Funds	Current	Year-To-Date				
EF140	PACIF HMO FAM	981.57	7,852.56				
EF300	DLTADNTL-O FAM	99.79	798.32				
EF410	AD&D 25K-EE+FAM	0.98	7.84				
EL202	LIFE 2XSAL	8.20	65.60				
EFO45	LTD-H OP	3.00	24.00				
EFO12	OPTIONS ADM FEE	3.79	30.32				
PP036	FLEX EARN	138.90	1,111.20				

JOIN THE COMMISSION FOR WOMEN AT THE 12TH ANNUAL LA COUNTY RUN FOR HEALTH 5K RUN/WALK-9/11/10 @ DOCKWEILER BEACH. VISIT WWW.LACCW.INFO OR CALL 213/974-1455.



County of Los Angeles

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Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.

2000638990

Accrual Date

07/15/2010

Issue Date

07/30/2010

**NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT**

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
 HG 16073 192913  
 ELOISA V RIDAD  
 23934

The Sum of \$2,181.52 has been deposited on 07/30/2010 to:  
 Your Account No: XXXXX0084  
 Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No. 192913	Employee Name ELOISA V RIDAD	Dept. HG	P/L 16073	Warrant No. 2000638990	Issue Date 07/30/2010	Accrual Date 07/15/2010	
Current Earnings 4,022.29	Reimbursements 0.00	Taxes & Deducts 1,840.77	Net Pay. \$2,181.52	Imputed Income 0.00	Y.T.D. Imputed 59.64		
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 3	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Add'l Exemptions 0	Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	80:00	3,609.24	59,173.76	FEDTX	FEDERAL TAX	354.53	6,313.65
PP076	FAMILY LEAVE	8:00	0.00	0.00	STATX	STATE TAX	252.13	4,204.68
PP008	MISC EARN-PEN	24:00	54.00	773.55	ERO60	LACERA PLAN D	332.68	4,948.66
PP017	NIGHT BONUS	80:00	289.60	3,529.50	EDO22	HORIZONS-50+	147.58	2,410.08
PP002	BASERATE OT	0:00	0.00	182.54	EDO24	HZN PLAN LOAN	488.09	7,374.99
PP003	PREMIUM OT	0:00	0.00	98.76	EL203	CIGNA LIFE	0.00	184.60
PP036	FLEX EARN	0:00	0.00	972.30	EL301	20K DEP LIFE	0.00	9.75
PFA36	FLEX EARN ADV	1:00	69.45	69.45	EM206	MED CTR CU	125.00	1,875.00
					E0104	721 BENEFIT	11.09	166.31
					E0121	SFA	34.68	520.16
					EU101	LOC721LACEA	61.25	918.75
					EU109	ALADS	33.74	506.10

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	147.58	1,902.82

County Flexible Benefit Program				Employee Benefit Balance As Of:		07/16/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
			011	SICK 100%	70:23	00:00	
			012	HOLIDAY	31:15	00:00	
			021	VACATION	258:18	00:00	
Code	Use Of Funds	Current	Year-To-Date	162	65% SICK WDY	320:00	00:00
				164	50% SICK WDY	1200:00	00:00

JOIN SUPERVISOR ANTONOVICH ON WED-8/4 @ THE 15TH ANNUAL "ALL FOR THE LOVE OF KIDS"-A FUNDRAISER FOR FOSTER CHILDREN @ THE ARBORETUM IN ARCADIA; CALL 213/739-6211.





Auditor-Controller's General Warrant  
 Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000531260**  
 Accrual Date 06/30/2010 Issue Date 07/15/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
 HG 16073 192913  
 ELOISA V RIDAD  
 24177

The Sum of \$2,354.04 has been deposited on 07/15/2010 to:  
 Your Account No: XXXXX0084  
 Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No.	Employee Name	Dept.	P/L	Warrant No.	Issue Date	Accrual Date
192913	ELOISA V RIDAD	HG	16073	2000531260	07/15/2010	06/30/2010

Current Earnings	Reimbursements	Taxes & Deducts	Net Pay	Imputed Income	Y.T.D. Imputed
4,336.25	0.00	1,982.21	\$2,354.04	8.52	59.64

W-4 DATA		DE-4 DATA	
Marital Status	Exemptions	Marital Status	Exemptions
MARRIED	3	SINGLE	0
Add'l Withheld		Add'l Exemptions	
0.00		0	

