Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Main Document Page 1 of 47

B1 (Official	Form 1)(4/	10)			Main I	Docum	ent	Page 1	of 47			
			United entral Dis								Voluntary	Petition
	ebtor (if ind , Rosema		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other N (include ma	ames used b	by the Debto en, and trade	or in the last the names):	8 years					used by the J maiden, and		in the last 8 years):	
Last four di	e, state all)	Sec. or Indi	vidual-Taxpa	nyer I.D. ((ITIN) No./0	Complete E	IN Last f	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.D. (ITIN) N	o./Complete EIN
Street Addre 2515 2n		е	Street, City, a	and State)):	ZID Code		Address of	Joint Debtor	(No. and Str	reet, City, and State):	7ID Codo
						ZIP Code 90018						ZIP Code
		of the Prin	cipal Place of	f Business	s:		Count	ty of Reside	ence or of the	Principal Pla	ace of Business:	
P.O. Bo		·	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):	
LOS AN	geles, CA				_	ZIP Code						ZIP Code
	Principal A from street		siness Debtor ove):			90019						
See Exh. Corpora Partners Other (It	(Form of C (Check nal (includes ibit D on pa tion (include	ge 2 of this es LLC and	form. LLP) bove entities,	Sing in I Rail Stock	Ith Care Bugle Asset Ro 1 U.S.C. § 1 U.S.C. § 1 road 2 kbroker 1 modity Broaring Bank 1 er	eal Estate as 101 (51B)	e) anization d States	defined "incurr	the I er 7 er 9 er 11 er 12	Petition is Fi Construction of Consumer debts, 101(8) as idual primarily	busin for	Recognition eding
Filing Feduratach sig debtor is Form 3A	g Fee attached e to be paid in rned application unable to pay e waiver requ	d installments on for the cour fee except in ested (applica	heck one box (applicable to urt's considerat n installments. able to chapter urt's considerat	individualion certifyi Rule 1006(7 individu	ing that the (b). See Office als only). Mu	t Check cial Check BB.	Debtor is not if: Debtor's aggure less than all applicabl A plan is bei Acceptances	regate nonco \$2,343,300 (e boxes: ng filed with of the plan w	debtor as defin ness debtor as on intingent liquida amount subject this petition.	defined in 11 Unated debts (except to adjustment		ee years thereafter)
■ Debtor 6	estimates tha	at funds will at, after any	l be available exempt prop	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
	II be no fund Number of C		for distributi	ion to uns	securea crea	intors.				1		
1- 49	50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A				-,000	10,000	20,000	20,000	100,000	100,000	1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Case 2:10-bk-62350-VZ Main Document Page 2 of 47 B1 (Official Form 1)(4/10) Name of Debtor(s): Voluntary Petition Breault, Rosemarie G. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Central District of California Los Angeles Division 11/30/10 2:10-bk-61059-TD Location Case Number: Date Filed: Where Filed: Central District of California Los Angeles Division 2:10-bk-45480-VZ 8/23/10 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) 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)

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)).

(Address of landlord)

Voluntary Petition

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

Name of Debtor(s):

Breault, Rosemarie G.

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

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

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

X /s/ Rosemarie G. Breault

Signature of Debtor Rosemarie G. Breault

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 7, 2010

Date

Signature of Attorney*

X /s/ Craig G. Margulies

Signature of Attorney for Debtor(s)

Craig G. Margulies

Printed Name of Attorney for Debtor(s)

The Margulies Law Firm. APLC

Firm Name

16030 Ventura Blvd., Suite 470 Encino, CA 91436

Address

Email: cmargulies@margulies-law.com (818) 705-2777 Fax: (818) 705-3777

Telephone Number

December 7, 2010

Date

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

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.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

Social-Security number (If the bankrutpcy 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.)

Date

Address

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 - Los Angeles

In re	Rosemarie G. Breault		Case No.	
		Debtor(s)	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.]

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc Main Document Page 5 of 47

B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2 ☐ 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. /s/ Rosemarie G. Breault Signature of Debtor: Rosemarie G. Breault **December 7, 2010** Date:

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc Main Document Page 6 of 47

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Central District of California - Los Angeles

