

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


**Voluntary Petition**

|  |  |
|--|--|
| Name of Debtor (if individual, enter Last, First, Middle):<br>Olmo, Raymond Francis, Jr.   | Name of Joint Debtor (Spouse) (Last, First, Middle):<br>Gemignani-Olmo, Yvette Richelle  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):<br>None                             | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):<br>None                             |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1480                  | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9282                        |
| Street Address of Debtor (No. and Street, City, and State)<br>1828 Poppy Field Drive<br>Roseville, CA<br>ZIPCODE 95661                 | Street Address of Joint Debtor (No. and Street, City, and State)<br>1828 Poppy Field Drive<br>Roseville, CA<br>ZIPCODE 95661                 |
| County of Residence or of the Principal Place of Business:<br>Placer   | County of Residence or of the Principal Place of Business:<br>Placer   |
| Mailing Address of Debtor (if different from street address):<br>4120 Douglas Blvd<br>PMB #306-350<br>Granite Bay, Ca<br>ZIPCODE 95746 | Mailing Address of Joint Debtor (if different from street address):<br>4120 Douglas Blvd<br>PMB #306-350<br>Granite Bay, Ca<br>ZIPCODE 95746 |
| Location of Principal Assets of Business Debtor (if different from street address above):<br>ZIPCODE                                   |  |

|  |  |   |
|--|--|---|
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)<br>_____ | <b>Nature of Business</b><br>(Check one box)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br>_____<br><b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code) | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)<br><input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input checked="" type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check one box)<br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. §101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts |
|--|--|---|

|   |  |
|---|--|
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | <b>Check one box: Chapter 11 Debtors</b><br><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D)<br><input checked="" type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D)<br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000<br><b>Check all applicable boxes</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b). |
|---|--|

|   |                                  |
|---|----------------------------------|
| <b>Statistical/Administrative Information</b><br><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  | THIS SPACE IS FOR COURT USE ONLY |
| <b>Estimated Number of Creditors</b><br><input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-5000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000  |                                  |
| <b>Estimated Assets</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion      |                                  |
| <b>Estimated Liabilities</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion |                                  |

**2009-39868**  
**FILED**  
**September 16, 2009**  
**2:15 PM**  
**RELIEF ORDERED**  
 CLERK, U. S. BANKRUPTCY COURT  
 EASTERN DISTRICT OF CALIFORNIA  
  
 0002091983

|   |  |   |  |
|---|--|---|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   |  | Name of Debtor(s):<br><b>Raymond Francis Olmo, Jr. &amp; Yvette Richelle Gemignani-Olmo</b> |  |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)   |  |   |  |
| Location Where Filed: NONE  | Case Number:   | Date Filed:   |  |
| Location Where Filed: N.A.  | Case Number:   | Date Filed:   |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)   |  |   |  |
| Name of Debtor: NONE  | Case Number:   | Date Filed:   |  |
| District:   | Relationship:  | Judge:  |  |
| <p style="text-align:center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>                               | <p style="text-align:center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p><b>X</b> <u>/s/ Illyssa I. Fogel</u> <span style="float:right;">September 16, 2009</span><br/>Signature of Attorney for Debtor(s) <span style="float:right;">Date</span></p> |   |  |
| <b>Exhibit C</b>  |  |   |  |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  |  |   |  |
| <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.   |  |   |  |
| <input checked="" type="checkbox"/> No  |  |   |  |
| <b>Exhibit D</b>  |  |   |  |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  |  |   |  |
| <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  |  |   |  |
| If this is a joint petition:  |  |   |  |
| <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.   |  |   |  |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box)   |  |   |  |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  |  |   |  |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  |  |   |  |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in 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. |  |   |  |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes)  |  |   |  |
| <input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)  |  |   |  |
| _____<br>(Name of landlord that obtained judgment)  |  |   |  |
| _____<br>(Address of landlord)  |  |   |  |
| <input type="checkbox"/> Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  |  |   |  |
| <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.   |  |   |  |
| <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).  |  |   |  |

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

Name of Debtor(s):  
**Raymond Francis Olmo, Jr. & Yvette Richelle Gemignani-Olmo**

**Signatures**

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

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

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

**X** /s/ Raymond Francis Olmo, Jr.  
Signature of Debtor

**X** /s/ Yvette Richelle Gemignani-Olmo  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

September 16, 2009

\_\_\_\_\_  
Date

**Signature of a Foreign Representative**

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

(Check only **one** box.)

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

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

**X** \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
(Date)

**Signature of Attorney\***

**X** /s/ Illyssa I. Fogel  
Signature of Attorney for Debtor(s)

ILLYSSA I. FOGEL #145876  
Printed Name of Attorney for Debtor(s)

LAW OFFICE OF ILLYSSA I. FOGEL  
Firm Name

PO BOX 437 25 N. HWY 95 S.  
Address

MC DERMITT, NV 89421

775-532-8088  
Telephone Number

September 16, 2009  
Date

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

**Signature of Debtor (Corporation/Partnership)**

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

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

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**Signature of Non-Attorney Petition Preparer**

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

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

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

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

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

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

UNITED STATES BANKRUPTCY COURT  
Eastern District of California

Raymond Francis Olmo, Jr. & Yvette  
Richelle Gemignani-Olmo

In re \_\_\_\_\_  
Debtor(s)

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

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

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

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

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*



UNITED STATES BANKRUPTCY COURT  
Eastern District of California

Raymond Francis Olmo, Jr. & Yvette  
Richelle Gemignani-Olmo

In re \_\_\_\_\_  
Debtor(s)

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

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

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*



**UNITED STATES BANKRUPTCY COURT  
Eastern District of California**

Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo

In re \_\_\_\_\_,

Debtor

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

Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

| (1)   | (2)  | (3)  | (4)   | (5)  |
|---|--|--|---|--|
| <i>Name of creditor and complete mailing address including zip code</i>       | <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | <i>Nature of claim (trade debt, bank loan, government contract, etc.</i> | <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i> | <i>Amount of claim [if secured also state value of security]</i> |
| Citi AT&T Universal Card<br>PO Box 6940<br>The Lakes, NV<br>88901-6940        |  |  | Unliquidated<br>Disputed  | 13,957.11  |
| GC Services Limited Partnership<br>PO Box 2667<br>Houston, TX<br>77252-2667   | Unknown  |  | Unliquidated<br>Disputed  | 13,957.11  |
| FIA Card Services<br>1100 N. King Street<br>Wilmington, DE<br>19884, DE 19884 | Unknown  |  | Unliquidated<br>Disputed  | 15,643.60  |



| (1)<br><i>Name of creditor and complete mailing address including zip code</i> | (2)<br><i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3)<br><i>Nature of claim (trade debt, bank loan, government contract, etc.</i> | (4)<br><i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i> | (5)<br><i>Amount of claim [if secured also state value of security]</i> |
|--|---|---|--|---|
|--|---|---|--|---|