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	3,970.16	55,564.52	FEDTX	FEDERAL TAX	425.72	5,959.12
PP008	MISC EARN-PEN	16:00	36.00	719.55	STATX	STATE TAX	285.01	3,952.55
PP017	NIGHT BONUS	72:00	260.64	3,239.90	ER060	LACERA PLAN D	329.16	4,615.98
PP002	BASERATE OT	0:00	0.00	182.54	ED022	HORIZONS-50+	160.62	2,262.50
PP003	PREMIUM OT	0:00	0.00	98.76	ED024	HZN PLAN LOAN	488.09	6,886.90
PP036	FLEX EARN	1:00	138.90	972.30	EL203	LIFE 2XSAL	24.60	184.60
PFA36	FLEX EARN ADV	1:00	-69.45	0.00	EL301	20K DEP LIFE	3.25	9.75
					EM206	MED CTR CU	125.00	1,750.00
					E0104	721 BENEFIT	11.09	155.22
					E0121	SFA	34.68	485.48
					EU101	LOC721LACEA	61.25	857.50
					EU109	ALADS	33.74	472.36

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	0.00	1,755.24

County Flexible Benefit Program				Employee Benefit Balance As Of:		07/01/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
OPTIONS CONTRIB	1,236.23	8,653.61	011	SICK 100%	66:23	00:00	
			012	HOLIDAY	23:15	00:00	
			021	VACATION	251:54	00:00	
			162	65% SICK WDY	320:00	00:00	
			164	50% SICK WDY	1200:00	00:00	
Code	Use Of Funds	Current	Year-To-Date				
EF140	PACIF HMO FAM	981.57	6,870.99				
EF300	DLTADNTL-O FAM	99.79	698.53				
EF410	AD&D 25K-EE+FAM	0.98	6.86				
EL202	LIFE 2XSAL	8.20	57.40				
EFO45	LTD-H OP	3.00	21.00				
EF012	OPTIONS ADM FEE	3.79	26.53				
PP036	FLEX EARN	138.90	972.30				

SAFETY MEMBERS OF LACERA ARE REMINDED TO VOTE IN THIS YEAR'S ELECTION. BALLOTS MUST BE RECEIVED BY JULY 27TH. CONTACT DEPARTMENTAL ELECTION COORDINATOR FOR INFO.



County of Los Angeles

Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.

2000432641

Accrual Date  
06/15/2010

Issue Date  
06/30/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit  
to the  
account of

DEPT. P/L EMPL. NO  
HG 16073 192913

ELOISA V RIDAD  
24042

The Sum of \$2,395.44 has been  
deposited on 06/30/2010 to:  
Your Account No: XXXXX0084  
Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No.	Employee Name	Dept.	P/L	Warrant No.	Issue Date	Accrual Date
192913	ELOISA V RIDAD	HG	16073	2000432641	06/30/2010	06/15/2010

Current Earnings	Reimbursements	Taxes & Deducts	Net Pay	Imputed Income	Y.T.D. Imputed
4,354.25	0.00	1,958.81	\$2,395.44	0.00	51.12

W-4 DATA	Marital Status	Exemptions	Add'l Withheld	DE-4 DATA	Marital Status	Exemptions	Add'l Exemptions	Add'l Withheld
	MARRIED	3	0.00		SINGLE	0	0	0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	3,970.16	51,594.36	FEDTX	FEDERAL TAX	427.67	5,533.40
PP008	MISC EARN-PEN	24:00	54.00	683.55	STATX	STATE TAX	285.83	3,667.54
PP017	NIGHT BONUS	72:00	260.64	2,979.26	ER060	LACERA PLAN D	330.51	4,286.82
PP002	BASERATE OT	0:00	0.00	182.54	ED022	HORIZONS-50+	160.95	2,101.88
PP003	PREMIUM OT	0:00	0.00	98.76	ED024	HZN PLAN LOAN	488.09	6,398.81
PP036	FLEX EARN	0:00	0.00	833.40	EL203	CIGNA LIFE	0.00	160.00
PFA36	FLEX EARN ADV	1:00	69.45	69.45	EL301	20K DEP LIFE	0.00	6.50
					EM206	MED CTR CU	125.00	1,625.00
					EO104	721 BENEFIT	11.09	144.13
					EO121	SFA	34.68	450.80
					EU101	LOC721LACEA	61.25	796.25
					EU109	ALADS	33.74	438.62

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	0.00	1,755.24

**County Flexible Benefit Program Employee Benefit Balance As Of: 06/16/2010**

Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours
Code	Use Of Funds	Current	Year-To-Date			

FREE SUMMER CONCERTS @ CHACE PARK-MARINA DEL REY 7 PM!  
7/8,17,22,31; 8/5,14,19,28. CLEO LAINE, JAMES DARREN,  
OPERA & MORE! VISIT WEBSITE: MARINADELREY.LACOUNTY.GOV.