In re	Rosemarie G. Breault		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Citimortgage PO Box 6006 The Lakes, NV 88901	Citimortgage PO Box 6006 The Lakes, NV 88901	Four unit residential rental property located at: 1926, 1926 1/2, 1928, 1928 1/2, 5th Avenue Los Angeles, CA 90018		967,267.77 (485,000.00 secured)
HSBC Bank, Nevada c/o Winn Law Group 110 E Wilshire Ave, Ste 212 Fullerton, CA 92832	HSBC Bank, Nevada c/o Winn Law Group 110 E Wilshire Ave, Ste 212 Fullerton, CA 92832	Consumer Debt		7,394.46
Indymac Federal Bank PO Box 78826 Phoenix, AZ 85062	Indymac Federal Bank PO Box 78826 Phoenix, AZ 85062	Four unit residential/rental building located at: 2513-2515 1/2 2nd Ave Los Angeles, CA 90018		996,304.11 (650,000.00 secured)
Los Angeles County Tax Collector P.O. Box 54088 Los Angeles, CA 90054	Los Angeles County Tax Collector P.O. Box 54088 Los Angeles, CA 90054	Property Taxes for: 2513-2515 1/2 2nd Ave Los Angeles, CA 90018		21,072.00
Los Angeles County Tax Collector P.O. Box 54088 Los Angeles, CA 90054	Los Angeles County Tax Collector P.O. Box 54088 Los Angeles, CA 90054	Property Taxes for: 1926, 1926 1/2, 1928, 1928 1/2, 5th Avenue Los Angeles, CA 90018		19,968.00

B4 (Office	cial Form 4) (12/07) - Cont.		
In re	Rosemarie G. Breault	Case No.	
	Debtor(s)		•

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
PNC Bank PO Box 856177 Louisville, KY 40285	PNC Bank PO Box 856177 Louisville, KY 40285	Four unit residential rental property located at: 1926, 1926 1/2, 1928, 1928 1/2, 5th Avenue Los Angeles, CA 90018		119,800.00 (485,000.00 secured) (967,267.77 senior lien)

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc Main Document Page 8 of 47

B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Rosemarie G. Breault	Case No.	
	Dehtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, **Rosemarie G. Breault**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	December 7, 2010	Signature	/s/ Rosemarie G. Breault	
			Rosemarie G. Breault	
			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 D	Pistrict of California - Lo	s Angeles	
n re Rosemarie G. Breault		Case No	
	Debtor	, Chantan	11
		Chapter	11
LIST OF	EQUITY SECURITY	HOLDERS	
Following is the list of the Debtor's equity security ho Name and last known address	lders which is prepared in acco	rdance with Rule 1007(a)(3) for filing in this chapter 11 c
or place of business of holder	Class	of Securities	Interest
None DECLARATION UNDER PENALTY OF I, the of the corporation named as the List of Equity Security Holders and that it is	debtor in this case, declare u	nder penalty of perjury t	hat I have read the foregoing

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).)

Debtor filed a ch. 13 bankruptcy in the Central District of California, Los Angeles Division; 2:10-bk-45480-VZ; filed: 8/23/10; case was dismissed as Debtor's counsel's law firm filed bankruptcy and failed to file a Plan of Reorganization; case dismissed: 09/16/2010; 11 U.S.C. sec. 109(g) bar was vacated on 12/7/10.

Debtor (while unaware of the section 109(g) bar filed a Ch. 11 bankruptcy in the Central District of California, Los Angeles Division; 2:10-bk-61059-TD; filed: 11/30/10; case dismissed on 12/7/10 due to sec. 109(g) bar, yet sec. 109(g) bar vacated on 12/7/10.

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).) N/A

(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).) N/A

(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).)

See response to para. 1 above.

l declare, und	er penalty of perjury, that the fore	egoing is true and correc	t.	
Executed at	Encino, CA	, California.	/s/ Rosemarie G. Breault	
			Rosemarie G. Breault	
Dated	December 7, 2010		Debtor	
			Joint Debtor	

This form is mandatory by Order of the United States Bankruptcy Court for the Central District of California.

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc

Main Document Page 11 of 47

ge 11 of 47

USBC. Central District of California

B201 - Notice of Available Chapters (Rev. 12/08)

Craig G. Margulies

16030 Ventura Blvd., Suite 470

Encino, CA 91436

Telephone: (818) 705-2777 Fax: (818) 705-3777

Attorney for DebtorDebtor in Pro Per

Name:

Address:

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES				
List all names including trade names, used by Debtor(s) within last 8 years:	Case No.:			
Rosemarie G. Breault				
	NOTICE OF AVAILABLE CHAPTERS			
	(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)			

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 <u>before</u> 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)

- 1. 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.
- 2. 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.
- 3. 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.

Z Doc 1 Filed 12 Main Document

Page 12 of 47

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc

12/07/10 6:44PM

B201 - Notice of Available Chapters (Rev. 12/08)

USBC. Central District of California

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.

<u>Chapter 13</u>: 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.