|  |                |  |                                  |                  |
|--|----------------|--|----------------------------------|------------------|
| <p>Infiniti Financial Services<br/>IFS Bankruptcy Dept<br/>PO Box 660366<br/>Dallas, TX<br/>75266-0366</p> | <p>Unknown</p> |  | <p>Unliquidated<br/>Disputed</p> | <p>16,221.69</p> |
|--|----------------|--|----------------------------------|------------------|

|   |                |  |                                  |                  |
|---|----------------|--|----------------------------------|------------------|
| <p>Chase<br/>PO Box 94014<br/>Palatine, IL<br/>60094-4014</p> | <p>Unknown</p> |  | <p>Unliquidated<br/>Disputed</p> | <p>17,836.62</p> |
|---|----------------|--|----------------------------------|------------------|

|   |                |  |                                  |                  |
|---|----------------|--|----------------------------------|------------------|
| <p>Brachfeld Associates<br/>20300 S. Vermont Ave<br/>Suite 120<br/>Torrance, CA 90502</p> | <p>Unknown</p> |  | <p>Unliquidated<br/>Disputed</p> | <p>18,391.36</p> |
|---|----------------|--|----------------------------------|------------------|

|  |                |  |                                  |                  |
|--|----------------|--|----------------------------------|------------------|
| <p>Academy Collection Services, Inc.<br/>10965 Decatur Road<br/>Philadelphia, PA<br/>19154</p> | <p>Unknown</p> |  | <p>Unliquidated<br/>Disputed</p> | <p>19,700.59</p> |
|--|----------------|--|----------------------------------|------------------|

|   |                |  |                                  |                  |
|---|----------------|--|----------------------------------|------------------|
| <p>FIA Card Services<br/>1100 N. King Street<br/>Wilmington, DE<br/>19884</p> | <p>Unknown</p> |  | <p>Unliquidated<br/>Disputed</p> | <p>20,178.93</p> |
|---|----------------|--|----------------------------------|------------------|

|  |                |  |                                  |                  |
|--|----------------|--|----------------------------------|------------------|
| <p>Bank of America<br/>PO Box 851001<br/>Dallas, TX<br/>75285-1001</p> | <p>Unknown</p> |  | <p>Unliquidated<br/>Disputed</p> | <p>20,666.96</p> |
|--|----------------|--|----------------------------------|------------------|

|   |                |  |                                  |                  |
|---|----------------|--|----------------------------------|------------------|
| <p>Alliance One<br/>PO Box 3107<br/>Southeastern, PA<br/>19398-3107</p> | <p>Unknown</p> |  | <p>Unliquidated<br/>Disputed</p> | <p>20,718.05</p> |
|---|----------------|--|----------------------------------|------------------|

| (1)   | (2)  | (3)  | (4)   | (5)  |
|---|--|--|---|--|
| <i>Name of creditor and complete mailing address including zip code</i> | <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | <i>Nature of claim (trade debt, bank loan, government contract, etc.</i> | <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i> | <i>Amount of claim [if secured also state value of security]</i> |

|  |         |  |  |           |
|--|---------|--|--|-----------|
| Dr. R. F. Olmo<br>9363 Hillside Plaza<br>Omaha, NE 68114 | Unknown |  |  | 25,000.00 |
|--|---------|--|--|-----------|

|   |         |  |                          |           |
|---|---------|--|--------------------------|-----------|
| Chase<br>PO Box 94014<br>Palatine, IL<br>60094-4014 | Unknown |  | Unliquidated<br>Disputed | 28,719.80 |
|---|---------|--|--------------------------|-----------|

|   |         |  |                          |           |
|---|---------|--|--------------------------|-----------|
| Northland Group Inc.<br>PO Box 390905<br>Minneapolis, MN<br>55439 | Unknown |  | Unliquidated<br>Disputed | 36,048.11 |
|---|---------|--|--------------------------|-----------|

|  |         |  |  |           |
|--|---------|--|--|-----------|
| Gina Salomon<br>3 Hazelwood Circle<br>San Rafael, CA 94901 | Unknown |  |  | 50,000.00 |
|--|---------|--|--|-----------|

|   |         |  |  |           |
|---|---------|--|--|-----------|
| Susan L. Olmo<br>155 Fallbrook Drive<br>Verdi, NV 89439 | Unknown |  |  | 50,000.00 |
|---|---------|--|--|-----------|

|  |         |  |  |           |
|--|---------|--|--|-----------|
| Jon Salomon<br>27 Heartwood Circle<br>San Rafael, CA 94901 | Unknown |  |  | 75,000.00 |
|--|---------|--|--|-----------|

|   |         |  |  |           |
|---|---------|--|--|-----------|
| Ted Efstratis<br>7255 Oak Pine Lane<br>Granite Bay, CA<br>95746 | Unknown |  |  | 75,000.00 |
|---|---------|--|--|-----------|

|   |         |  |  |                                      |
|---|---------|--|--|--------------------------------------|
| US Bank (ELOC)<br>PO Box 5227<br>Cincinnati, OH<br>45202-5227 | Unknown |  | Contingent<br>Unliquidated<br>Disputed | 120,000.00<br>Collateral FMV<br>0.00 |
|---|---------|--|--|--------------------------------------|

| (1)<br><i>Name of creditor and complete mailing address including zip code</i> | (2)<br><i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i> | (3)<br><i>Nature of claim (trade debt, bank loan, government contract, etc.</i> | (4)<br><i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i> | (5)<br><i>Amount of claim [if secured also state value of security]</i> |
|--|---|---|--|---|
|--|---|---|--|---|

|   |         |  |  |            |
|---|---------|--|--|------------|
| Lillian Gemignani<br>1121 2nd Avenue<br>Walnut Grove, CA<br>95690 | Unknown |  |  | 200,000.00 |
|---|---------|--|--|------------|

|  |         |  |  |            |
|--|---------|--|--|------------|
| Scott Ramage<br>24301 Sylvan Glen<br>Road<br>Calabasas, CA 91302 | Unknown |  |  | 275,000.00 |
|--|---------|--|--|------------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

|      |                           |                              |   |
|------|---------------------------|------------------------------|---|
| Date | <u>September 16, 2009</u> | Signature                    | <u>/s/ Raymond Francis Olmo, Jr.</u><br>RAYMOND FRANCIS OLMO, JR.           |
| Date | <u>September 16, 2009</u> | Signature<br>of Joint Debtor | <u>/s/ Yvette Richelle Gemignani-Olmo</u><br>YVETTE RICHELLE GEMIGNANI-OLMO |

**B6 Cover (Form 6 Cover) (12/07)**

**FORM 6. SCHEDULES**

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

**GENERAL INSTRUCTIONS:** The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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 co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

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

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

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

| DESCRIPTION AND LOCATION OF PROPERTY                                | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|---|---|-----------------------------------|--|-------------------------|
| Debtors' Residence<br>1828 Poppy Field Drive<br>Roseville, CA 95661 | JTWROS                                  | C                                 | 550,000.00   | Exceeds Value           |

Total ► 550,000.00

(Report also on Summary of Schedules.)

