B1 (Official Form 1) (1/08)

United St Eastern	Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Mid Crandall, Stacey M	dle):	Name of Joint Deb	tor (Spouse) (Last, First	t, Middle):
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	ars		sed by the Joint Debtor naiden, and trade names	· ·
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>1159</b>	I.D. (ITIN) No./Complete	Last four digits of S EIN (if more than o		Taxpayer I.D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 2424 Meadowbrook Road Sacramento, CA	& Zip Code):	Street Address of J	oint Debtor (No. & Stre	eet, City, State & Zip Code):
Sacramento, CA	ZIPCODE <b>95825</b>	7		ZIPCODE
County of Residence or of the Principal Place of Bus	siness:	County of Residence	ce or of the Principal Pla	ace of Business:
Mailing Address of Debtor (if different from street a	ddress)	Mailing Address of	Joint Debtor (if differe	ent from street address):
	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor (if o	different from street address a	bove):		ZINGONE.
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one box for the court's consideral is unable to pay fee except in installments. Rule 1 3A.  ☐ Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideral tach signed	o individuals only). Must tion certifying that the debtor 006(b). See Official Form r 7 individuals only). Must	te box.)  Interest as defined in 11  Interest Entity  Applicable.)  It organization under  States Code (the est).  Check one box:  Debtor is a smally Debtor is not a second of the est of	the Petition  the Petition  Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Debts are primaring debts, defined in 1 § 101(8) as "incur individual primaring personal, family, whold purpose."  Chapter 11  I business debtor as definable business debtor as attenoncontingent liquided than \$2,190,000.  Le boxes:  Iled with this petition	11 U.S.C. business debts.  rred by an illy for a or house-  Debtors  ined in 11 U.S.C. § 101(51D). defined in 11 U.S.C. § 101(51D). dated debts owed to non-insiders or or prepetition from one or more classes of
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.			will be no funds availab	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	· ·	]	- 50,001- 100,000	Over 100,000
<u> </u>	000,001 to \$10,000,001 \$3 million to \$50 million \$3	50,000,001 to \$100,00 100 million to \$500	00,001 \$500,000,001 0 million to \$1 billion	2009-36774  FILED August 07, 200
Estimated Liabilities	000,001 to \$10,000,001 \$3 million to \$50 million \$	[] [] [] [] [] [] [] [] [] [] [] [] [] [	00,001 \$500,000,001 0 million to \$1 billion	9:33 PM

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CLERK, U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
0002010599

Voluntary Petition (This page must be completed and filed in every case)	Crandall, Stacey M		
Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, atta	nch additional sheet)	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number: Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If	more than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	t to whose debts are primarily consumer debts.)		
	X /s/ Mitchell Abdallah	8/07/09	
	Signature of Attorney for Debtor	(s) Date	
Exh Does the debtor own or have possession of any property that poses or is or safety?  ☐ Yes, and Exhibit C is attached and made a part of this petition.  ✓ No	ibit C alleged to pose a threat of immi	nent and identifiable harm to public health	

### 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:

B1 (Official Form 1) (1/08)

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

### Information Regarding the Debtor - Venue

(Check any applicable box.)

$\overline{f v}$	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 or lessor that obtained judgment)

(Address of landlord or lessor)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to	o 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 cer**g** fication. (11 U.S.C. § 362(1)).

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Crandall, Stacey M
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
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 State 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/Stacey M Crandall Signature of Debtor Stacey M Crandall Signature of Joint Debtor  Telephone Number (If not represented by attorney)  August 7, 2009  Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
X /s/ Mitchell Abdallah Signature of Attorney for Debtor(s)  Mitchell Abdallah 231804 Abdallah Law Group 980 9th Street, 16th Floor Sacramento, CA 95814 (916) 446-1974 Fax: (916) 446-3371 mitch@abdallahlaw.net	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); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the
August 7, 2009	Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a	Address

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.

Χ	
	Signature of Authorized Individual
	Printed Name of Authorized Individual
	Title of Authorized Individual
	Date

~~~	
Χ	
	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, partner whose social security number is provided above.
	Data

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.

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

In re: Crandall, Stacey M	
-	Debtor(s)
Case Number:	
	(IC1)

# 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	ON OF MONTHLY INCO	OME		
1	a. [•	Tital/filing status. Check the box that  ☐ Unmarried. Complete only Colu  ☐ Married, not filing jointly. Complete  ☐ Lines 2-10.	mn A ("Debto lete only Colu	r's Income") for Lines 2- mn A ("Debtor's Income	10. ") for Lines	2-10.	