Rosemarie G. Breault	X	/s/ Rosemarie G. Breault	December 7, 2010
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X		
·		Signature of Joint Debtor (if any)	Date

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM

Main Document Page 13 of 47

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

United States Bankruptcy Court Central District of California - Los Angeles

In re	Rosemarie G. Breault		Case No	
-		Debtor	,	
			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	1	1,135,000.00		
B - Personal Property	Yes	4	31,940.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		2,083,371.88	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		41,040.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		7,394.46	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			13,556.60
J - Current Expenditures of Individual Debtor(s)	Yes	2			17,521.13
Total Number of Sheets of ALL Schedu	ıles	15			
	Т	otal Assets	1,166,940.00		
			Total Liabilities	2,131,806.34	

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc _{12/07/10 6:43PM} Main Document Page 14 of 47

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Central District of California - Los Angeles

Rosemarie G. Breault			Case No.	
	D	ebtor	Chapter	11
STATISTICAL SUMMARY (If you are an individual debtor whose debts an				•
a case under chapter 7, 11 or 13, you must rep	port all information reque	sted below.	- (e)	
■ Check this box if you are an individual report any information here.	debtor whose debts are	NOT primarily consur	mer debts. You are not	required to
		4.50		
This information is for statistical purposes Summarize the following types of liabilities	=		m.	
Type of Liability		Amount		
Domestic Support Obligations (from Schedule E)				
Taxes and Certain Other Debts Owed to Governm (from Schedule E)	nental Units			
Claims for Death or Personal Injury While Debto (from Schedule E) (whether disputed or undispute	r Was Intoxicated ed)			
Student Loan Obligations (from Schedule F)				
Domestic Support, Separation Agreement, and Di Obligations Not Reported on Schedule E	ivorce Decree			
Obligations to Pension or Profit-Sharing, and Oth (from Schedule F)	er Similar Obligations			
	TOTAL			
State the following:				
Average Income (from Schedule I, Line 16)				
Average Expenses (from Schedule J, Line 18)				
Current Monthly Income (from Form 22A Line 1 Form 22B Line 11; OR, Form 22C Line 20)	2; OR,			
State the following:				
Total from Schedule D, "UNSECURED PORT column	ION, IF ANY"			
2. Total from Schedule E, "AMOUNT ENTITLE! column	D TO PRIORITY"			
3. Total from Schedule E, "AMOUNT NOT ENT PRIORITY, IF ANY" column	ITLED TO			
4. Total from Schedule F				
5. Total of non-priority unsecured debt (sum of 1	, 3, and 4)			

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Main Document Page 15 of 47

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

In re	Rosemarie G. Breault	Case No	
_		Debtor	

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

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
Four unit residential/rental building located at:	Fee simple	-	650,000.00	996,304.1°
2513-2515 1/2 2nd Ave Los Angeles, CA 90018				
The debtor purchased this property in or about April 2004. This property is the debtor's primary residence and a four unit apartment complex. The debtor resides in one of the units, and the remaining units are rented. The FMV is \$650,000 pased on appraisal report prepared by Rodd Hitch, and the liens total \$1,114,405.56. There is no equity in the property.				
Four unit residential rental property located at:	Fee simple	-	485,000.00	1,087,067.7
1026 4026 4/2 4029 4029 4/2 Eth Avenue			-30,000.00	.,

1926, 1926 1/2, 1928, 1928 1/2, 5th Avenue Los Angeles, CA 90018

The debtor purchased this property in April 2004. The FMV of the property is \$485,000, based on an appraisal report prepared by Rodd Hitch, and the liens total approximatley \$1,087,067.77. There is no equity in the property.

> Sub-Total > 1,135,000.00 (Total of this page)

1,135,000.00 Total >

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Page 16 of 47 Main Document

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

In re	Rosemarie G. Breault		Case No.	
-		Debtor ,		

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 "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 petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

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

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

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	(1) Checking Account Wells Fargo Bank Account No. 3523949323	-	4,200.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	(1) Checking Account Wells Fargo Account No. 3523949331	-	0.00
		(1) Checking Account Wells Fargo Bank Account No. 3523949380	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous household goods, furnishings electronics, etc.	-	1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books and paintings	-	500.00
6.	Wearing apparel.	Miscellaneous clothing.	-	800.00
7.	Furs and jewelry.	Fur coat	-	400.00
		Miscellaneous jewelry	-	800.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
		(7	Sub-Tota Fotal of this page)	al > 7,940.00

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

In re	Rosemarie G. Breault	Case No
		,

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N			Husband,	Current Value of
	Type of Property	O	Description and l	Location of Property	Wife,	Debtor's Interest in Property,
	1 1	N E	•	. ,	Joint, or Community	without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	х				
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).)	X				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		ted 2010 Tax Refund		-	5,000.00
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.	x				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
				(°	Sub-Total of this page)	al > 5,000.00
	4			`		

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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

In re	Rosemarie G. Breault	Case No

Debtor

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
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.	х			
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.		2008 BMW Z4 Milage: 28,000 miles Fair Condition	-	18,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		Computer, printer, desk, chair, miscellaneous office supplies	-	500.00
30.	Inventory.	X			
31.	Animals.		Three dogs	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
			(Total o	Sub-Tota of this page)	al > 19,000.00

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

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Main Document Page 19 of 47

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

In re	Rosemarie G. Breault	Case No.