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

Case No. \_\_\_\_\_  
 (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 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<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY                                    | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|--|---|--|
| 1. Cash on hand.   | X                |  |   |  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | Checking<br>Community 1st Bank<br>Roseville, CA 95661                      | C   | 2,000.00   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X                |  |   |  |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | Household Goods<br>1828 Poppy Field Drive<br>Roseville, CA 95661           | C   | 10,000.00  |
| 5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |                  | Paperback Novels, CD's<br>1828 Poppy Field Drive<br>Roseville, CA 95661    | C   | 300.00   |
| 6. Wearing apparel.  |                  | General Clothing Items<br>1828 Poppy Field Drive<br>Roseville, CA 95661    | C   | 500.00   |
| 7. Furs and jewelry.   |                  | Jewelry and Wedding Rings<br>1828 Poppy Field Drive<br>Roseville, CA 95661 | C   | 600.00   |
| 8. Firearms and sports, photographic, and other hobby equipment.   | X                |  |   |  |

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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

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

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY   | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------------------|---|--------------------------------------|--|
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  | X                |   |                                      |  |
| 10. Annuities. Itemize and name each issuer.  | X                |   |                                      |  |
| 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.   |                  | Roth IRA<br>Ohio National   | C                                    | 2,000.00   |
|   |                  | Roth IRA<br>Putnum  | C                                    | 2,000.00   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   |                  | Interest in LLC (SikLiqd)<br>1828 Poppy Field Drive<br>Roseville, CA 95661                        | H                                    | Indeterminate  |
|   |                  | Interest in Professional S Corp<br>1828 Poppy Field Drive<br>Roseville, CA 95661                  | C                                    | Indeterminate  |
|   |                  | Minority Interest in LLC (1729 Oakley Lane, LLC)<br>1828 Poppy Field Drive<br>Roseville, CA 95661 | H                                    | Indeterminate  |
|   |                  | Minority Interest in LLC (FKSB)<br>1828 Poppy Field Drive<br>Roseville, CA 95661                  | H                                    | Indeterminate  |
|   |                  | Minority Interest in LLC (SBUP)<br>1828 Poppy Field Drive<br>Roseville, CA 95661                  | H                                    | Indeterminate  |
| 14. Interests in partnerships or joint ventures. Itemize.   | X                |   |                                      |  |

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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

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

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY       | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.  | X                |   |                                      |  |
| 16. Accounts receivable.   | X                |   |                                      |  |
| 17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.  | X                |   |                                      |  |
| 18. Other liquidated debts owing debtor including tax refunds. Give particulars.   | X                |   |                                      |  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | X                |   |                                      |  |
| 20. Contingent and noncontingent interests in estate or 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 of setoff claims. Give estimated value of each.   | X                |   |                                      |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.  | X                |   |                                      |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.   | X                |   |                                      |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |   |                                      |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.   |                  | 2001 Jeep Sport                               | C                                    | 5,000.00   |
|  |                  | 1828 Poppy Field Drive<br>Roseville, CA 95661 |                                      |  |
|  |                  | 2001 Toyota Sequoia                           | C                                    | 2,500.00   |
|  |                  | 1828 Poppy Field Drive<br>Roseville, CA 95661 |                                      |  |
| 26. Boats, motors, and accessories.  | X                |   |                                      |  |
| 27. Aircraft and accessories.  | X                |   |                                      |  |
| 28. Office equipment, furnishings, and supplies.   | X                |   |                                      |  |



In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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

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

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY,<br>WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|--------------------------------------|--|
| 29. Machinery, fixtures, equipment, and supplies used in business.   | X                |   |                                      |  |
| 30. Inventory.   | X                |   |                                      |  |
| 31. Animals.   | X                |   |                                      |  |
| 32. Crops - growing or harvested. Give particulars.                  | X                |   |                                      |  |
| 33. Farming equipment and implements.                                | X                |   |                                      |  |
| 34. Farm supplies, chemicals, and feed.                              | X                |   |                                      |  |
| 35. Other personal property of any kind not already listed. Itemize. | X                |   |                                      |  |
| _____ 0 continuation sheets attached Total                           |                  |   |                                      | \$ 24,900.00   |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
 (Check one box)

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

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

| DESCRIPTION OF PROPERTY   | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|---------------------------|--------------------------------------|----------------------------|---|
| Household Goods           | CCP § 704.020                        | 10,000.00                  | 10,000.00   |
| Paperback Novels, CD's    | CCP § 704.020                        | 300.00                     | 300.00  |
| General Clothing Items    | CCP § 704.020                        | 500.00                     | 500.00  |
| Jewelry and Wedding Rings | CCP § 704.040                        | 600.00                     | 600.00  |
| Roth IRA                  | CCP § 704.115                        | 2,000.00                   | 2,000.00  |
| Roth IRA                  | CCP § 704.115                        | 2,000.00                   | 2,000.00  |
| 2001 Jeep Sport           | CCP § 704.010                        | 0.00                       | 5,000.00  |
| 2001 Toyota Sequoia       | CCP § 704.010                        | 2,500.00                   | 2,500.00  |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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 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 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 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,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See Instructions Above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION,<br>IF ANY                             |
|--|--|--|------------|--------------|----------|---|---|
|  |  |  |            |              |          |   |   |
| ACCOUNT NO. 370929-00<br>Safe Federal Credit Union<br>PO Box 1057<br>North Highlands, CA 95660                       | C  | Incurred: 2007<br>Lien: PMSI<br>Security: 2001 Jeep Sport<br><br>VALUE \$ 5,000.00                           | X          | X            | X        | 7,500.00  | This amount<br>based upon<br>existence of<br>Superior Liens |
| ACCOUNT NO. ILF3000050079<br>US Bank (ELOC)<br>PO Box 5227<br>Cincinnati, OH 45202-5227                              | C  | Incurred: 11/15/08<br>Lien: Equity Line of Credit<br>Security: Debtor's Residence<br><br>VALUE \$ 550,000.00 | X          | X            | X        | 120,000.00  | This amount<br>based upon<br>existence of<br>Superior Liens |
| ACCOUNT NO. 41486895<br>Wachovia<br>PO Box 60505<br>City of Industry, CA 91716                                       | C  | Lien: 1st Mortgage<br>Security: Debtor's Residence<br><br>VALUE \$ 550,000.00                                |            |              |          | 551,600.00  | 1,600.00  |

0 continuation sheets attached

|                               |               |               |
|-------------------------------|---------------|---------------|
| Subtotal (Total of this page) | \$ 679,100.00 | \$ 129,100.00 |
| Total (Use only on last page) | \$ 679,100.00 | \$ 129,100.00 |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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 husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

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

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

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

#### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$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).