	the s	figures must reflect average monthly ix calendar months prior to filing the th before the filing. If the amount of a divide the six-month total by six, as	e bankruptcy ca monthly incon	ase, ending on the last day ne varied during the six mo	of the	Column A Debtor's Income	Column B Spouse's Income
2	Gro	ss wages, salary, tips, bonuses, ove	ertime, commi	ssions.		\$ 3,266.67	\$
	Line busi:	income from the operation of a but a and enter the difference in the app ness, profession or farm, enter aggre- not enter a number less than zero.	propriate colum	nn(s) of Line 3. If more than	n one		
3	a.	Gross receipts		\$			
	b.	Ordinary and necessary business of	expenses	\$			
	c.	Business income		Subtract Line b from Line a		\$	\$
		rental and other real property incrence in the appropriate column(s) of					
4	a.	Gross receipts		\$			
4	b.	Ordinary and necessary operating	expenses	\$			
	c.	Rental income		Subtract Line b from Line a		\$	\$
5	Inte	rest, dividends, and royalties.				\$	\$
6		sion and retirement income.				\$	\$
7	expe that	amounts paid by another person enses of the debtor or the debtor's purpose. Do not include alimony one debtor's spouse if Column B is co	<b>dependents, i</b> r r separate mair	ncluding child support pa	id for	\$	\$
8	How was	mployment compensation. Enter the rever, if you contend that unemploys a benefit under the Social Security Aumn A or B, but instead state the am	nent compensa Act, do not list	tion received by you or you the amount of such comper	ır spouse		
7	cla	employment compensation imed to be a benefit under the cial Security Act	Debtor \$	Spouse \$		\ \\$	\$

B22B (Officia	l Form	22B)	(Chapter	11) (0	1/08)
				~	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources 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.					
	a.	\$				
	b.	\$		\$		\$
10	Subtotal of current monthly income. Add completed, add Lines 2 through 9 in Colum		Column B is	\$	3,266.67	\$
11	<b>Total current monthly income.</b> If Column to Line 10, Column B, and enter the total. It amount from Line 10, Column A.	*		\$		3,266.67
		Part II. VERIFICATION				
	I declare under penalty of perjury that the in both debtors must sign.)	formation provided in this statement	t is true and co	rrect.	(If this a jo	oint case,
12	Date: August 7, 2009 Signatur	e: /s/ Stacey M Crandall	(Debtor)			
			(Dentot)			
	Date: Signatur	***************************************	oint Debtor, if any)			
		(4.	,, /			

# United States Bankruptcy Court Eastern District of California

IN RE:	Case No.
Crandall, Stacey M	Chapter 11
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR WITH CREDIT COUNS	
Warning: You must be able to check truthfully one of the five st do so, you are not eligible to file a bankruptcy case, and the cou- whatever filing fee you paid, and your creditors will be able to a and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is f one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the
✓ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate fra copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in rom the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an ap days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still of you file your bankruptcy petition and promptly file a certificate for any debt management plan developed through the agency. Fa case. Any extension of the 30-day deadline can be granted only falso be dismissed if the court is not satisfied with your reasons counseling briefing.	rom the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may
	y reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to fin Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telep Active military duty in a military combat zone.	impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has detedoes not apply in this district.	rmined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	ve is true and correct.
Signature of Debtor: /s/ Stacey M Crandall	
Date: August 7, 2009	

# **United States Bankruptcy Court Eastern District of California**

IN RE:		Case No.	·
Crandall, Stacey M		Chapter	11
	Debtor(s)	•	

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government	(4) Indicate if claim is contingent, unliquidated, disputed or	(5) Amount of claim (if secured also state value of
Michael Samson 619 47th Avenue San Francisco, CA 94121	(650) 756-8799	Mortgage loans	subject to setoff	security) 680,000.00 Collateral: 340,500.00 Unsecured: 517,907.00
Chase Manhattan Mortgage 3415 Vision Dr Columbus, OH 43219	(800) 848-9380	Mortgage loan- foreclosure		482,000.00
Bank Of America//Countrywide 450 American Street Simi Valley, CA 93605	1(800) 285-6000	Mortgage Ioan		185,000.00
Bac Home Loans /Countrywide 450 American St Simi Valley, CA 93065	1(800) 285-6000	Mortgage Ioan		640,120.00 Collateral: 501,500.00 Unsecured: 138,620.00
Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410	(800) 444-4302	Mortgage Ioan		125,707.00 Collateral: 501,500.00 Unsecured: 125,707.00
GMAC Mortgage Po Box 4622 Waterloo, IA 50704	(800) 766-4622	Mortgage Ioan		59,570.00 Collateral: 308,500.00 Unsecured: 57,470.00
Bank Of America Po Box 1598 Norfolk, VA 23501	(800) 444-8430	Credit Card		18,121.00
Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102	(800) 284-2271	Car Ioan		13,889.00
Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410	(800) 444-4302	Car Ioan		39,831.00 Collateral: 31,545.00 Unsecured: 8,286.00
Portfolio Recovery & Affiliates Collecting For Chase Bank 120 Corporate Blvd Ste 1 Norfolk, VA 23502	(800) 772-1413	Credit Card		5,916.00

Portfolio Collection For Chase Bank 120 Corporate Blvd, Ste 100 Norfolk, VA 23502	(757) 519-9300	Credit Card	5,885.00
Universal/Citibank Po Box 6241 Sioux Falls, SD 57117	(800) 347-3449	Credit Card	4,104.00
THD/CBSD Home Depot Credit Card Po Box 6497 Sioux Falls, SD 57117	1(800) 430-3376	Credit Card	3,139.00
Paragonway Collection For GE Money Bank 2101 West Ben Whit Austin, TX 78704	(888) 570-5007	Credit Card	2,643.00
State Of CA Franchise Tax Board PO Box 942867 Sacramento, CA 94267	(916) 845-7044	Taxes	2,297.73
Chase Po Box 15298 Wilmington, DE 19850	(800) 955-9900	Credit Card	2,260.00
County Of Sacramento 1395 35th Avenue Sacramento, CA 95822	(916) 875-5555	Utility account	1,582.79
County Of Sacramento Utilities 9700 Geothe Road Sacramento, CA 95827	(916) 875-5555	Utility account	1,378.64
County Of Sacramento 9700 Goethe Road Sacramento, CA 95608	(916) 875-5555	Utility account	1,131.74
County Of Sacramento 1395 35th Avenue Sacramento, CA 95822	(916) 875-5555	Utility account	1,051.51

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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: <b>August 7, 2009</b>	Signature of Debtor	/s/ Stacey M Crandall Stacey M Crandall
Date:	Signature of Joint De (if any)	btor

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) 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 (\$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.
