Case 2:10-bk-65011-BB Doc 1 Filed 12/27/10 Entered 12/27/10 15:25:18 Main Document Page 1 of 16 B1 (Official Form 1)(4/10). United States Bankruptcy Court Voluntary Petition Central District of California Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Vega, Luis G. All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-3559 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 92 Sea Breeze Avenue Rancho Palos Verdes, CA ZIP Code ZIP Code 90275 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Los Angeles Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Nature of Business Chapter of Bankruptcy Code Under Which Type of Debtor the Petition is Filed (Check one box) (Form of Organization) (Check one box) (Check one box) ☐ Health Care Business ☐ Chapter 7 Single Asset Real Estate as defined ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101 (51B) of a Foreign Main Proceeding Chapter 11 See Exhibit D on page 2 of this form. □ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker □ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 ☐ Commodity Broker Partnership □ Clearing Bank Other (If debtor is not one of the above entities, ☐ Other Nature of Debts check this box and state type of entity below.) (Check one box) Tax-Exempt Entity Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. □ Debtor is a tax-exempt organization incurred by an individual primarily for under Title 26 of the United States a personal, family, or household purpose." Code (the Internal Revenue Code). Chapter 11 Debtors Filing Fee (Check one box) Check one box! □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1,000-5,001-25,001-50,001-OVER 50-100-200-10,001-49 199 5.000 10,000 25,000 50,000 100,000 100,000 Estimated Assets П \$50,000,001 \$100,000,001 \$500,000,001 More than \$1 billion \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 SO to to \$10 million to \$50 million to \$100 million to \$500 million \$50,000 \$100,000 \$500,000 to \$1 hillion. Estimated Liabilities

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1 (Official For			ed 12/27/10 15:25:18 Desc Page 2
	y Petition	nt Page 2 of 1 Name of Deolor(s): Vega, Luis G.	
	st be completed and filed in every case)	3.5 <b>2</b> 79.7733333	
- P B	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than to	
ocation Vhere Filed:	- None -	Case Number:	Date Filed:
ocation /here Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor	(If more than one, attach additional sheet)
ame of Debt	or:	Case Number:	Date Filed:
istrict:		Relationship:	Judge:
forms 10K a pursuant to 5 and is reque:	Exhibit A  leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	1, the attorney for the shave informed the perfu 12, or 12 of Steet It Un under each such thap e required by 11 VSC. S	ayes 90388 ROKKING D. MOVACI
		ibit C	266572
If this is a joi	D completed and signed by the debtor is attached and made int petition:  D also completed and signed by the joint debtor is attached.		etition.
	100/1	ig the Debtor - Venue	
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or p	orincipal assets in this District for 180
	There is a bankruptcy case concerning debtor's affiliate, g		
0	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	cipal place of business o	r principal assets in the United States in is a defendant in an action or
	Certification by a Debtor Who Reside (Check all app		ential Property
	Landlord has a judgment against the debtor for possession	SANGER STREET, SANGER	f box checked, complete the following.)
	(Name of landlord that obtained judgment)	<del></del>	
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	요. 하고 있다면 하면 할 때 없는 사람들이 되었다. 그 사람들이	FOR THE STATE OF T
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S	.C. § 362(I)).

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in

conforming to the appropriate official form for each person.

fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Doc 1 Filed 12/27/10 Entered 12/27/10 15:25:18 Case 2:10-bk-65011-BB Main Document Page 4 of 16 Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number FOR COURT USE ONLY M. Jonathan Haves Law Offices of M. Jonathan Hayes 9700 Resoda Blvd., Suite 201 Northridge, CA 91324 (818)882-5600 Fax: (818)882-5610 90388 Attorney for. UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA CASE NO .: In re: CHAPTER: 11 Luis G. Vega ADV. NO .: Debtor(s). ELECTRONIC FILING DECLARATION (INDIVIDUAL) PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY Date Filed: Petition, statement of affairs, schedules or lists Date Filed: Amendments to the petition, statement of affairs, schedules or lists Date Filed: Other: I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this Declaration with the United States Bankruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a Statement of Social Security Number(s) (Form B21) and provided the executed original to my attorney. December 23, 2010 Date Signiture of Signing Party Luis G. Vega Printed Name of Signing Party PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the Declaration of Debtor(s) or Other Party before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/," followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this Declaration, the Declaration of Debtor(s) or Other Party, and the Filed Document for a period of five years after the closing of the ease in which they are filed; and (5) I shall make the executed originals of this Declaration, the Declaration of Debtor's) of Other Party, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition. I further electron upon the period of period that: (1) the Signing Party completed and signed the Statement of Social Security Number(s) (Form B21) before reference or final of the Filed Document for filling with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed or final of the Statement of Social Security Number(s) (Form B21) for a period of five years after the closing of the case in which they are filed and (j) shall take the executed original of the Statement of Social Security Number(s) (Form B21) available for review upon request of the Court. December 23, 2010 Signature of Attorney for Signing Party Sand D. Mora Cit. Printed Name of Attorney for Signing Party 2.66 572

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

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

		Central District of California		
In re	Luis G. Vega		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: [Checken]	heck the applicable
statement.] [Must be accompanied by a motion for determination by the court.]	