**B6E (Official Form 6E) (12/07) - Cont.**

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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

**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**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* 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.

0 continuation sheets attached

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

Case No. \_\_\_\_\_  
 (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 husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

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

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,<br>SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|--|------------|--------------|----------|-----------------------|
|  |  |  |            |              |          |                       |
| ACCOUNT NO. 16527048<br>Academy Collection Services, Inc.<br>10965 Decatur Road<br>Philadelphia, PA 19154            | C  | Incurred: 2007/2008<br>Consideration: Credit Card Debt<br>CitiCard MC/Visa                             |            | X            | X        | 19,700.59             |
| ACCOUNT NO. 0030025004210447520<br>AIG<br>P.O. Box 54770<br>Los Angeles, CA 90054-0770                               | C  | Incurred: 08/15/07<br>Consideration: Credit Card Debt  |            | X            | X        | 1,121.38              |
| ACCOUNT NO. 6035 3205 4971 8482<br>Alliance One<br>PO Box 21882<br>Eagan, MN 55121-0882                              | C  | Incurred: 12/20/07<br>Consideration: Credit Card Debt<br>Collecting for Citibank/Expo                  |            | X            | X        | 1,064.12              |
| ACCOUNT NO. 7575144554052<br>Alliance One<br>PO Box 3107<br>Southeastern, PA 19398-3107                              | C  | Incurred: 06/15/08<br>Consideration: Credit Card Debt<br>Collecting for Shell Oil Company              |            | X            | X        | 1,241.55              |
| Subtotal   |  |  |            |              |          | \$ 23,127.64          |
| Total  |  |  |            |              |          | \$                    |

14 continuation sheets attached

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the Statistical  
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**B6F (Official Form 6F) (12/07) - Cont.**

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|------------|--------------|----------|-----------------------|
|  |  |   |            |              |          |                       |
| ACCOUNT NO. 5424 1805 8197 2004<br>Alliance One<br>PO Box 3107<br>Southeastern, PA 19398-3107                        | C  | Incurred: 11/15/07<br>Consideration: Credit Card Debt<br>Collecting for Citbank           | X          | X            |          | 20,718.05             |
| ACCOUNT NO. 3715 072 5296 3009<br>American Express<br>PO Box 0001<br>Los Angeles, CA 90096-000                       | C  | Incurred: 05/15/08<br>Consideration: Credit Card Debt<br>GC Services LP                   | X          | X            |          | Notice Only           |
| ACCOUNT NO. 3715-369-9986-3008<br>American Express<br>PO Box 0001<br>Los Angeles, CA 90096-0001                      | C  | Incurred: 02/15/08<br>Consideration: Credit Card Debt<br>Branchfeld Associates            | X          | X            |          | Notice Only           |
| ACCOUNT NO. 3715 356 1405 2005<br>American Express<br>PO Box 0001<br>Los Angeles, CA 90096-0001                      | C  | Incurred: 12/15/08<br>Consideration: Credit Card Debt                                     | X          | X            |          | Notice Only           |
| ACCOUNT NO. 5490-3538-6184-2671<br>Bank of America<br>PO Box 851001<br>Dallas, TX 75285-1001                         | C  | Incurred: 01/15/08<br>Consideration: Credit Card Debt                                     | X          | X            |          | 20,666.96             |
| Subtotal ▶   |  |   |            |              |          | \$ 41,385.01          |
| Total ▶  |  |   |            |              |          | \$                    |

Sheet no. 1 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|------------|--------------|----------|-----------------------|
|  |  |   |            |              |          |                       |
| ACCOUNT NO. 7001-1911-3606-3857<br>Best Buy<br>PO Box 60148<br>City of Industry, CA 91716-0148                       | C  | Incurred: 06/20/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | Notice Only           |
| ACCOUNT NO. 3715-369998-63008<br>Brachfeld Associates<br>20300 S. Vermont Ave<br>Suite 120<br>Torrance, CA 90502     | C  | Incurred: 02/15/08<br>Consideration: Credit Card Debt<br>Collecting for American Express  |            | X            | X        | 18,391.36             |
| ACCOUNT NO. 5178-0573-0705-5645<br>Capital One<br>PO Box 60599<br>City of Industry, CA 91716-0599                    | C  | Incurred: 07/01/08<br>Consideration: Credit Card Debt                                     |            | X            | X        | 563.33                |
| ACCOUNT NO. 4147 2070 0471 0882<br>Chase<br>PO Box 94014<br>Palatine, IL 60094-4014                                  | C  | Incurred: 06/15/08<br>Consideration: Credit Card Debt                                     |            | X            | X        | 7,140.84              |
| ACCOUNT NO. 5466 0420 0686 3334<br>Chase<br>PO Box 94014<br>Palatine, IL 60094-4014                                  | C  | Incurred: 06/15/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | 28,719.80             |
| Subtotal ▶   |  |   |            |              |          | \$ 54,815.33          |
| Total ▶  |  |   |            |              |          | \$                    |

Sheet no. 2 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
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**B6F (Official Form 6F) (12/07) - Cont.**

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|------------|--------------|----------|-----------------------|
|  |  |   |            |              |          |                       |
| ACCOUNT NO. 4417 1243 9219 0176<br>Chase<br>PO Box 94014<br>Palatine, IL 60094-4014                                  | C  | Incurred: 09/15/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | 11,681.29             |
| ACCOUNT NO. 4266 8411 7469 3851<br>Chase<br>PO Box 94014<br>Palatine, IL 60094-4014                                  | C  | Incurred: 12/15/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | 17,836.62             |
| ACCOUNT NO. 7061 5910 7063 7169<br>Chevron<br>PO Box 530950<br>Atlanta, GA 30353-0950                                | C  | Incurred: 06/28/08<br>Consideration: Credit Card Debt                                     |            | X            | X        | 2,004.00              |
| ACCOUNT NO. 5491 1393 3738 4599<br>Citi AT&T Universal Card<br>PO Box 6940<br>The Lakes, NV 88901-6940               | C  | Incurred: 03/20/08<br>Consideration: Credit Card Debt                                     |            | X            | X        | 13,957.11             |
| ACCOUNT NO. 5424-1805-8197-2004<br>Citibank<br>PO Box 6077<br>Sioux Falls, SD 57117                                  | C  | Incurred: 11/15/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | Notice Only           |