Debtor

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
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize. X

> Sub-Total > (Total of this page)

31,940.00 Total >

0.00

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

In re	Rosemarie G. Breault	Case No.
-		,

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	\$146,450. (A	otor claims a homestead exe mount subject to adjustment on 4/1 ith respect to cases commenced on	/13, and every three years thereaft
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	C.C.P. § 703.140(b)(5)	40.00	40.00
Checking, Savings, or Other Financial Accounts, (1) Checking Account Wells Fargo Bank Account No. 3523949323	Certificates of Deposit C.C.P. § 703.140(b)(5)	2,896.53	4,200.00
Household Goods and Furnishings Miscellaneous household goods, furnishings electronics, etc.	C.C.P. § 703.140(b)(3)	3,000.00	1,200.00
Books, Pictures and Other Art Objects; Collectible Books and paintings	es C.C.P. § 703.140(b)(3)	500.00	500.00
Wearing Apparel Miscellaneous clothing.	C.C.P. § 703.140(b)(3)	800.00	800.00
Furs and Jewelry Fur coat	C.C.P. § 703.140(b)(3)	400.00	400.00
Miscellaneous jewelry	C.C.P. § 703.140(b)(4)	1,425.00	800.00
Other Liquidated Debts Owing Debtor Including T Estimated 2010 Tax Refund	<u>Fax Refund</u> C.C.P. § 703.140(b)(5)	5,000.00	5,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2008 BMW Z4 Milage: 28,000 miles Fair Condition	S C.C.P. § 703.140(b)(2) C.C.P. § 703.140(b)(5)	3,525.00 14,975.00	18,500.00
Machinery, Fixtures, Equipment and Supplies Us Computer, printer, desk, chair, miscellaneous office supplies	ed in Business C.C.P. § 703.140(b)(6)	2,000.00	500.00

Total: 34,561.53 31,940.00

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Page 21 of 47 Main Document

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

In re	Rosemarie G. Breault	Case No.
_		

Debtor

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.

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 "Unliquidated". (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 "Unsecured Portion" on the Statistical 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.

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 C D E B T C R) L	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLNGEN	U E D E	5	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			First Deed of Trust	Т	A T E			
Citimortgage PO Box 6006 The Lakes, NV 88901		-	Four unit residential rental property located at: 1926, 1926 1/2, 1928, 1928 1/2, 5th Avenue Los Angeles, CA 90018 Value \$ 485,000.00		D		007 007 77	400 207 77
Account No. 7026	+	+	Value \$ 485,000.00 June 2007			+	967,267.77	482,267.77
Indymac Federal Bank PO Box 78826 Phoenix, AZ 85062		-	Deed of Trust Four unit residential/rental building located at: 2513-2515 1/2 2nd Ave Los Angeles, CA 90018					
			Value \$ 650,000.00				996,304.11	346,304.11
Account No. 9105 PNC Bank PO Box 856177 Louisville, KY 40285		-	Second Deed of Trust Four unit residential rental property located at: 1926, 1926 1/2, 1928, 1928 1/2, 5th Avenue Los Angeles, CA 90018 Value \$ 485,000.00				119,800.00	119,800.00
Account No.			Value \$					
continuation sheets attached				Subt		+	2,083,371.88	948,371.88
			(Report on Summary of S	_	otal ules)		2,083,371.88	948,371.88

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Main Document Page 22 of 47

B6E (Official Form 6E) (4/10)

In re	Rosemarie G. Breault	Case No.
-		Debtor

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

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 la "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 prioritisted 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 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 the 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 relat 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 trustee or the order for relief. $11 \text{ U.S.C.} \$ 507(a)(3)$.
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal 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 busin 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 Feder 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.

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Main Document Page 23 of 47

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

In re	Rosemarie G. Breault	Case No.	Case No.
-		, Debtor	,)r

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLLQULDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, AND MAILING ADDRESS SPUTED Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2009-2010 Property Account No. 85461229-9 Property Taxes for: 2513-2515 1/2 2nd Los Angeles County Tax Collector 0.00 P.O. Box 54088 Los Angeles, CA 90018 Los Angeles, CA 90054 21,072.00 21,072.00 Account No. 9785421132-1 2009-2010 Property Taxes for: 1926, 1926 1/2, 1928, Los Angeles County Tax Collector 1928 1/2, 5th Avenue 0.00 P.O. Box 54088 Los Angeles, CA 90018 Los Angeles, CA 90054 19,968.00 19,968.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 41,040.00 41,040.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00

(Report on Summary of Schedules)

41,040.00

41,040.00

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Main Document Page 24 of 47

DAE	(Officia	1 Farm	(E)	(12/07)

In re	Rosemarie G. Breault		Case No.	
-		Debtor	,	

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.

Check this box it debtor has no electrons holding unsecure			1				
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	υC	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDATED	SPUTED	AMOUNT OF CLAIM
Account No. 1474	T		2000 to 2005	N T	Ā		
HSBC Bank, Nevada c/o Winn Law Group 110 E Wilshire Ave, Ste 212 Fullerton, CA 92832	x	-	Consumer Debt		D		7,394.46
Account No.					T		
Account No.							
Account No.							
_ 0 continuation sheets attached			(Total of	Subt			7,394.46
			(Report on Summary of S		Tota lule		7,394.46

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM Main Document Page 25 of 47

B6G (Official Form 6G) (12/07)

In re Rosemarie G. Breault Case No.