- 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.

Page 2

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 [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Crandall, Stacey M	X /s/ Stacey M Crandall	8/07/2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	Signature of Joint Debtor (if any)	Date

# **United States Bankruptcy Court Eastern District of California**

IN RE:		Case No.
Crandall, Stacey M		Chapter 11
	Debtor(s)	

## **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 also must 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)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,374,000.00		
B - Personal Property	Yes	3	\$ 56,770.00	)	
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 2,252,388.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 7,866.88	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 724,259.82	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,267.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,410.00
	TOTAL	17	\$ 1,430,770.00	\$ 2,984,514.70	

# United States Bankruptcy Court Eastern District of California

IN RE:	Case No.
Crandall, Stacey M	Chapter 11
Debtor(s)	
STATISTICAL SUMMARY OF CERTAIN LIABIL	ITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer de 101(8)), filing a case under chapter 7, 11 or 13, you must report all info	• • • • • • • • • • • • • • • • • • • •
Check this box if you are an individual debtor whose debts are NO information here.	OT primarily consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. §	159.
Summarize the following types of liabilities, as reported in the Sch	edules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 7,866.88
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 7,866.88

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,267.00
Average Expenses (from Schedule J, Line 18)	\$ 2,410.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 3,266.67

# **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 847,990.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 7,866.88	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 724,259.82
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,572,249.82

Debtor(s)

Case No.

(If known)

### **SCHEDULE A - REAL PROPERTY**

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

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
2424 Meadowbrook Road Sacramento, Ca 95825	Fee Simple		223,500.00	222,353.00
2512 Landwood Avenue Carmichael, CA 95608	Fee Simple		308,500.00	365,970.00
471 Morrison Avenue Sacramento, CA 95838	Fee Simple		182,000.00	751,554.00
5724 North Avenue Carmichael, CA 95608	Fee Simple		501,500.00	765,827.00
6300 La Cienega Drive North Highlands, CA 95660	Fee Simple		158,500.00	786,853.00

TOTAL

1,374,000.00

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

Debtor(s)

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	TYPE OF PROPERTY	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
	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings,		Bedroom Set		350.00
	include audio, video, and computer equipment.		Home Furnishings Couch; recliner; ottoman; television		500.00
			Laptop computer		150.00
			Linens - towels; bedding; cookware		100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books		200.00
6.	Wearing apparel.		Clothes; shoes; purse; hats		400.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	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.		IRA - WAMU		13,800.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
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# 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
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, 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			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
	Patents, copyrights, and other intellectual property. Give particulars.	X			
	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		2004 Nissan Maxima-72,000 mi.		9,725.00
	other vehicles and accessories.		2006 Lincoln Zephyr-Salvaged		0.00
			2008 Lincoln Navigator-33,000mi.		31,545.00
26.	Boats, motors, and accessories.	Х			
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	^			
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# 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
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
		то	TAL	56,770.00

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## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects	the exemptions	to which	debtor is	entitled	under:
(Chaole one box)	•				

Check if debtor claims a homestead exemption that exceeds \$136,875.

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

	1		CURRENT VALUE
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
2424 Meadowbrook Road Sacramento, Ca 95825	CCCP § 703.140(b)(1)	1,147.00	223,500.00
SCHEDULE B - PERSONAL PROPERTY			
Bedroom Set	CCCP § 703.140(b)(3)	350.00	350.00
Home Furnishings Couch; recliner; ottoman; television	CCCP § 703.140(b)(3)	500.00	500.00
Laptop computer	CCCP § 703.140(b)(3)	150.00	150.00
Linens - towels; bedding; cookware	CCCP § 703.140(b)(3)	100.00	100.00
Books	CCCP § 703.140(b)(3)	200.00	200.00
Clothes; shoes; purse; hats	CCCP § 703.140(b)(3)	400.00	400.00
IRA - WAMU	CCCP § 703.140(b)(10)(E)	13,800.00	13,800.00
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Case No.