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Best Case Bankruptcy

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
<ul> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of men mental deficiency so as to be incapable of realizing and making rational decisions wit financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the unable, after reasonable effort, to participate in a credit counseling briefing in person, through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>	h respect to extent of being
☐ 5. The United States trustee or bankruptcy administrator has determined that the crearequirement of 11 U.S.C. § 109(h) does not apply in this district.	dit counseling:
I certify under penalty of perjury that the information provided above is true an	d correct.
Signature of Debtor: Suis G. Vega	
Date: December 23, 2010	

B

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B4 (Official Form 4) (12/07)

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

In re	Luis G. Vega		Case No.	
mic	Luis O. Vega	Debtor(s)	Chapter	

### 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]
AT&T California Payment Center Sacramento, CA 95887	AT&T California Payment Center Sacramento, CA 95887			267.00
Chase Mortgage P.O. Box 78148 Phoenix, AZ 85062-8148	Chase Mortgage P.O. Box 78148 Phoenix, AZ 85062-8148	Residence at 92 Sea Breeze Avenue, Rancho Palos Verdes CA 90275		555,968.38 (0.00 secured)
City of Huntington Beach 2000 Main Street Huntington Beach, CA 92648	City of Huntington Beach 2000 Main Street Huntington Beach, CA 92648			320.00
Ernesto F. Aldover Law Offices of Ernesto F. Aldover 21250 Hawthorne Blvd., Suite 500 Torrance, CA 90503	Ernesto F. Aldover Law Offices of Ernesto F. Aldover 21250 Hawthorne Blvd., Suite 500 Torrance, CA 90503	Goradia v Kodama et. al Residence at 92 Sea Breeze Avenue, Rancho Palos Verdes CA 90275		871,432.11 (0.00 secured) (555,968.38 senior lien)
GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076	GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076			10,688.00
HSBC P.O. Box 81622 Salinas, CA 93912-1622	HSBC P.O. Box 81622 Salinas, CA 93912-1622			743.00
Long Beach Water Dept 1800 East Wardlow Rd. Long Beach, CA 90807	Long Beach Water Dept 1800 East Wardlow Rd. Long Beach, CA 90807			326.00
NCO Financial Systems P.O. Box 17080 Wilmington, DE 19850-7080	NCO Financial Systems P.O. Box 17080 Wilmington, DE 19850-7080			762.00
San Pedro Municipal Court 505 S. Centre Street San Pedro, CA 90731	San Pedro Municipal Court 505 S. Centre Street San Pedro, CA 90731			2,700.00

B4 (Offi	cial Form 4) (12/07) - Cont.		C - N-	
In re	Luis G. Vega		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]
Torrance Memorial Medical Center 3330 W Lomita Blvd. Torrance, CA 90505	Torrance Memorial Medical Center 3330 W Lomita Blvd. Torrance, CA 90505			427.00
Verizon P.O. Box 660108 Dallas, TX 75266	Verizon P.O. Box 660108 Dallas, TX 75266			600.00
P. 24 (12.2)				

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

I, Luis G. Vega, 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 23, 2010	Signature	Levis &	Vege	
			Luis G. Vega	17,32	
			Debtor		

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

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

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

Ch 7 Filed 4/8/1348 Case No. 2:980bk-23883-LF Central District Discharged 7/20/1998

- 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).)
- 3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

See No. 1

None

None

Executed at	Northridge	, California.	Line y. Ulga	
		THE STREET CASE AND ADDRESS CONTROL	Luis G. Vega	
Dated	December 23, 2010		Debtor	
			2	
			Joint Debtor	

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

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USBC, Central District of California

Name: M. Jonathan Hayes 90388

Address: 9700 Reseda Blvd., Suite 201 Northridge, CA 91324

Telephone: (818)882-5600 Fax: (818)882-5610

Attorney for Debtor
 Debtor in Pro Per

D Doute, m	
	ANKRUPTCY COURT CT OF CALIFORNIA
List all names including trade names, used by Debtor(s) within last 8 years:	Case No.:
Luis G. Vega	
	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 before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

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

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

#### Chapter 7: Liquidation (S245 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.
- Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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

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

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

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

#### Chapter 11: Reorganization (S1000 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 (S200 filing fee, \$39 administrative fee: Total fee S239)

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.