Debtor

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.

Christina Moore, Katie W., Katie G. 2513 1/2 2nd Ave Los Angeles, CA 90018

Magda Carrias 2513 2nd Ave Los Angeles, CA 90018

Mary Beth Moen, Vanessa Charvez 2515 1/2 2nd Ave Los Angeles, CA 90018

Ryan Hong, Chad Allen, Anthony Yi 1926 1/2 5th Ave Los Angeles, CA 90018

Susie Borders 1928 1/2 5th Ave Los Angeles, CA 90018

Unique O'Brown 1928 5th Ave Los Angeles, CA 90018 Rental Contract re 2513 1/2 2nd Ave, Los Angeles, CA 90018

Monthly Rent: \$2,600

Rental contract re 2513 2nd Ave, Los Angeles, CA

Monthly Rent: \$2,000

Rental Contract re 2515 1/2 2nd Ave, Los Angeles, CA 980018

Monthly Rent: \$2,250

Rental contract re 1926 1/2 5th Ave, Los Angeles,

CA 90018

Monthly Rent: \$2,100

Rental contract re 1928 1/2 5th Ave, Los Angeles,

CA 90018

Monthly Rent: \$1,500 / Month to Month

Rental contract re 1928 Ave. Los Angeles, CA

90018

Monthly Rent: \$1,500

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc 12/07/10 6:43PM

Main Document Page 26 of 47

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

In re	Rosemarie G. Breault	Case No.	
-		Debtor	

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

Roger Breault

HSBC Bank, Nevada
c/o Winn Law Group
110 E Wilshire Ave, Ste 212
Fullerton, CA 92832

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc Main Document Page 27 of 47

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

n re	Rosemarie G. Breault	. Breault 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:	DEPENDENTS OF	F DEBTOR AND SPO	OUSE			
Divorced	RELATIONSHIP(S): Mother (Rosa Sinibaldi)		AGE(S): 88			
Employment:	DEBTOR	I	SPOUSE			
	Home Health Care Aide					
Name of Employer	State of CA, L.A. County DPSS					
How long employed	3 years					
Address of Employer						
	Los Angeles, CA 90007					
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE	
	commissions (Prorate if not paid monthly)	\$	1,063.20	\$	N/A	
2. Estimate monthly overtime		\$	0.00	\$	N/A	
3. SUBTOTAL		\$	1,063.20	\$	N/A	
4. LESS PAYROLL DEDUCTIONS	S					
 a. Payroll taxes and social secu 	arity	\$	216.00	\$	N/A	
b. Insurance		\$	4.00	\$	N/A	
c. Union dues		\$	30.60	\$	N/A	
d. Other (Specify):		\$	0.00	\$	N/A	
		\$	0.00	\$	N/A	
5. SUBTOTAL OF PAYROLL DEI	DUCTIONS	\$	250.60	\$	N/A	
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$	812.60	\$	N/A	
7. Regular income from operation o	f business or profession or farm (Attach detailed stater	ment) \$	11,950.00	\$	N/A	
8. Income from real property		\$	0.00	\$	N/A	
9. Interest and dividends		\$	0.00	\$	N/A	
dependents listed above	rt payments payable to the debtor for the debtor's use o	or that of \$	0.00	\$	N/A	
11. Social security or government as (Specify): Social Securi		¢	794.00	\$	N/A	
(Specify): Social Securi	ty beliefits		0.00	\$ —	N/A N/A	
12. Pension or retirement income			0.00	\$ —	N/A	
13. Other monthly income		Ψ	0.00	<u> </u>	14,71	
(0 .0)		\$	0.00	\$	N/A	
		\$	0.00	\$	N/A	
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	12,744.00	\$	N/A	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 13,556.60 \$			N/A			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$ 13,556.60			60			

(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: **Unknown**

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc Main Document Page 28 of 47

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

In re	Rosemarie G. Breault		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.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	5,811.77
a. Are real estate taxes included? Yes No X		
a. Are real estate taxes included? b. Is property insurance included? Yes No _X No _X		
2. Utilities: a. Electricity and heating fuel	\$	90.00
b. Water and sewer	\$	82.00
c. Telephone	\$	40.00
d. Other See Detailed Expense Attachment	\$	390.58
3. Home maintenance (repairs and upkeep)	\$	45.00
4. Food	\$	480.00
5. Clothing	\$	90.00
6. Laundry and dry cleaning	\$	55.00
7. Medical and dental expenses	\$	210.00
8. Transportation (not including car payments)	\$	370.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	120.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	400.00
a. Homeowner's or renter's	\$	102.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	120.00 25.50
e. Other Property Insurance 12. Taxes (not deducted from wages or included in home mortgage payments)	\$	23.30
	Ф	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	9,489.28
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.)	\$	17,521.13
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
Unknown	•	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	13,556.60
b. Average monthly expenses from Line 18 above	\$	17,521.13
c. Monthly net income (a. minus b.)	\$	-3,964.53