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 113976310			Mortgage account opened 2005-10-05;				640,120.00	138,620.00
Bac Home Loans /Countrywide 450 American St Simi Valley, CA 93065			1st Deed of Trust - 5724 North Ave.					
			VALUE \$ 501,500.00					
ACCOUNT NO. <b>68240140558499</b>			Mortgage account opened 2006-01-18;				125,707.00	125,707.00
Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410			2nd Deed of Trust - 5724 North Ave.					
			VALUE \$ 501,500.00					
ACCOUNT NO. 65010015915368			Car loan opened 2008-02-08 -				39,831.00	8,286.00
Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410			2008 Lincoln Navigator					
			VALUE \$ 31,545.00					
ACCOUNT NO. 1915158529			Mortgage account opened 2005-06-23;				306,400.00	
Chase Manhattan Mortgage 3415 Vision Dr Columbus, OH 43219			2512 Landwood Ave 1st deed of trust					
			VALUE \$ 308,500.00					
1 continuation sheets attached	,	•	(Total of	-	age	e)	\$ 1,112,058.00	\$ 272,613.00
			(Use only on		Tota page		\$ (Report also on	\$ (If applicable, report

Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Continuation Sneet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			2512 Landwood Avenue-	t	t		unknown	
Chuck Dickey 22585 Center Street Hayward, CA 94541			3rd deed of trust					
			VALUE \$ 308,500.00					
ACCOUNT NO. <b>7303684443</b>			Mortgage account opened 2005-06;				59,570.00	57,470.00
GMAC Mortgage Po Box 4622 Waterloo, IA 50704			2nd Deed of Trust - 2512 Landwood Ave.					
			VALUE \$ 308,500.00					
ACCOUNT NO.	x		471 Morison Avenue - 2nd Mortgage;	T			680,000.00	517,907.00
Michael Samson 619 47th Avenue San Francisco, CA 94121			6300 La Cienega Avenue- 2nd Mortgage					
			VALUE \$ <b>340,500.00</b>	1				
ACCOUNT NO. 1560683157796  Washington Mutual Po Box 1093 Northridge, CA 91328			Mortgage account opened 2004-11-10; 1st Deed of Trust - 2424 Meadowbrook Road				222,353.00	
			VALUE \$ 223,500.00	1				
ACCOUNT NO. <b>7080175805829</b>			Mortgage account opened 2008-04-04;	T			106,853.00	
Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701			1st Deed of Trust - 6300 La Cienaga Dr.					
			VALUE \$ 158,500.00					
ACCOUNT NO. 7080175743541			Mortgage account opened 2008-04-07;				71,554.00	
Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701			1st Deed of Trust - 471 Morrison Ave.					
			VALUE \$ 182,000.00					
Sheet no. 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claims	ached	to	(Total of t	his	_	e)	\$ 1,140,330.00	\$ 575,377.00
					Tot	aı	l	

\$ 2,252,388.00 \$ 847,990.00 (Use only on last page)

(Report also on Summary of Schedules.)

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

Case No.

(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "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. © 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* 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 \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated

a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

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

# Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			· · · · · · · · · · · · · · · · · · ·							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	CONTINGENT UNLIQUIDATED DISPUTED		AMOUNT OF CLAIM		AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 5724 North Ave			Utilities - 2008-2009	T						
County Of Sacramento 9700 Goethe Road Sacramento, CA 95608								1,131.74	1,131.74	
ACCOUNT NO. 471 Morrison Avenue			Utilities- 2008-2009	T				<u> </u>	,	
County Of Sacramento 1395 35th Avenue Sacramento, CA 95822	†									
				┞				1,582.79	1,582.79	
ACCOUNT NO. 2424 Meadowbrook Roa County Of Sacramento 1395 35th Avenue Sacramento, CA 95822			Utilities - 06/2009					128.47	128.47	
ACCOUNT NO. 6300 La Cienega Avenu			Utilities -2008-2009	T						
County Of Sacramento 1395 35th Avenue Sacramento, CA 95822							-	1,051.51	1,051.51	
ACCOUNT NO. 2512 Landwood			Utilites-08/09							
County Of Sacramento Utilities 9700 Geothe Road Sacramento, CA 95827								1,378.64	1,378.64	
ACCOUNT NO. <b>1213000585</b>			State Taxes - 2005							
State Of CA Franchise Tax Board PO Box 942867 Sacramento, CA 94267								2,297.73	2,297.73	
Sheet no. 2 continuation sheets				Sub				7 570 00	o 7 570 00	
Schedule of Creditors Holding Unsecured Priority	Cl	aims	(Totals of the	-	age Fot:	_	\$	7,570.88	\$ 7,570.88	\$
(Use only on last page of the comp	let	ed Scl	nedule E. Report also on the Summary of Sch				\$	000000000000000000000000000000000000000		
			last page of the completed Schedule E. If appal Summary of Certain Liabilities and Relate	plic		e,			\$	\$

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

## Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 5FPT634			Registration fees - 2009	Г					