Sheet no. 3 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

|          |              |
|----------|--------------|
| Subtotal | \$ 45,479.02 |
| Total    | \$           |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|------------|--------------|----------|-----------------------|
|  |  |   |            |              |          |                       |
| ACCOUNT NO. 6035 3205 4971 8482<br>Citibank/Expo<br>PO Box 653095<br>Dallas, TX 75265                                | C  | Incurred: 12/20/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | Notice Only           |
| ACCOUNT NO. 5466 1600 3422 3675<br>CitiCard<br>PO Box 6077<br>Sioux Falls, SD 57117                                  | C  | Incurred: 11/15/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | Notice Only           |
| ACCOUNT NO. 223219223<br>Creditors Financial Group, LLC<br>PO Box 440290<br>Aurora, CO 80044-0290                    | C  | Incurred: 05/15/08<br>Consideration: Revolving Account<br>Collecting for Nordstrom        |            | X            | X        | 531.00                |
| ACCOUNT NO. 205199461<br>Creditors Financial Group, LLC<br>PO Box 440290<br>Aurora, CO 80044-0290                    | C  | Incurred: 06/15/08<br>Consideration: Revolving Account<br>Collecting for Nordstroms       |            | X            | X        | 383.92                |
| ACCOUNT NO. 6011-2089-0382-4905<br>Discover<br>PO Box 6103<br>Carol Stream, IL 60197-6103                            | C  | Incurred: 12/15/07<br>Consideration: Credit Card Debt                                     |            | X            | X        | 11,116.66             |
| Subtotal   |  |   |            |              |          | \$ 12,031.58          |
| Total  |  |   |            |              |          | \$                    |

Sheet no. 4 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT   |   | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|--------------|---|----------|-----------------------|
|  |  |   | UNLIQUIDATED |   |          |                       |
| ACCOUNT NO. None<br>Dr. R. F. Olmo<br>9363 Hillside Plaza<br>Omaha, NE 68114   | C  | Consideration: Personal Loan<br>Note  |              |   |          | 25,000.00             |
| ACCOUNT NO.<br>El Dorado Hotel<br>345 N Virginia Street<br>Reno, NV 89501  | C  | Consideration: Hotel Accommodations   | X            |   | X        | 2,500.00              |
| ACCOUNT NO. 6018596372943500<br>Enhanced Recovery Corporation<br>8014 Bayberry Road<br>Jacksonville, FL 32256-7412   | C  | Incurred: 06/15/08<br>Consideration: Revolving Account<br>Collecting for Old Navy         |              | X | X        | 749.14                |
| ACCOUNT NO. 5490-3538-6184-2671<br>FIA Card Services<br>1100 N. King Street<br>Wilmington, DE 19884                  | C  | Incurred: 01/15/08<br>Consideration: Credit Card Debt<br>Collecting for Bank of America   |              | X | X        | 20,178.93             |
| ACCOUNT NO. 7498-482-33-10319<br>FIA Card Services<br>1100 N. King Street<br>Wilmington, DE 19884, DE 19884          | C  | Incurred: 12/15/08<br>Consideration: Personal Loan<br>Collecting for Bank of America      |              | X | X        | 15,643.60             |
| Subtotal   |  |   |              |   |          | \$ 64,071.67          |
| Total  |  |   |              |   |          | \$                    |

Sheet no. 5 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
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**B6F (Official Form 6F) (12/07) - Cont.**

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,                         | CONTINGENT   |          |  | AMOUNT<br>OF<br>CLAIM |
|--|--|---|--------------|----------|--|-----------------------|
|  |  |   | UNLIQUIDATED | DISPUTED |  |                       |
| ACCOUNT NO. 7001-1911-3606-3857<br>Firstsource Advantage, LLC<br>PO Box 628<br>Buffalo, NY 14240-0628                | C  | Incurred: 06/20/07<br>Consideration: Revolving Account  | X            | X        |  | 4,167.70              |
| ACCOUNT NO. C499792<br>Fresno Credit Bureau<br>PO Box 942<br>Fresno, CA 93714  | C  | Incurred: 10/23/08<br>Consideration: Medical Services<br>Collecting for Radiological Association of<br>Sacramento | X            | X        |  | 510.85                |
| ACCOUNT NO. SR0446027<br>Fresno Credit Bureau<br>PO Box 942<br>Fresno, CA 93714                                      | C  | Incurred: 12/15/08<br>Consideration: Medical Services<br>Collecting for Radiological Associates of<br>Sacramento  | X            | X        |  | 39.70                 |
| ACCOUNT NO. 5491 1393 3738 4599<br>GC Services Limited Partnership<br>PO Box 2667<br>Houston, TX 77252-2667          | C  | Incurred: 03/20/08<br>Consideration: Credit Card Debt<br>Collecting for Citi AT&T Universal Card                  | X            | X        |  | 13,957.11             |
| ACCOUNT NO. 3715-072-5296-3009<br>GC Services Limited Partnership<br>PO Box 46960<br>St. Louis, MO 63146             | C  | Incurred: 05/15/08<br>Consideration: Credit Card Debt<br>Collecting for American Express                          | X            | X        |  | 4,965.20              |
| Subtotal   |  |   |              |          |  | \$ 23,640.56          |
| Total  |  |   |              |          |  | \$                    |

Sheet no. 6 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
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**B6F (Official Form 6F) (12/07) - Cont.**

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i>    | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT   |          | AMOUNT<br>OF<br>CLAIM |
|---|--|---|--------------|----------|-----------------------|
|   |  |   | UNLIQUIDATED | DISPUTED |                       |
| ACCOUNT NO. 6019-1830-0624-1020<br>GE Money Bank<br>PO Box 960061<br>Orlando, FL 32896-0061                             | C  | Incurred: 07/15/08<br>Consideration: Credit Card Debt                                     | X            | X        | 973.27                |
| ACCOUNT NO. None<br>Gina Salomon<br>3 Hazelwood Circle<br>San Rafael, CA 94901  | C  | Consideration: Personal Loan<br>Squaw Valley Property                                     |              |          | 50,000.00             |
| ACCOUNT NO. 29009281108<br>Infiniti Financial Services<br>IFS Bankruptcy Dept<br>PO Box 660366<br>Dallas, TX 75266-0366 | C  | Incurred: 2009<br>Consideration: Repossession - Deficiency                                | X            | X        | 16,221.69             |
| ACCOUNT NO. None<br>Jon Salomon<br>27 Heartwood Circle<br>San Rafael, CA 94901  | C  | Consideration: Personal Loan<br>Squaw Valley Property                                     |              |          | 75,000.00             |
| ACCOUNT NO.<br>JP Morgan Chase Legal Dept.<br>300 S. Grand Ave., 4th Flr.<br>Los Angeles, CA 90071                      | H  | Incurred: August 2004   | X            | X        | Notice Only           |
| Subtotal ▶  |  |   |              |          | \$ 142,194.96         |
| Total ▶   |  |   |              |          | \$                    |

Sheet no. 7 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
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**B6F (Official Form 6F) (12/07) - Cont.**