Reference No.

2000327871

Accrual Date

05/31/2010

Issue Date

06/15/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit  
to the  
account of

DEPT. P/L EMPL. NO  
HG 16073 192913

ELOISA V RIDAD  
24024

The Sum of \$2,534.23 has been  
deposited on 06/15/2010 to:  
Your Account No: XXXXX0084  
Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No.	Employee Name	Dept.	P/L	Warrant No.	Issue Date	Accrual Date
192913	ELOISA V RIDAD	HG	16073	2000327871	06/15/2010	05/31/2010

Current Earnings	Reimbursements	Taxes & Deducts	Net Pay	Imputed Income	Y.T.D. Imputed
4,650.89	0.00	2,116.66	\$2,534.23	8.52	51.12

W-4 DATA	Marital Status	Exemptions	Add'l Withheld	DE-4 DATA	Marital Status	Exemptions	Add'l Exemptions	Add'l Withheld
	MARRIED	3	0.00		SINGLE	0	0	0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	3,970.16	47,624.20	FEDTX	FEDERAL TAX	495.57	5,105.73
PP008	MISC EARN-PEN	24:00	54.00	629.55	STATX	STATE TAX	314.36	3,381.71
*P008	MISC EARN-PEN	16:00	36.00	0.00	ERO60	LACERA PLAN D	352.76	3,956.31
PP017	NIGHT BONUS	80:00	289.60	2,718.62	ED022	HORIZONS-50+	172.27	1,940.93
*P017	NIGHT BONUS	64:00	231.68	0.00	ED024	HZN PLAN LOAN	488.09	5,910.72
PP002	BASERATE OT	0:00	0.00	182.54	EL203	LIFE 2XSAL	24.60	160.00
PP003	PREMIUM OT	0:00	0.00	98.76	EL301	20K DEP LIFE	3.25	6.50
PP036	FLEX EARN	1:00	138.90	833.40	EM206	MED CTR CU	125.00	1,500.00
PFA36	FLEX EARN ADV	1:00	-69.45	0.00	E0104	721 BENEFIT	11.09	133.04
					E0121	SFA	34.68	416.12
					EU101	LOC721LACEA	61.25	735.00
					EU109	ALADS	33.74	404.88

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	18.58	1,755.24

County Flexible Benefit Program				Employee Benefit Balance As Of:		06/01/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
OPTIONS CONTRIB	1,236.23	7,417.38	011	SICK 100%	57:48	00:00	
			012	HOLIDAY	55:15	00:00	
			021	VACATION	238:11	00:00	
			162	65% SICK WDY	320:00	00:00	
			164	50% SICK WDY	1200:00	00:00	
Code	Use Of Funds	Current	Year-To-Date				
EF140	PACIF HMO FAM	981.57	5,889.42				
EF300	DLTADNTL-O FAM	99.79	598.74				
EF410	AD&D 25K-EE+FAM	0.98	5.88				
EL202	LIFE 2XSAL	8.20	49.20				
EFO45	LTD-H OP	3.00	18.00				
EFO12	OPTIONS ADM FEE	3.79	22.74				
PP036	FLEX EARN	138.90	833.40				

THE TAP CARD IS NOW PART OF THE COMMUTER BENEFIT PLAN!  
VISIT [HTTP://DHR.LACOUNTY.INFO](http://DHR.LACOUNTY.INFO). USE PRE-TAX PAYROLL  
DEDUCTIONS. ENROLL @ [WWW.MYFBMC.COM](http://WWW.MYFBMC.COM) OR (800) 342-8017.



Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000278437**

Accrual Date 05/15/2010 Issue Date 05/28/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit  
to the  
account of

DEPT. P/L EMPL. NO  
HG 16073 192913  
  
ELOISA V RIDAD  
23912

The Sum of \$2,496.52 has been  
deposited on 05/28/2010 to:  
Your Account No: XXXXX0084  
Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No.	Employee Name	Dept.	P/L	Warrant No.	Issue Date	Accrual Date
192913	ELOISA V RIDAD	HG	16073	2000278437	05/28/2010	05/15/2010

Current Earnings	Reimbursements	Taxes & Deducts	Net Pay	Imputed Income	Y.T.D. Imputed
4,519.38	0.00	2,022.86	\$2,496.52	0.00	42.60

W-4 DATA	Marital Status	Exemptions	Add'l Withheld	DE-4 DATA	Marital Status	Exemptions	Add'l Exemptions	Add'l Withheld
	MARRIED	3	0.00		SINGLE	0	0	0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARNS	87:00	3,970.16	43,654.04	FEDTX	FEDERAL TAX	466.85	4,610.16
*P008	MISC EARN-PEN	48:00	108.00	539.55	STATX	STATE TAX	302.29	3,067.35
*P017	NIGHT BONUS	64:00	231.68	2,197.34	ER060	LACERA PLAN D	332.39	3,603.55
*P002	BASERATE OT	2:00	91.27	182.54	ED022	HORIZONS-50+	167.48	1,768.66
*P003	PREMIUM OT	2:00	48.82	98.76	ED024	HZN PLAN LOAN	488.09	5,422.63
PP036	FLEX EARN	0:00	0.00	694.50	EL203	CIGNA LIFE	0.00	135.40
PFA36	FLEX EARN ADV	1:00	69.45	69.45	EL301	20K DEP LIFE	0.00	3.25
					EM206	MED CTR CU	125.00	1,375.00
					EO104	721 BENEFIT	11.09	121.95
					EO121	SFA	34.68	381.44
					EUI01	LOC721LACEA	61.25	673.75
					EUI09	ALADS	33.74	371.14

Code	County Contribution	Current	Year-To-Date
RDO22	HORIZONS MATCH	158.81	1,736.66

County Flexible Benefit Program				Employee Benefit Balance As Of:		05/16/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
			011	SICK 100%	53:14	00:00	
			012	HOLIDAY	71:15	00:00	
			021	VACATION	230:52	00:00	
			162	65% SICK WDY	320:00	00:00	
			164	50% SICK WDY	1200:00	00:00	

DPSS TOY LOAN FUNDRAISER, JUNE-SEPT 2010. DONATE NEW TOYS TO THE TOY LOAN PROGRAM! CALL 213-744-4344 OR VISIT [HTTP://DPSS.LACOUNTY.GOV/DPSS/TOYLOAN](http://dpss.lacounty.gov/dpss/toyloan)



Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.

2000151779

Accrual Date

04/30/2010

Issue Date

05/14/2010

# NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
 DEPT. P/L EMPL. NO  
 HG 16073 192913  
 ELOISA V RIDAD  
 23895

The Sum of \$2,182.05 has been deposited on 05/14/2010 to:  
 Your Account No: XXXXX0084  
 Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

**County of Los Angeles • Statement of Earnings, Deductions, And Benefit Balances • Retain For Your Records**

Employee No. 192913	Employee Name ELOISA V RIDAD	Dept. HG	P/L 16073	Warrant No. 2000151779	Issue Date 05/14/2010	Accrual Date 04/30/2010
Current Earnings 4,039.61	Reimbursements 0.00	Taxes & Deducts 1,857.56	Net Pay \$2,182.05	Imputed Income 8.52	Y.T.D. Imputed 42.60	
<b>W-4 DATA</b>	Marital Status MARRIED	Exemptions 3	Add'l Withheld 0.00	<b>DE-4 DATA</b>	Marital Status SINGLE	Add'l Exemptions 0
					Exemptions 0	Add'l Withheld 0.00

Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date
PP099	REGULAR EARN	87:00	3,970.16	39,683.88	FEDTX	FEDERAL TAX	361.96	4,143.31
PP008	MISC EARN-PEN	0.00	0.00	431.55	STATX	STATE TAX	257.34	2,765.06
PP017	NIGHT BONUS	0.00	0.00	1,965.66	ER060	LACERA PLAN D	306.91	3,271.16
PP002	BASERATE OT	0.00	0.00	91.27	ED022	HORIZONS-50+	149.65	1,601.18
PP003	PREMIUM OT	0.00	0.00	49.94	ED024	HZN PLAN LOAN	488.09	4,934.54
PP036	FLEX EARN	1.00	138.90	694.50	EL203	LIFE 2XSAL	24.60	135.40
PFA36	FLEX EARN ADV	1.00	-69.45	0.00	EL301	20K DEP LIFE	3.25	3.25
PC010	ESA-010 CONV	0.00	0.00	6,420.00	EM206	MED CTR CU	125.00	1,250.00
					E0104	721 BENEFIT	11.09	110.86
					E0121	SFA	34.68	346.76
					EUI01	LOC721LACEA	61.25	612.50
					EUI09	ALADS	33.74	337.40