State Of Ca- Dept. Of Motor Vehicles P.O. Box 419001 Rancho Cordova, CA 95741							296.00	296.00	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.				Ī					
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. <b>2</b> of <b>2</b> continuation sheets Schedule of Creditors Holding Unsecured Priority	att Cl:	ached aims	to (Totals of th	Sut			\$ 296.00	\$ 296.00	 \$
			nedule E. Report also on the Summary of Sch	,	Tot	tal	\$ 7,866.88		
			last page of the completed Schedule E. If ap	plic		le,		\$ 7.866.88	\$

IN RE Crandall, Stacey N	IN	$\mathbf{RE}$	Cran	dall.	Stacev	N
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(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

Report 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 nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED		AMOUNT OF CLAIM
ACCOUNT NO. <b>3499909379205793</b>			Revolving account opened 2004-01	T			
American Express P.o. Box 981537 El Paso, TX 79998							353.00
ACCOUNT NO. <b>440399558</b>			Car loan account opened 2007-04-28-				
Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102			2004 Nissan Maxima				13,889.00
ACCOUNT NO. <b>5678</b>			Revolving account opened 2005-11-17	T			
Bank Of America Po Box 1598 Norfolk, VA 23501							18,121.00
ACCOUNT NO. <b>170868028</b>			Mortgage loan opened 2007-04;	T			·
Bank Of America//Countrywide 450 American Street Simi Valley, CA 93605			3035 Pananma Ave foreclosure				185,000.00
2		-		ubto			247 262 00
2 continuation sheets attached			(Total of this	_	ge) otal	\$	217,363.00
			(Use only on last page of the completed Schedule F. Report at the Summary of Schedules and, if applicable, on the Standard Summary of Certain Liabilities and Related	also tisti	on	s	

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(If known)

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

		,	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1550349</b>	H		Collection for Southwest Gas Co.	+	┢	Н	
Byl Management Service 301 Lacey St West Chester, PA 19382			Incurred- 2009-03-02				
				-			125.00
ACCOUNT NO. 514922432003  Chase Po Box 15298  Wilmington, DE 19850	-		Credit card account opened 2004-03-04				
	_			+		Ш	2,260.00
ACCOUNT NO. 1063205770  Chase Manhattan Mortgage 3415 Vision Dr  Columbus, OH 43219			Mortgage account opened 2007-04-09; 3035 Panama Ave. Foreclosed				400 000 00
ACCOUNT NO. <b>7032379</b>	H	_	Collection account opened 2009-04-28;	+	F	Н	482,000.00
Collection Company For AT&T 700 Longwater Dr Norwell, MA 02061			Utility				96.00
ACCOUNT NO. <b>8495290037173467</b>	H		Cable - 06/2009	┢	F	Н	
Comcast P.O. Box 34227 Seattle, CA 98124							189.82
ACCOUNT NO. <b>10631671</b>	H		Collection account opened 2009-05-20	╁	H	Н	109.02
Diversified Adjustment Collecting For PG&E 600 Coon Rapids Blvd Nw Coon Rapids, MN 55433	-		<b>"</b>				202.00
ACCOUNT NO. <b>7537283</b>	$\vdash$	$\vdash$	Collection for account opened 2008-11-17	+	$\vdash$	Н	363.00
Financial Credit Network Collecting For City Of Sacramento 1300 W Main St Visalia, CA 93291	1						176.00
Sheet no of 2 continuation sheets attached to	<u>_</u>	<u> </u>		Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als	Γota o o tica	al n al	\$ 485,209.82 \$

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(If known)

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

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6034621002087138</b>	_		Collection for account opened 2009-03	Н		$\top$	
Paragonway Collection For GE Money Bank 2101 West Ben Whit Austin, TX 78704			·				2,643.00
ACCOUNT NO. Chase-18228000385775			Collection for credit card account opened 2009-02				
Portfolio Collection For Chase Bank 120 Corporate Blvd, Ste 100 Norfolk, VA 23502							E 995 00
ACCOUNT NO. <b>5418-2280-0038-5775</b>	-+		Collections for Credit card account opened 2009-	Н		+	5,885.00
Portfolio Recovery & Affiliates Collecting For Chase Bank 120 Corporate Blvd Ste 1 Norfolk, VA 23502			02-17				5,916.00
ACCOUNT NO. <b>6035320494129065</b>			Home Depot credit account opened 2008-05-06	H		$\dashv$	0,010.00
THD/CBSD Home Depot Credit Card Po Box 6497 Sioux Falls, SD 57117							3,139.00
ACCOUNT NO. <b>549113032994</b>			Revolving account opened 2004-03-20	Ħ		T	
Universal/Citibank Po Box 6241 Sioux Falls, SD 57117							
ACCOUNT NO.		_	_ 0000000000000000000000000000000000000				4,104.00
ACCOUNT NO.		_					
Sheet no. 2 of 2 continuation sheets attached Schedule of Creditors Holding Unsecured Nonpriority Clair	l to ms		(Total of th		age	) \$	21,687.00
			(Use only on last page of the completed Schedule F. Report		ota o o		

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R6C	(Official	Form 6	G)	(12/07)

IN	$\mathbf{R}\mathbf{F}$	Crai	llahr	Stacev	М
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Case No.