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc

Main Document Page 29 of 47

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

In re Rosemarie G. Breault

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Debtor(s)

Detailed Expense Attachment

Internet and phone (health and welfare)	\$ 135.17
Cellular Phone (health and welfare)	\$ 110.00
Cable Television (health and welfare)	\$ 145.41
Total Other Utility Expenditures	\$ 390.58

Other Expenditures:

Total utilities and operating expenses for 2nd Ave Property	\$ 1,992.00
Total utilities and operating expenses for 5th Ave Property	\$ 1,757.00
1st Deed of Trust on 5th Ave.	\$ 4,030.28
Monthly Property taxes for 2nd Ave Property	\$ 878.00
Monthly Property taxes for 5th Ave Property	\$ 832.00
Total Other Expenditures	\$ 9,489.28

Doc 1

Filed 12/07/10 Entered 12/07/10 18:49:25

Desc 12/07/10 6:44PM

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

Date December 7, 2010

Page 30 of 47 Main Document

United States Bankruptcy Court Central District of California - Los Angeles

In re	Rosemarie G. Breault		Case No.		
		Debtor(s)	Chapter	11	
	DECLARATION CO	ONCERNING DEBTOR	R'S SCHEDUL	ES	
	DECLARATION UNDER P	ENALTY OF PERJURY BY I	NDIVIDUAL DEI	BTOR	
	I declare under penalty of perjury that sheets, and that they are true and correct to the			es, consisting of _	17

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.

Debtor

Signature

/s/ Rosemarie G. Breault

Rosemarie G. Breault

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Main Document

Page 31 of 47

Desc

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Central District of California - Los Angeles

In re	Rosemarie G. Breault		Case No.	
		Debtor(s)	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 Ouestions 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
\$11,695.20	2010 (YTD): State of California, L.A. County DPSS
\$12,744.00	2009: State of California, L.A. County DPSS
\$5,772.00	2009: Taxable Income
\$11,845.00	2008: State of California, L.A. County DPSS
\$42,816.00	2008: Taxable Income

2

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

\$7,537.20 2010 (YTD: Social Security Benefits

\$6,845.05 2009 Social Security Benefits \$6,857.96 2008 Social Security Benefits

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 DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

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.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

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

4. Suits and administrative proceedings, executions, garnishments and attachments

None

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 NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

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.

Page 33 of 47 Main Document

Desc

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

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

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

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

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

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

The Margulies Law Firm, APLC 10630 Ventura Blvd, Ste 470 Encino, CA 91436 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$46,039.00. Upon filing,
\$20,047.00 remained in trust.

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

Car dealer

DATE
April 2010

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Lincoln Towncar Mileage: 80,000 Sold for \$8,000

Proceeds used for down payment for Debtor's

current vehicle

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

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.)

TYPE OF ACCOUNT, LAST FOUR

DIGITS OF ACCOUNT NUMBER,
AND ADDRESS OF INSTITUTION

Wells Fargo Bank

DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

Checking Account
Account No. 9453086465

AMOUNT AND DATE OF SALE
OR CLOSING

\$300.00
Closed November 15, 2010

Chase Bank Checking Account \$350

Account No. 1960079812 Closed November 15, 2010

UBS Financial Services Inc Stocks - Vonage Holdings Corp \$639.85 balance - less \$150

surcharge Closed 11/16/10

Wells Fargo Checking Account 11/30/10

Account No. 9453086473 \$4200 - Deposited into Wells

Fargo Account no

3523949323

5

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

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.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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

Roger G. Breault (former spouse) - Divorced October 13, 1992

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:

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25

Page 36 of 47 Main Document

. 12/07/10 6:44PM

6

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

Desc

NOTICE

I.AW

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

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

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

18. Nature, location and name of business

None П

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

Tikal Breault 9203 **ADDRESS** 2515 2nd Ave

Los Angeles, CA 90018

NATURE OF BUSINESS Tax preparation service **BEGINNING AND ENDING DATES**

2005 - 2009 (closed)

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

Services

ADDRESS NAME

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

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Main Document

Desc Page 37 of 47

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

7

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

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)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

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

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None

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

22. Former partners, officers, directors and shareholders

None

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

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

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Main Document Page 38 of 47

Desc

8

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

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 December 7, 2010 Signature /s/ Rosemarie G. Breault