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,                | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|--|------------|--------------|----------|-----------------------|
|  |  |  |            |              |          |                       |
| ACCOUNT NO. 7001-1911-3606-3857<br>LDG Finanical Services, LLC<br>PO Box 1424<br>Norcross, GA 30091-1424             | C  | Incurred: 06/20/07<br>Consideration: Revolving Credit<br>Collecting for Best Buy                         | X          | X            |          | 4,167.70              |
| ACCOUNT NO. 4094-U-000338-4852<br>Legal Zoom<br>7083 Hollywood Blvd<br>Suite 180<br>Los Angeles, CA 90028            | C  | Incurred: 2008<br>Consideration: Revolving Account   | X          | X            |          | 159.00                |
| ACCOUNT NO. None<br>Lillian Gemignani<br>1121 2nd Avenue<br>Walnut Grove, CA 95690                                   | C  | Consideration: Personal Loan<br>Chico Property   |            |              |          | 200,000.00            |
| ACCOUNT NO. 5003796401<br>Macy's<br>9111 Duke Blvd.<br>Mason, OH 45040   | C  | Incurred: 05/01/08<br>Consideration: Credit Card Debt  | X          | X            |          | Notice Only           |
| ACCOUNT NO. G1346<br>NCO Financial Services<br>PO Box 15618<br>Dept. 35<br>Wilmington, DE 19850                      | C  | Incurred: 12/15/08<br>Consideration: Medical Services<br>Collecting for Timberlake Home Health<br>Supply | X          | X            |          | 125.98                |

Sheet no. 8 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

|            |               |
|------------|---------------|
| Subtotal ▶ | \$ 204,452.68 |
| Total ▶    | \$            |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i>  | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF,  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|--|--|------------|--------------|----------|-----------------------|
|   |  |  |            |              |          |                       |
| ACCOUNT NO. 371535614052005<br>NCO Financial Systems, Inc<br>PO Box 15773<br>Wilmington, DE 19850-5773                | C  | Incurred: 12/15/08<br>Consideration: Credit Card Debt<br>Collecting for American Express   | X          | X            |          | 941.11                |
| ACCOUNT NO. 00271545<br>NCO Financial Systems, Inc.<br>10540 White Rock Road<br>Suite 250<br>Rancho Cordova, CA 95670 | C  | Incurred: 12/18/08<br>Consideration: Medical Services<br>Collecting for Roseville Homecare | X          | X            |          | 492.22                |
| ACCOUNT NO. 5003796401<br>NES<br>PO Box 39308<br>Solon, OH 44139-0308   | C  | Incurred: 05/01/08<br>Consideration: Revolving Account<br>Collecting for Macy's            | X          | X            |          | 792.56                |
| ACCOUNT NO. 223219223<br>Nordstrom<br>PO Box 6566<br>Englewood, CO 80155-6566   | C  | Incurred: 05/15/08<br>Consideration: Credit Card Debt                                      | X          | X            |          | Notice Only           |
| ACCOUNT NO. 205199461<br>Nordstrom<br>PO Box 6566<br>Englewood, CO 80155-6566   | C  | Incurred: 06/15/08<br>Consideration: Credit Card Debt                                      | X          | X            |          | Notice Only           |

Sheet no. 9 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

|          |             |
|----------|-------------|
| Subtotal | \$ 2,225.89 |
| Total    | \$          |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i>              | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|---|--|---|------------|--------------|----------|-----------------------|
|   |  |   |            |              |          |                       |
| ACCOUNT NO. 5466 1600 3422 3675<br>Northland Group Inc.<br>PO Box 390905<br>Minneapolis, MN 55439                                 | C  | Incurred: 11/15/07<br>Consideration: Credit Card Debt<br>Collecting for CitiCard          | X          | X            |          | 36,048.11             |
| ACCOUNT NO. 6018596372943500<br>Old Navy<br>200 Old Navy Lane<br>Grove City, OH 43123-8605  | C  | Incurred: 06/15/08<br>Consideration: Credit Card Debt                                     | X          | X            |          | Notice Only           |
| ACCOUNT NO. 2261959<br>OM Financial<br>c/o Stuart Allan and Associates, Inc.<br>5447 E 5th Street<br>Suite 10<br>Tucson, AZ 85711 | C  | Incurred: 2008  | X          | X            |          | 10,798.51             |
| ACCOUNT NO. 9PCS9040533<br>Quest Diagnostics<br>3714 Northgate Blvd.<br>Sacramento, CA 95834                                      | C  | Incurred: 03/10/09<br>Consideration: Medical Services                                     | X          | X            |          | 60.24                 |
| ACCOUNT NO. CD47943<br>Radiological Associates<br>PO Box 160008<br>Sacramento, CA 95816   | C  | Incurred: 2/4/09<br>Consideration: Medical Services                                       | X          | X            |          | 521.62                |
| Subtotal  |  |   |            |              |          | \$ 47,428.48          |
| Total   |  |   |            |              |          | \$                    |

Sheet no. 10 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|------------|--------------|----------|-----------------------|
|  |  |   |            |              |          |                       |
| ACCOUNT NO. SR0446027<br>Radiological Associates of Sacramento<br>PO Box 160008<br>Sacramento, CA 95816-0008         | C  | Incurred: 12/15/08<br>Consideration: Medical Services                                     |            | X            | X        | Notice Only           |
| ACCOUNT NO. C499792<br>Radiological Association of Sacramento<br>PO Box 160008<br>Sacramento, CA 95816-0008          | C  | Incurred: 10/23/08<br>Consideration: Medical Services                                     |            | X            | X        | Notice Only           |
| ACCOUNT NO. 00271545<br>Roseville Homecare<br>PO Box 60000<br>San Francisco, CA 94160-0001                           | C  | Incurred: 12/18/08<br>Consideration: Medical Services                                     |            | X            | X        | Notice Only           |
| ACCOUNT NO. None<br>Scott Ramage<br>24301 Sylvan Glen Road<br>Calabasas, CA 91302                                    | C  | Consideration: Personal Loan<br>Montana Property  |            |              |          | 275,000.00            |
| ACCOUNT NO. 5049-9410-1497-5012<br>Sears<br>PO Box 183081<br>Columbus, OH 43218-3081                                 | C  | Incurred: 03/15/08<br>Consideration: Credit Card Debt                                     |            | X            | X        | 560.59                |
| Subtotal ▶   |  |   |            |              |          | \$ 275,560.59         |
| Total ▶  |  |   |            |              |          | \$                    |