Code	County Contribution	Current	Year-To-Date
RD022	HORIZONS MATCH	149.65	1,577.85

County Flexible Benefit Program				Employee Benefit Balance As Of:		05/01/2010	
Source Of Funds	Current	Year-To-Date	Code	Description	Available Hours	Excess Hours	
OPTIONS CONTRIB	1,236.23	6,181.15	011	SICK 100%	56:56	00:00	
			012	HOLIDAY	71:15	00:00	
			021	VACATION	224:01	00:00	
			162	65% SICK WDY	320:00	00:00	
			164	50% SICK WDY	1200:00	00:00	
Code	Use Of Funds	Current	Year-To-Date				
EF140	PACIF HMO FAM	981.57	4,907.85				
EF300	DLTADNTL-0 FAM	99.79	498.95				
EF410	AD&D 25K-EE+FAM	0.98	4.90				
EL202	LIFE 2XSAL	8.20	41.00				
EFO45	LTD-H OP	3.00	15.00				
EFO12	OPTIONS ADM FEE	3.79	18.95				
PP036	FLEX EARN	138.90	694.50				

MAY 29TH JOIN SUPVR. ANTONOVICH & COUNTY DEPTS. AT THE 13TH ANNUAL "REMEMBERING OUR VETERANS & THEIR FAMILIES EVENT" AT ARCADIA CO. PARK, 10-3. CALL 909/394-2264.



# County Of Los Angeles

Auditor-Controller's General Warrant  
Warrant Clearance Fund Los Angeles, CA

Reference No.  
**2000034237**  
Accrual Date 04/15/2010 Issue Date 04/30/2010

## NOT NEGOTIABLE - AUTOMATIC DEPOSIT RECEIPT

Direct deposit to the account of  
DEPT. HG P/L 16073 EMPL. NO 192913  
ELOISA V RIDAD  
23901

The Sum of \$2,499.46 has been deposited on 04/30/2010 to:  
Your Account No: XXXXX0084  
Your Bank I.D. : 322078419

*Thanks for participating in our Direct Deposit Program!*

County of Los Angeles - Statement of Earnings, Deductions, And Benefit Balances - Retain For Your Records									
Employee No.	Employee Name			Dept.	P/L	Warrant No.	Issue Date	Accrual Date	
192913	ELOISA V RIDAD			HG	16073	2000034237	04/30/2010	04/15/2010	
Current Earnings		Reimbursements		Taxes & Deducts		Net Pay		Imputed Income	Y.T.D. Imputed
4,524.42		0.00		2,024.96		\$2,499.46		0.00	34.08
<b>W-4 DATA</b>		Marital Status	Exemptions	Add'l Withheld	<b>DE-4 DATA</b>		Marital Status	Exemptions	Add'l Exemptions
		MARRIED	3	0.00			SINGLE	0	0
Code	Earnings	Hours	Current	Year-To-Date	Code	Taxes / Deductions	Current	Year-To-Date	
PP099	REGULAR EARNS	87:00	3,970.16	35,713.72	FEDTX	FEDERAL TAX	467.99	3,781.35	
PP008	MISC EARN-PEN	24:00	54.00	431.55	STATX	STATE TAX	302.77	2,507.72	
PP017	NIGHT BONUS	80:00	289.60	1,965.66	ERO60	LACERA PLAN D	332.68	2,964.25	
PP002	BASERATE OT	2:00	91.27	91.27	ED022	HORIZONS PL-50+	167.67	1,451.53	
PP003	PREMIUM OT	2:00	49.94	49.94	ED024	HZN PLAN LOAN	488.09	4,446.45	
PP036	FLEX EARN	0:00	0.00	555.60	EL203	CIGNA LIFE	0.00	110.80	
PFA36	FLEX EARN ADV	1:00	69.45	69.45	EM206	MED CTR CU	125.00	1,125.00	
PC010	ESA-010 CONV	0:00	0.00	6,420.00	E0104	721 BENEFIT	11.09	99.77	
					E0121	SFA	34.68	312.08	
					EU101	LOC721LACEA	61.25	551.25	
					EU109	ALADS	33.74	303.66	
Code	County Contribution		Current	Year-To-Date					
RDO22	HORIZONS MATCH		158.81	1,428.20					
County Flexible Benefit Program				Employee Benefit Balance As Of:					
Source Of Funds		Current	Year-To-Date	Code	Description	04/16/2010		Available Hours	Excess Hours
Code	Use Of Funds	Current	Year-To-Date	011	SICK 100%			52:39	00:00
				012	HOLIDAY			71:15	00:00
				021	VACATION			217:09	00:00
				162	65% SICK WDY			320:00	00:00
				164	50% SICK WDY			1200:00	00:00
<p><i>fair share. no bargaining</i></p> <p>SUPPORT MAY AS WOMEN'S HEALTH MONTH. JOIN THE DPH/DHS TEAM #338 @ THE REVLON RUNWALK FOR WOMEN'S CANCERS, SAT 5/8-LA COLISEUM. SEE REVLONRUNWALK.COM/LA FOR INFO.</p>									