Debtor(s)

(If known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State 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.

R6H	(Official	Form	<b>6H</b> )	(12/07)

IN RE Crandall, Stacey M	Case No.
Debtor(s)	(If known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the 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).

ì	Check	this	box if	debtor	has no	codebtors.
---	-------	------	--------	--------	--------	------------

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
mbik UC 9 Madison Avenue rus Heights, CA 95610	Michael Samson 619 47th Avenue San Francisco, CA 94121

Debtor(s)

Case No.

(If known)

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

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

Debtor's Marital Status	DEPENDENTS O	F DEBTOR AND	SPOU	JSE	
Single	RELATIONSHIP(S):				AGE(S):
THE COLOR OF THE C	PUPMED			apoliar	
EMPLOYMENT:	DEBTOR			SPOUSE	
Occupation					
Name of Employer How long employed					
Address of Employer					
Address of Employer					
INCOME. (Estimate of aver	rage or projected monthly income at time case filed)			DEBTOR	SPOUSE
	ges, salary, and commissions (prorate if not paid mon	ythlyr)	Ф		\$
2. Estimated monthly overting		iuiiy)	\$		Φ
3. SUBTOTAL			Φ	0.00	\$
4. LESS PAYROLL DEDUC	TIONS		Ψ	0.00	Ψ
a. Payroll taxes and Social			\$		\$
b. Insurance	Bounty				\$
c. Union dues					\$
d. Other (specify)			\$		\$
			\$		\$
5. SUBTOTAL OF PAYRO	DLL DEDUCTIONS		\$		\$
6. TOTAL NET MONTHL	Y TAKE HOME PAY		\$	0.00	\$
7. Regular income from oper	ation of business or profession or farm (attach detaile	ed statement)	\$	3,267.00	\$
8. Income from real property			\$		\$
9. Interest and dividends			\$		\$
	support payments payable to the debtor for the debtor	or's use or	ф		Ф
that of dependents listed about 11. Social Security or other g			\$		\$
	overnment assistance		\$		\$
			\$		\$
12. Pension or retirement inc	ome		Ф		\$
13. Other monthly income					
(Specify)			\$		\$
			\$		\$
			\$		\$
14. SUBTOTAL OF LINES	5 7 THROUGH 13		\$	3,267.00	\$
15. AVERAGE MONTHLY	Y INCOME (Add amounts shown on lines 6 and 14)	)	\$	3,267.00	
16 COMDINED AVERAC	E MONTHI V INCOME: (Combine a abresis to to be	from line 15.			
if there is only one debtor rep	<b>E MONTHLY INCOME</b> : (Combine column totals peat total reported on line 15)	nom ime 15;		\$	3,267.00
	•		(Report	also on Summary of Sch	edules and, if applicable, on

(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: **None** 

IN	RE	Cran	dall.	Stacey	М

Debtor(s)

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Case	Nο

(If known)

### 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 biweekly,
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 Form22A or 22C.

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

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No	\$	200.00
b. Is property insurance included? Yes No		
2. Utilities:	4	
a. Electricity and heating fuel		
b. Water and sewer	\$	
c. Telephone	\$	40.00
d. Other	\$ <u></u>	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	300.00
b. Life	45	
c. Health	45	
d. Auto		
e. Other	4-	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Tax	\$	800.00
\^[^-1^]/	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		*****************
a. Auto	\$	
b. Other	\$	
o. ome	Ф	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	420.00
		720.00
17. Other	\$	•••••
	<sup>4</sup>	
	Ф	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,410.00
appricable, on the statistical summary of Certain Liabilities and Kerated Data.	ΙΦ	£,4 IU.UU

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)

3,267.00
2,410.00

857.00

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Debtor	(2)	۱
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Case	Nο

(If known)

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

true and correct to the best of my knowled	edge, information, and belief.	
Date: August 7, 2009	Signature: /s/ Stacey M Crandall Stacey M Crandall	Debtor
Date:	Signature:	
		(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	JRE OF NON-ATTORNEY BANKRUPTCY PETITIO	ON PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor vand 342 (b); and, (3) if rules or guidelines h	I am a bankruptcy petition preparer as defined in 11 with a copy of this document and the notices and inform ave been promulgated pursuant to 11 U.S.C. § 110(h) e debtor notice of the maximum amount before preparinection.	ation required under 11 U.S.C. §§ 110(b), 110(h), setting a maximum fee for services chargeable by
responsible person, or partner who signs the	individual, state the name, title (if any), address, and	Social Security No. (Required by 11 U.S.C. § 110.)  If social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all oth is not an individual:	er individuals who prepared or assisted in preparing this	document, unless the bankruptcy petition preparer
If more than one person prepared this docun	nent, attach additional signed sheets conforming to the	appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comprisonment or both. 11 U.S.C. § 110; 18	omply with the provision of title 11 and the Federal Rul U.S.C. $\S$ 156.	es of Bankruptcy Procedure may result in fines or
DECLARATION UNDER P	ENALTY OF PERJURY ON BEHALF OF CORE	PORATION OR PARTNERSHIP
	(the president or other officer of	
member or an authorized agent of the pa (corporation or partnership) named as deschedules, consisting ofsheet knowledge, information, and belief.	rtnership) of theebtor in this case, declare under penalty of perjury s (total shown on summary page plus 1), and that	that I have read the foregoing summary and it they are true and correct to the best of my
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

# United States Bankruptcy Court Eastern District of California

IN RE:	Case No.