Sheet no. 11 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM |
|--|--|---|------------|--------------|----------|-----------------------|
|  |  |   |            |              |          |                       |
| ACCOUNT NO. 6397<br>Sebastian Conti<br>6450 Coyle Avenue<br>Carmichael, CA 95608                                     | C  | Incurred: 01/10/08<br>Consideration: Medical Services                                     |            | X            | X        | 1,250.00              |
| ACCOUNT NO. 7575144554052<br>Shell Oil Company<br>PO Box 183018<br>Columbus, OH 43218-3018                           | C  | Incurred: 06/15/08<br>Consideration: Credit Card Debt                                     |            | X            | X        | Notice Only           |
| ACCOUNT NO.<br>Smile Gallery<br>1162 Cirby Way<br>Suite 3<br>Roseville, CA 95661                                     | C  | Incurred: 2008<br>Consideration: Line of Credit   |            | X            | X        | 29.00                 |
| ACCOUNT NO.<br>Susan L. Olmo<br>155 Fallbrook Drive<br>Verdi, NV 89439   | C  | Consideration: Personal Loan<br>Note  |            |              |          | 50,000.00             |
| ACCOUNT NO. 2103469<br>Sutter Medical Foundation<br>PO Box 255228<br>Sacramento, CA 95865-5228                       | C  | Incurred: 12-15-08<br>Consideration: Credit Card Debt                                     |            | X            | X        | 1,398.54              |
| Subtotal   |  |   |            |              |          | \$ 52,677.54          |
| Total  |  |   |            |              |          | \$                    |

Sheet no. 12 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle,  
Gemignani-Olmo Debtor

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

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

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br><i>(See instructions above.)</i> | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO SETOFF, | CONTINGENT<br>UNLIQUIDATED<br>DISPUTED |   |  | AMOUNT<br>OF<br>CLAIM |
|--|--|---|--|---|--|-----------------------|
|  |  |   |  |   |  |                       |
| ACCOUNT NO. 42689778<br>Sutter Roseville Medical Center<br>PO Box 160100<br>Sacramento, CA 95816                     | C  | Incurred: 01-09-09<br>Consideration: Medical Services                                     | X                                      | X |  | 479.88                |
| ACCOUNT NO. 42599126<br>Sutter Roseville Medical Center<br>PO Box 160100<br>Sacramento, CA 95816                     | C  | Incurred: 12-08-08<br>Consideration: Medical Services                                     | X                                      | X |  | 93.50                 |
| ACCOUNT NO. 42606566<br>Sutter Roseville Medical Center<br>PO Box 160100<br>Sacramento, CA 95816                     | C  | Incurred: 12-15-08<br>Consideration: Medical Services                                     | X                                      | X |  | 467.45                |
| ACCOUNT NO. N-44-450-30-000<br>Tahoe-Truckee Sanitation Agency<br>13720 Joerger Drive<br>Truckee, CA 96161           | C  | Incurred: 2008/2009<br>Consideration: Sanitation Service                                  | X                                      | X |  | 160.20                |
| ACCOUNT NO. None<br>Ted Efstratis<br>7255 Oak Pine Lane<br>Granite Bay, CA 95746                                     | C  | Consideration: Personal Loan<br>Wheatland Property  |  |   |  | 75,000.00             |
| Subtotal ▶   |  |   |  |   |  | \$ 76,201.03          |
| Total ▶  |  |   |  |   |  | \$                    |

Sheet no. 13 of 14 continuation sheets attached  
 to Schedule of Creditors Holding Unsecured  
 Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
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In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo  
 Debtor

Case No. \_\_\_\_\_  
 (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. |
|--|--|
| Wachovia<br>PO Box 60505<br>City of Industry, CA 91716                               | First Mortgage on Debtor's Residence   |
| Safe Federal Credit Union<br>PO Box 1057<br>North Highlands, CA 95660                | Purchase of 2001 Jeep Sport  |
| US Bank (ELOC)<br>PO Box 5227<br>Cincinnati, OH 45202-5227                           | Equity Line of Credit  |
|  |  |
|  |  |
|  |  |
|  |  |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

Case No. \_\_\_\_\_  
(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 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. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo  
 Debtor

Case \_\_\_\_\_  
 (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 Form 22A, 22B, or 22C.

|                                  |                                 |                |
|----------------------------------|---------------------------------|----------------|
| Debtor's Marital Status: Married | DEPENDENTS OF DEBTOR AND SPOUSE |                |
|                                  | RELATIONSHIP(S): Daughter, Son  | AGE(S): 12, 10 |
| <b>Employment:</b>               | DEBTOR                          | SPOUSE         |
| Occupation                       | Self Employed                   |                |
| Name of Employer                 | RF Olmo and Assoicates          |                |
| How long employed                | 19 years                        |                |
| Address of Employer              | 4120 Douglas Blvd               |                |
|                                  | Granite Bay, CA 95746           |                |

| INCOME: (Estimate of average or projected monthly income at time case filed)  | DEBTOR      | SPOUSE  |
|---|-------------|---------|
| 1. Monthly gross wages, salary, and commissions<br>(Prorate if not paid monthly.)   | \$ 0.00     | \$ 0.00 |
| 2. Estimated monthly overtime   | \$ 0.00     | \$ 0.00 |
| 3. SUBTOTAL   | \$ 0.00     | \$ 0.00 |
| 4. LESS PAYROLL DEDUCTIONS  |             |         |
| a. Payroll taxes and social security  | \$ 0.00     | \$ 0.00 |
| b. Insurance  | \$ 0.00     | \$ 0.00 |
| c. Union Dues   | \$ 0.00     | \$ 0.00 |
| d. Other (Specify: _____)   | \$ 0.00     | \$ 0.00 |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS   | \$ 0.00     | \$ 0.00 |
| 6. TOTAL NET MONTHLY TAKE HOME PAY  | \$ 0.00     | \$ 0.00 |
| 7. Regular income from operation of business or profession or farm<br>(Attach detailed statement)                           | \$ 6,600.00 | \$ 0.00 |
| 8. Income from real property  | \$ 0.00     | \$ 0.00 |
| 9. Interest and dividends   | \$ 400.00   | \$ 0.00 |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | \$ 0.00     | \$ 0.00 |
| 11. Social security or other government assistance<br>(Specify: _____)  | \$ 0.00     | \$ 0.00 |
| 12. Pension or retirement income  | \$ 0.00     | \$ 0.00 |
| 13. Other monthly income<br>(Specify: _____)  | \$ 0.00     | \$ 0.00 |
| 14. SUBTOTAL OF LINES 7 THROUGH 13  | \$ 7,000.00 | \$ 0.00 |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)  | \$ 7,000.00 | \$ 0.00 |
| 16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)  | \$ 7,000.00 |         |

(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

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In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

Case No. \_\_\_\_\_  
(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 Form 22A or 22C.