B22B (Official Form 22B) (Chapter 11) (01/08)

**Henry Lacerona Ridad**

In re **Eloisa Varilla Ridad**

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>																			
1	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			<b>Column A</b>	<b>Column B</b>														
		<b>Debtor's</b>	<b>Spouse's</b>																
		<b>Income</b>	<b>Income</b>																
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>	\$ <b>19,379.74</b>	\$ <b>7,880.17</b>																
3	<p><b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c.	Business income	Subtract Line b from Line a	
		Debtor	Spouse																
a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>																
b.	Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>																
c.	Business income	Subtract Line b from Line a																	
		\$ <b>0.00</b>	\$ <b>0.00</b>																
4	<p><b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td>Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>					Debtor	Spouse	a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c.	Rent and other real property income	Subtract Line b from Line a	
		Debtor	Spouse																
a.	Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>																
b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$ <b>0.00</b>																
c.	Rent and other real property income	Subtract Line b from Line a																	
		\$ <b>0.00</b>	\$ <b>0.00</b>																
5	<b>Interest, dividends, and royalties.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																
6	<b>Pension and retirement income.</b>	\$ <b>0.00</b>	\$ <b>0.00</b>																
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.	\$ <b>0.00</b>	\$ <b>0.00</b>																
8	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 35%;">Debtor \$ <b>0.00</b></td> <td style="width: 35%;">Spouse \$ <b>0.00</b></td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>													
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>																	
		\$ <b>0.00</b>	\$ <b>0.00</b>																
9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table>					Debtor	Spouse	a.		\$	\$	b.		\$	\$				
		Debtor	Spouse																
a.		\$	\$																
b.		\$	\$																
		\$ <b>0.00</b>	\$ <b>0.00</b>																
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).	\$ <b>19,379.74</b>	\$ <b>7,880.17</b>																

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>27,259.91</b>
<b>Part II. VERIFICATION</b>		
12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>	
	Date: <u>September 30, 2010</u>	Signature: <u>/s/ Henry Lacerona Ridad</u> <b>Henry Lacerona Ridad</b> (Debtor)
	Date: <u>September 30, 2010</u>	Signature <u>/s/ Eloisa Varilla Ridad</u> <b>Eloisa Varilla Ridad</b> (Joint Debtor, if any)



## Current Monthly Income Details for the Debtor

### Debtor Income Details:

Income for the Period **03/01/2010** to **08/31/2010**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Income from employment**

Income by Month:

6 Months Ago:	<b>03/2010</b>		<b>\$5,519.74</b>
5 Months Ago:	<b>04/2010</b>		<b>\$5,519.74</b>
4 Months Ago:	<b>05/2010</b>		<b>\$5,519.74</b>
3 Months Ago:	<b>06/2010</b>		<b>\$5,519.74</b>
2 Months Ago:	<b>07/2010</b>		<b>\$5,519.74</b>
Last Month:	<b>08/2010</b>		<b>\$5,519.74</b>
	Average per month:		<b>\$5,519.74</b>

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **rental income**

Income by Month:

6 Months Ago:	<b>03/2010</b>		<b>\$13,860.00</b>
5 Months Ago:	<b>04/2010</b>		<b>\$13,860.00</b>
4 Months Ago:	<b>05/2010</b>		<b>\$13,860.00</b>
3 Months Ago:	<b>06/2010</b>		<b>\$13,860.00</b>
2 Months Ago:	<b>07/2010</b>		<b>\$13,860.00</b>
Last Month:	<b>08/2010</b>		<b>\$13,860.00</b>
	Average per month:		<b>\$13,860.00</b>

**Current Monthly Income Details for the Debtor's Spouse****Spouse Income Details:**Income for the Period **03/01/2010** to **08/31/2010**.**Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions**Source of Income: **Income from Employment**

Income by Month:

6 Months Ago:	<u>03/2010</u>	<u>\$7,940.32</u>
5 Months Ago:	<u>04/2010</u>	<u>\$7,940.32</u>
4 Months Ago:	<u>05/2010</u>	<u>\$7,940.32</u>
3 Months Ago:	<u>06/2010</u>	<u>\$7,940.32</u>
2 Months Ago:	<u>07/2010</u>	<u>\$7,579.40</u>
Last Month:	<u>08/2010</u>	<u>\$7,940.32</u>
	Average per month:	<u>\$7,880.17</u>

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

Name Majid Foroozandeh  
Address 9891 Irvine Center Dr Suite 130 Irvine, CA 92618  
Telephone (949) 336-8505 Fax: (208) 485-5959

- Attorney for Debtor(s)  
 Debtor in Pro Per

<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names including trade names used by Debtor(s) within last 8 years: <b>Henry Lacerona Ridad</b> <b>Eloisa Varilla Ridad</b>	Case No.:
	Chapter: 11

**VERIFICATION OF CREDITOR MAILING LIST**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 10 sheet(s) is complete, correct, and consistent with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date: September 30, 2010

/s/ Henry Lacerona Ridad  
**Henry Lacerona Ridad**  
Signature of Debtor

Date: September 30, 2010

/s/ Eloisa Varilla Ridad  
**Eloisa Varilla Ridad**  
Signature of Debtor

Date: September 30, 2010

/s/ Majid Foroozandeh  
Signature of Attorney  
**Majid Foroozandeh**  
**Law Offices of Foroozandeh, APC**  
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**(949) 336-8505 Fax: (208) 485-5959**

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Eloisa Varilla Ridad  
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Po Box 844  
Spring House, PA 19477

AllianceOne  
4850 Street Rd  
Suite 300  
Feasterville Trevose, PA 19053

Amex  
c/o Beckett & Lee  
Po Box 3001  
Malvern, PA 19355

Andrea Simmons  
220-B Campus Drive  
Central, SC 29630

Angela Perkins  
213 Bluebonneth  
Winters, TX 79567

Associates/citibank  
Attn: Centralized Bankruptcy  
7255 Baymeadows Way  
Jacksonville, FL 32256

Aurora Loan Services  
Attn: Bankruptcy Dept.  
Po Box 1706  
Scottsbluff, NE 69363

Aurora Loan Services  
P.O. Box 1706  
Scottsbluff, NE 69363

Aurora Loan Services  
P.O. Box 78111  
Phoenix, AZ 85062-8111

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

Bailey Wilson  
220-B Campus Drive  
Central, SC 29630

Bank Of America  
Attn: Bankruptcy NC4-105-03-14  
Po Box 26012  
Greensboro, NC 27410

Bb&b/cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Beverly Fitzroy  
207 Bluebonnet  
Winters, TX 79567

Billy Joe Waller  
403 Cactus  
Winters, TX 79567

Bk Of Amer  
Po Box 17054  
Wilmington, DE 19850

Blake Nelson  
1132 E Lewis #3  
Pocatello, ID 83201

Capital One, N.a.  
C/O American Infosource  
Po Box 54529  
Oklahoma City, OK 73154

Chase - Cc  
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Po Box 15298  
Wilmington, DE 19850

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Columbus, OH 43219

Chela  
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Attn: Centralized Bankruptcy  
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Austin, TX 78708

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Exxmbliciti  
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Monrovia, CA 91016

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Gemb/chevron  
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Buffalo Grove, IL 60089



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Carol Stream, IL 60197

Hsbc Bank  
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Po Box 5213  
Carol Stream, IL 60197

Indymac Bank  
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Karen Tropp  
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Katherine Garza  
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St Paul, MN 55101

Wacey Cason  
Craig Jacob  
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Wells Fargo Home Mortgage  
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