Crandall, Stacey M	Chapter 11
Debtor(s)	
BUSINESS INCOME AND EXPER	NSES
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE operation.)	<u>UDE</u> information directly related to the business
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:	
1. Gross Income For 12 Months Prior to Filing:	\$39,200.00
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:	
2. Gross Monthly Income:	\$3,267.00
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:	
<ol> <li>Net Employee Payroll (Other Than Debtor)</li> <li>Payroll Taxes</li> <li>Unemployment Taxes</li> <li>Worker's Compensation</li> <li>Other Taxes</li> <li>Inventory Purchases (Including raw materials)</li> <li>Purchase of Feed/Fertilizer/Seed/Spray</li> <li>Rent (Other than debtor's principal residence)</li> <li>Utilities</li> <li>Office Expenses and Supplies</li> <li>Repairs and Maintenance</li> <li>Vehicle Expenses</li> <li>Travel and Entertainment</li> <li>Equipment Rental and Leases</li> <li>Legal/Accounting/Other Professional Fees</li> <li>Insurance</li> <li>Employee Benefits (e.g., pension, medical, etc.)</li> <li>Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):</li> </ol>	\$
21. Other (Specify):	\$
22. Total Monthly Expenses (Add items 3-21)	\$420.00
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME	
23. <b>AVERAGE NET MONTHLY INCOME</b> (Subtract Item 22 from Item 2)	\$ <u>2,847.00</u>

# United States Bankruptcy Court Eastern District of California

IN RE	Ε:		Case No
Crand	all, Stacey M		Chapter 11
		Debtor(s)	
		STATEMENT	OF FINANCIAL AFFAIRS
is comb is filed, farmer, persona	oined. If the case unless the spou or self-employed al affairs. To inc	e is filed under chapter 12 or chapter 13, a manuses are separated and a joint petition is not a different different provide the information licate payments, transfers and the like to min	a joint petition may file a single statement on which the information for both spouses cried debtor must furnish information for both spouses whether or not a joint petition filed. An individual debtor engaged in business as a sole proprietor, partner, family on requested on this statement concerning all such activities as well as the individual's nor children, state the child's initials and the name and address of the child's parent to not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
25. <b>If</b> t	he answer to a	n applicable question is "None," mark the	are or have been in business, as defined below, also must complete Questions 19 - <b>box labeled "None."</b> If additional space is needed for the answer to any question, ne, case number (if known), and the number of the question.
			DEFINITIONS
for the an office partner form if "Inside which t	purpose of this eer, director, ma, of a partnershi the debtor engageder." The term he debtor is an	form if the debtor is or has been, within six ynaging executive, or owner of 5 percent or means, a sole proprietor or self-employed full-time ges in a trade, business, or other activity, other includes but is not limited to: relationsficer, director, or person in control; officer	m if the debtor is a corporation or partnership. An individual debtor is "in business" tears immediately preceding the filing of this bankruptcy case, any of the following: nore of the voting or equity securities of a corporation; a partner, other than a limited at or part-time. An individual debtor also may be "in business" for the purpose of this rethan as an employee, to supplement income from the debtor's primary employment. The vest of the debtor; general partners of the debtor and their relatives; corporations of so, directors, and any owner of 5 percent or more of the voting or equity securities of siders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.
1. Inco	me from emplo	yment or operation of business	
None Since in the contract of	State the gross a neluding part-ti- case was comm- naintains, or ha beginning and e	amount of income the debtor has received fi me activities either as an employee or in indenced. State also the gross amounts receive s maintained, financial records on the basis ading dates of the debtor's fiscal year.) If a jo 2 or chapter 13 must state income of both sp	rom employment, trade, or profession, or from operation of the debtor's business, ependent trade or business, from the beginning of this calendar year to the date this ad during the <b>two years</b> immediately preceding this calendar year. (A debtor that of a fiscal rather than a calendar year may report fiscal year income. Identify the pint petition is filed, state income for each spouse separately. (Married debtors filing ouses whether or not a joint petition is filed, unless the spouses are separated and a
J	AMOUNT		n Officer
2. Inco	me other than	from employment or operation of business	-
<b>√</b> t	wo years imme separately. (Mar	ediately preceding the commencement of th	a from employment, trade, profession, operation of the debtor's business during the is case. Give particulars. If a joint petition is filed, state income for each spouse or 13 must state income for each spouse whether or not a joint petition is filed, unless
	ments to credite	ors ppropriate, and c.	
	lebts to any creat constitutes or is a domestic supp	litor made within <b>90 days</b> immediately prece affected by such transfer is less than \$600. In our obligation or as part of an alternative i	ts: List all payments on loans, installment purchases of goods or services, and other eding the commencement of this case unless the aggregate value of all property that adicate with an asterisk (*) any payments that were made to a creditor on account of repayment schedule under a plan by an approved nonprofit budgeting and credit or chapter 13 must include payments by either or both spouses whether or not a joint

AMOUNT PAID S

AMOUNT STILL OWING

petition is filed, unless the spouses are separated and a joint petition is not filed.)