Rosemarie G. Breault

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

For	m B203 - Disclosure of Compensation of Attorney for Debtor - (1/88)	1998 USBC, Central District of California	
		ANKRUPTCY COURT ALIFORNIA - LOS ANGELES	
In re		Case No.:	
	Rosemarie G. Breault		
	Debtor.	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
Ι.	that compensation paid to me within one year before the services rendered or to be rendered on behalf of the debtor(s follows:	b), I certify that I am the attorney for the above-named debtor(s) and filing of the petition in bankruptcy, or agreed to be paid to me, fo s) in contemplation of or in connection with the bankruptcy case is as	
	For legal services, I have agreed to accept		
	Prior to the filing of this statement I have received	\$ 20,047.00	
	Balance Due	\$\$	
2.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
3.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
	, , , , , , , , , , , , , , , , , , ,		
1.	I have not agreed to share the above-disclosed compens associates of my law firm.	ation with any other person unless they are members and	
		n with a person or persons who are not members or associates of t of the names of the people sharing in the compensation is	
5.	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 a	nd confirmation hearing, and any adjourned hearings thereof;	
	d. [Other provisions as needed] Negotiations with secured creditors to reduce to	market value; and exemption planning.	
3.	By agreement with the debtor(s), the above-disclosed fee doe		
	CERTII	FICATION	
de	I certify that the foregoing is a complete statement of any ag btor(s) in this bankruptcy proceeding.	reement or arrangement for payment to me for representation of the	
		aig G. Margulies	
	Date Craig	G. Margulies	
		ature of Attorney Margulies Law Firm. APLC	
	Name	e of Law Firm	
		0 Ventura Blvd., Suite 470	
		no, CA 91436 705-2777 Fax: (818) 705-3777	

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25

Main Document Page 40 of 47

Desc 12/07/10 6:44PM 2006 USBC Central District of California

February 2006

United States Bankruptcy Court Central District of California - Los Angeles

In re	Rosemarie G. Breault		Case No.	
		Debtor(s)	Chapter	11

			S.C. § 521 (a)(1)(B)(iv)
Please fill	out the following blank(s) and check th	e box next	to one of the following statements:
I, Rosem America th		declare un	der penalty of perjury under the laws of the United States of
	for the 60-day period prior to the date of	of the filing of	stubs, pay advices and/or other proof of employment income of my bankruptcy petition. Social Security number on pay stubs prior to filing them.)
	I was self-employed for the entire 60-dareceived no payment from any other er		rior to the date of the filing of my bankruptcy petition, and
	I was unemployed for the entire 60-day	period pric	or to the date of the filing of my bankruptcy petition.
I,, the c	lebtor in this case, declare under penal	ty of perjury	under the laws of the United States of America that:
	for the 60-day period prior to the date of	of the filing of	stubs, pay advices and/or other proof of employment income of my bankruptcy petition. Social Security number on pay stubs prior to filing them.)
	I was self-employed for the entire 60-dareceived no payment from any other er		rior to the date of the filing of my bankruptcy petition, and
	I was unemployed for the entire 60-day	period prio	or to the date of the filing of my bankruptcy petition.
Date Dec	cember 7, 2010	Signature	/s/ Rosemarie G. Breault
			Debtor

Case 2:10-bk-62350-VZ Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Main Document Page 41 of 47

L	esc
	12/07/10

B22B (Official Form 22B) (Chapter 11) (12/10)

In re	Rosemarie G. Breault		
	Debtor(s)		
Case N	lumber:		
	(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.

	Part I. CALCULATIO	N	OF CURRENT	Γ MONTHLY INC	COM	E	
	Marital/filing status. Check the box that applies a	nd c	omplete the balanc	e of this part of this stat	ement	as directed.	
1	 a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2- 						
	c. \square Married, filing jointly. Complete both Colu All figures must reflect average monthly income recalendar months prior to filing the bankruptcy case the filing. If the amount of monthly income varied	ceiv , en dur	ed from all sources ding on the last day ing the six months,	, derived during the six of the month before	T	se's Income'') : Column A Debtor's Income	Column B Spouse's Income
2	six-month total by six, and enter the result on the ap Gross wages, salary, tips, bonuses, overtime, con				\$		\$
3	Net income from the operation of a business, pro and enter the difference in the appropriate column(s profession or farm, enter aggregate numbers and pr number less than zero.	fess s) o	ion, or farm. Subtraction of Line 3. If more the details on an attaction	nan one business achment. Do not enter a		012.00	y
		Ф	Debtor	Spouse	4		
	a. Gross receiptsb. Ordinary and necessary business expenses	\$ \$	0.00		41		
	b. Ordinary and necessary business expensesc. Business income	_	btract Line b from 1		\$	0.00	\$
4	Net Rental and other real property income. Subdifference in the appropriate column(s) of Line 4.	Do 1	not enter a number Debtor	less than zero. Spouse]		
	a. Gross receipts	\$ \$	0.00				
	b. Ordinary and necessary operating expenses c. Rent and other real property income	_	ibtract Line b from		\$	0.00	\$
5	Interest, dividends, and royalties.	Joc	ionact Line o nom	Line a	\$	0.00	
6	Pension and retirement income.				\$	0.00	\$
7	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. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$		\$	
8	Unemployment compensation. 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: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$					0.00	\$
9	Income from all other sources. Specify source and amount. If necessary, list additional source on a separate page. Total and enter on Line 9. 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 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. Debtor Spouse					3.130	
	a.	\$		\$]		
	b.	\$		\$	\$	0.00	\$
10	Subtotal of current monthly income. Add lines 2 completed, add Lines 2 thru 9 in Column B. Enter			nd, if Column B is	\$	812.60	\$