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

I (Wa) the debter(s) affirm that I (wa) have received and read this notice

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 debioi(s), arithm that I (we) in		
Luis G. Vega	x Sous I. llega	December 23, 2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
77 (500) (500) (\$1.00) (500) (500)	Signature of Joint Debtor (if any)	Date

iori	m B203 - Disclosure of Compensation of Attorney for Debtor - (1/88)		998 USBC, Central District of California			
011	UNITED STATES BA	ANKRUPTCY COURT CT OF CALIFORNIA				
In re Luis G. Vega Debtor.		Case No.:				
		DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b) that compensation paid to me within one year before the f services rendered or to be rendered on behalf of the debtor(s follows:	tiling of the petition in pankrupt	Cy, or agreed to be paid to me, io			
	For legal services, I have agreed to accept	S	10,000.00			
	Prior to the filing of this statement I have received	<u> </u>	10,000.00			
	Balance Due	<u> </u>	0.00			
2.	The source of the compensation paid to me was:	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):					
4.	<ul> <li>I have not agreed to share the above-disclosed compens associates of my law firm.</li> <li>I have agreed to share the above-disclosed compensatio my law firm. A copy of the agreement, together with a list attached.</li> </ul>	on with a person or persons who a st of the names of the people sha	are not members or associates of iring in the compensation is			
5.	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.</li> </ul>					
6.	By agreement with the debtor(s), the above-disclosed fee do Representation of the debtors in any dischargeat any other adversary proceeding.	pes not include the following servi bility actions, judicial lien avoid	ices dances, relief from stay actions of			
de	I certify that the foregoing is a complete statement of any ag ebtor(s) in this bankruptcy proceeding.	greement or argement for pay	ment to me for representation of the			
	Signa Law ( Name 9700 North	onathan Haves 20388 20260 ature of Attorney Offices of M. Jonathan Hayes to of Law Firm Reseda Blvd., Suite 201 hridge, CA 91324 1882-5600 Fax: (818)882-5610	ine D. moradi 266572			

Case 2:10-bk-65011-BB

Doc 1 Filed 12/27/10 Entered 12/27/10 15:25:18 Desc Main Document

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

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

Name	M. Jonathan Hayes 90388				
Address	9700 Reseda Blvd., Suite 201 Northridge, CA 91324				
Telephone	(818)882-5600 Fax: (818)882-5610				
	for Debtor(s) n Pro Per				
		BANKRUPTCY COURT			
List all nam within last 8	es including trade names used by Debtor(s)	Case No.:			
Luis G. Veg		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 3 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 23, 2010	/s/ Luis G. Vega	
000000000000000000000000000000000000000	and the second s	Luis G. Vega	
		Signature of Debtor	
Date:	December 23, 2010		
		Signature of Attorney	

M. Jonathan Hayes 90388 Law Offices of M. Jonathan Hayes 9700 Reseda Blvd., Suite 201 Northridge, CA 91324 (818)882-5600 Fax: (818)882-5610 Luis G. Vega 92 Sea Breeze Avenue Rancho Palos Verdes, CA 90275

M. Jonathan Hayes Law Offices of M. Jonathan Hayes 9700 Reseda Blvd., Suite 201 Northridge, CA 91324

Anacia Kodama 2948 Potomac Avenue Los Angeles, CA 90016

AT&T California Payment Center Sacramento, CA 95887

Chase Mortgage P.O. Box 78148 Phoenix, AZ 85062-8148

City of Huntington Beach 2000 Main Street Huntington Beach, CA 92648

Ernesto F. Aldover Law Offices of Ernesto F. Aldover 21250 Hawthorne Blvd., Suite 500 Torrance, CA 90503

Ford Credit P.O. Box 7172 Pasadena, CA 91109-7172 Franchise Tax Board P.O. Box 942857 Sacramento, CA 94257

GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

HSBC P.O. Box 81622 Salinas, CA 93912-1622

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Long Beach Water Dept 1800 East Wardlow Rd. Long Beach, CA 90807

Louis H. Altman, Esq. Haberbush & Associates, LLP 444 West Ocean Blvd., Suite 1400 Long Beach, CA 90802

NCO Financial Systems P.O. Box 17080 Wilmington, DE 19850-7080

San Pedro Municipal Court 505 S. Centre Street San Pedro, CA 90731 Stanley Bowman 700 N. Pacific Coast Highway, #202A Redondo Beach, CA 90277

Torrance Memorial Medical Center 3330 W Lomita Blvd. Torrance, CA 90505

Verizon P.O. Box 660108 Dallas, TX 75266