05/15/09; 06/15/09;07/15/09 2.671.71 0.00 Wells Fargo **420 Montgomery Street** San Francisco, CA 94104 Mortgage payments **WAMU** 5/11/09: 6/10/09: 7/06/09 2.895.00 0.00 P.O. Box 660487 Dallas, TX 75266 Mortgage payments 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 \$5,475. 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.) 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  $\mathbf{\nabla}$ a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 4. Suits and administrative proceedings, executions, garnishments and attachments 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.) 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.) 5. Repossessions, foreclosures and returns

NAME AND ADDRESS OF CREDITOR OR SELLER Chase Manhattan Mortgage 3415 Vision Drive Columbus, OH 43219

FORECLOSURE SALE, TRANSFER OR RETURN **04/2009** 

DATE OF REPOSSESSION.

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

DESCRIPTION AND VALUE OF PROPERTY 3035 Panama Ave. \$482,000.00

04/09 3035 Panana Ave. \$185,000.00

### 6. Assignments and receiverships

**BofA/Countrywide** 

450 American Street

Simi Valley, CA 93065

joint petition is not filed.)

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 joint petition is not filed.)

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.)

### 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.)

None	Elst an losses from the, there, other eastarry of g	ling under chapter 12 or chapter 13 must include					
9. Pa	Payments related to debt counseling or bankruptcy						
None	List all payments made or property transferred by consolidation, relief under bankruptcy law or prejof this case.						
Abda 980 9	TE AND ADDRESS OF PAYEE allah Law Group 9th Street, 16th Floor ramento, CA 95814	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR <b>07/2009</b>	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Legal Fees \$ 5,000.00				
10. O	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						
None	None b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.						
NAM WAN P.O. Dalla	1. Closed financial accounts						
None	List all financial accounts and instruments held i transferred within <b>one year</b> immediately preced certificates of deposit, or other instruments; shar brokerage houses and other financial institutions accounts or instruments held by or for either or b petition is not filed.)	ting the commencement of this case. Include cases and share accounts held in banks, credit unices. (Married debtors filing under chapter 12 or cl	hecking, savings, or other financial accounts, ons, pension funds, cooperatives, associations, napter 13 must include information concerning				
WAN P.O.	TE AND ADDRESS OF INSTITUTION  NU Box 660487 as, TX 75266	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE Checking Account	AMOUNT AND DATE OF SALE OR CLOSING \$38.45; 06/02/09				
WAN P.O.		IRA ACCOUNT	\$2,109; 09/15/2008				
12. S	Safe deposit boxes						
None	List each safe deposit or other box or depository preceding the commencement of this case. (Marri both spouses whether or not a joint petition is file	ied debtors filing under chapter 12 or chapter 13	must include boxes or depositories of either or				
13. S	etoffs						
None	List all setoffs made by any creditor, including a b case. (Married debtors filing under chapter 12 or petition is filed, unless the spouses are separated	chapter 13 must include information concerning					
14. P	roperty held for another person						
None	List all property owned by another person that th	e debtor holds or controls.					

### 15. Prior address of debtor

8. Losses

None If 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.

1	6	Spouses	and	Former	Spouse
1	o.	Spouses	anu	rormer	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.

### 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.

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.

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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.

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.

### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpaver 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.

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.



[If completed by an individual or individual and spouse]

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: August 7, 2009	Signature /s/ Stacey M Crandall	
	of Debtor	Stacey M Crandall
Date:	Signature of Joint Debtor (if any)	
	<b>0</b> continuation pages attached	

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.

# United States Bankruptcy Court Eastern District of California

IN	IN RE:				
Cr					
	Debtor(s)				
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTO	R			
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contempor or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$			
	Prior to the filing of this statement I have received	\$			
	Balance Due	\$			
2.	2. The source of the compensation paid to me was: Debtor Other (specify):				
3.	3. The source of compensation to be paid to me is: Debtor Other (specify):				
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of	my law firm.			
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my late together with a list of the names of the people sharing in the compensation, is attached.	aw firm. A copy of the agreement,			
5.	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 bankr	<del>uptey;</del>			
	<ul> <li>b. Proparation and filing of any potition, schodules, 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> </ul>				
	<ul> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> </ul>				
	e. [Other provisions as needed]				
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services:				
Г	CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor proceeding.	(s) in this bankruptcy			
	August 7, 2009 /s/ Mitchell Abdallah				
"	Date Mitchell Abdallah 231804				
	Abdallah Law Group 980 9th Street, 16th Floor				
	Sacramento, CA 95814 (916) 446-1974 Fax: (916) 446-3371				
	mitch@abdallahlaw.net				