B22B (Official Form 22B) (Chapter 11) (12/10)

2

11	Total current monthly income. 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.				812.60
		Part II. V	VERIFICATION		
	must sign.)	y of perjury that the information provi		, 3	nt case, both debtors
12	Date:	December 7, 2010	Signature.	/s/ Rosemarie G. Breault Rosemarie G. Breault	
				(Debtor)	

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Desc Page 43 of 47

3

B22B (Official Form 22B) (Chapter 11) (12/10)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 06/01/2010 to 11/30/2010.

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

Source of Income: IHSS - Depdendant caregiver

Income by Month:

6 Months Ago:	06/2010	\$812.60
5 Months Ago:	07/2010	\$812.60
4 Months Ago:	08/2010	\$812.60
3 Months Ago:	09/2010	\$812.60
2 Months Ago:	10/2010	\$812.60
Last Month:	11/2010	\$812.60
	Average per month:	\$812.60

Non-CMI - Social Security Act Income

Source of Income: Social Security

Income by Month:

6 Months Ago:	06/2010	\$794.00
5 Months Ago:	07/2010	\$794.00
4 Months Ago:	08/2010	\$794.00
3 Months Ago:	09/2010	\$794.00
2 Months Ago:	10/2010	\$794.00
Last Month:	11/2010	\$794.00
	Average per month:	\$794.00

Page 44 of 47

B22B (Official Form 22B) (Chapter 11) (12/10)

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **06/01/2010** to **11/30/2010**.

Line 6 - Pension and retirement income

Source of Income: Pension

Income by Month:

6 Months Ago:	06/2010	\$2,000.00
5 Months Ago:	07/2010	\$2,000.00
4 Months Ago:	08/2010	\$2,000.00
3 Months Ago:	09/2010	\$2,000.00
2 Months Ago:	10/2010	\$2,000.00
Last Month:	11/2010	\$2,000.00
	Average per month:	\$2,000.00

Non-CMI - Social Security Act Income

Source of Income: Social Security

Income by Month:

6 Months Ago:	06/2010	\$1,200.00
5 Months Ago:	07/2010	\$1,200.00
4 Months Ago:	08/2010	\$1,200.00
3 Months Ago:	09/2010	\$1,200.00
2 Months Ago:	10/2010	\$1,200.00
Last Month:	11/2010	\$1,200.00
	Average per month:	\$1,200.00

Doc 1 Filed 12/07/10 Entered 12/07/10 18:49:25 Main Document

Page 45 of 47

Verification of Creditor Mailing List - (Rev. 10/05)

2005 USBC, Central District of California

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

Name	Craig G. Margulies					
Address	Address 16030 Ventura Blvd., Suite 470 Encino, CA 91436					
Telephone	(818) 705-2777 Fax: (818) 705-3777					
■ Attorney □ Debtor in	for Debtor(s) n Pro Per					
	UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES					
List all name within last 8	es including trade names used by Debtor(s) vears:	Case No.:				
Rosemarie G. Breault		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 2 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:	December 7, 2010	/s/ Rosemarie G. Breault	
		Rosemarie G. Breault	
		Signature of Debtor	
Date:	December 7, 2010	/s/ Craig G. Margulies	
		Signature of Attorney	
		Craig G. Margulies	
		The Margulies Law Firm. APLC	
		16030 Ventura Blvd., Suite 470	
		Encino, CA 91436	
		(818) 705-2777 Fax: (818) 705-3777	

Rosemarie G. Breault P.O. Box 19069 Los Angeles, CA 90019

Craig G. Margulies The Margulies Law Firm. APLC 16030 Ventura Blvd., Suite 470 Encino, CA 91436

Citimortgage PO Box 6006 The Lakes, NV 88901

Citimortgage Agent for Service of Process c/o CT Corporations System 818 W. 7th St Los Angeles, CA 90017

HSBC Bank, Nevada c/o Winn Law Group 110 E Wilshire Ave, Ste 212 Fullerton, CA 92832

Indymac Federal Bank PO Box 78826 Phoenix, AZ 85062

Los Angeles County Tax Collector P.O. Box 54088 Los Angeles, CA 90054

Nationwide Posting & Publication 5005 Windplay Drive, Ste 1 TS 20090159905750 El Dorado Hills, CA 95762

NDEx West, LLC Attn: Bankruptcy Dept. 15000 Surveyor Boulevard Ste 500 Addison, TX 75001-9013

PNC Bank PO Box 856177 Louisville, KY 40285