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

|   |                       |                    |
|---|-----------------------|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home)   |                       | \$ <u>1,843.41</u> |
| a. Are real estate taxes included?  | Yes <u>√</u> No _____ |                    |
| b. Is property insurance included?  | Yes <u>√</u> No _____ |                    |
| 2. Utilities: a. Electricity and heating fuel   |                       | \$ <u>500.00</u>   |
| b. Water and sewer  |                       | \$ <u>300.00</u>   |
| c. Telephone  |                       | \$ <u>600.00</u>   |
| d. Other _____  |                       | \$ <u>0.00</u>     |
| 3. Home maintenance (repairs and upkeep)  |                       | \$ <u>200.00</u>   |
| 4. Food   |                       | \$ <u>800.00</u>   |
| 5. Clothing   |                       | \$ <u>0.00</u>     |
| 6. Laundry and dry cleaning   |                       | \$ <u>0.00</u>     |
| 7. Medical and dental expenses  |                       | \$ <u>500.00</u>   |
| 8. Transportation (not including car payments)  |                       | \$ <u>500.00</u>   |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.   |                       | \$ <u>0.00</u>     |
| 10. Charitable contributions  |                       | \$ <u>0.00</u>     |
| 11. Insurance (not deducted from wages or included in home mortgage payments)   |                       |                    |
| a. Homeowner's or renter's  |                       | \$ <u>100.00</u>   |
| b. Life   |                       | \$ <u>150.00</u>   |
| c. Health   |                       | \$ <u>850.00</u>   |
| d. Auto   |                       | \$ <u>350.00</u>   |
| e. Other _____  |                       | \$ <u>0.00</u>     |
| 12. Taxes (not deducted from wages or included in home mortgage payments)   |                       |                    |
| (Specify) _____   |                       | \$ <u>0.00</u>     |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  |                       |                    |
| a. Auto   |                       | \$ <u>129.00</u>   |
| b. Other _____  |                       | \$ <u>0.00</u>     |
| c. Other _____  |                       | \$ <u>0.00</u>     |
| 14. Alimony, maintenance, and support paid to others  |                       | \$ <u>0.00</u>     |
| 15. Payments for support of additional dependents not living at your home   |                       | \$ <u>0.00</u>     |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  |                       | \$ <u>0.00</u>     |
| 17. Other _____   |                       | \$ <u>0.00</u>     |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data) |                       | \$ <u>6,822.41</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:                                |                       |                    |
| <u>None</u>   |                       |                    |
| 20. STATEMENT OF MONTHLY NET INCOME   |                       |                    |
| a. Average monthly income from Line 15 of Schedule I  |                       | \$ <u>7,000.00</u> |
| b. Average monthly expenses from Line 18 above  |                       | \$ <u>6,822.41</u> |
| c. Monthly net income (a. minus b.)   |                       | \$ <u>177.59</u>   |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo  
Debtor

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

Chapter 11

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

**AMOUNTS SCHEDULED**

| NAME OF SCHEDULE  | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS        | LIABILITIES     | OTHER       |
|---|-------------------|---------------|---------------|-----------------|-------------|
| A - Real Property   | YES               | 1             | \$ 550,000.00 |                 |             |
| B - Personal Property   | YES               | 4             | \$ 24,900.00  |                 |             |
| C - Property Claimed as exempt  | YES               | 1             |               |                 |             |
| D - Creditors Holding Secured Claims  | YES               | 1             |               | \$ 679,100.00   |             |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | YES               | 2             |               | \$ 0.00         |             |
| F - Creditors Holding Unsecured Nonpriority Claims                              | YES               | 15            |               | \$ 1,073,218.15 |             |
| G - Executory Contracts and Unexpired Leases                                    | YES               | 1             |               |                 |             |
| H - Codebtors   | YES               | 1             |               |                 |             |
| I - Current Income of Individual Debtor(s)                                      | YES               | 1             |               |                 | \$ 7,000.00 |
| J - Current Expenditures of Individual Debtors(s)                               | YES               | 1             |               |                 | \$ 6,822.41 |
| <b>TOTAL</b>  |                   | 28            | \$ 574,900.00 | \$ 1,752,318.15 |             |

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor

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

Chapter 11

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount  |
|---|---------|
| Domestic Support Obligations (from Schedule E)  | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ 0.00 |
| 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   | \$ 0.00 |

**State the Following:**

|   |             |
|---|-------------|
| Average Income (from Schedule I, Line 16)   | \$ 7,000.00 |
| Average Expenses (from Schedule J, Line 18)   | \$ 6,822.41 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 ) | \$ 6,400.00 |

**State the Following:**

|  |         |                 |
|--|---------|-----------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |         | \$ 129,100.00   |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$ 0.00 |                 |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$ 0.00         |
| 4. Total from Schedule F   |         | \$ 1,073,218.15 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |         | \$ 1,202,318.15 |

Raymond Francis Olmo, Jr. & Yvette Richelle  
In re Gemignani-Olmo  
Debtor

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

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 16, 2009

Signature: /s/ Raymond Francis Olmo, Jr.  
Debtor:

Date September 16, 2009

Signature: /s/ Yvette Richelle Gemignani-Olmo  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 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 by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
\_\_\_\_\_

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

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 signed 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.*

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

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership ] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

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.]*

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

UNITED STATES BANKRUPTCY COURT
Eastern District of California

Raymond Francis Olmo, Jr. & Yvette Richelle
Gemignani-Olmo

In Re \_\_\_\_\_

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

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Table with 3 columns: Year, AMOUNT, SOURCE. Rows include 2009(db) 30,000.00 Commissions, 2008(db) 70,000.00 Commissions, 2007(db) -192,941.00 Net Income Losses, 2009(jdb) 3,000.00 Commissions, 2008(jdb) 0.00, 2007(jdb) 0.00

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

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

---

**3. Payments to creditors**

None



*Complete a. or b., as appropriate, and c.*

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

| NAME AND ADDRESS OF CREDITOR                           | DATES OF PAYMENTS       | AMOUNT PAID | AMOUNT STILL OWING |
|--|-------------------------|-------------|--------------------|
| Wachovia<br>PO Box 60505<br>City of Industry, CA 91716 | June, July, August 2009 | 5,500.00    | 551,600.00         |

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None



*b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. 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.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---|-------------------|-------------|--------------------|
|---|-------------------|-------------|--------------------|

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---|-------------------|-------------|--------------------|
|---|-------------------|-------------|--------------------|

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

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER                                      | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION   | STATUS OR DISPOSITION |
|--|----------------------|--|-----------------------|
| Chase Bank USA, N.A. vs. Yvette R. Gemigniani<br>Case No. MCV-004844 | Collection           | Superior Court of California<br>Santucci Justice Center<br>10820 Justice Center Drive<br>Roseville, CA 95678 | Pending               |
| American Express vs. Rayond Olmo<br>Case No. MCV-0040736             | Collection           | Superior Court of California<br>Santucci Justice Center<br>10820 Justice Center Drive<br>Roseville, CA 95678 | Pending               |

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|--|-----------------|-----------------------------------|
|  | March 2009      | Secondary Home value \$655,000.00 |

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**5. Repossessions, foreclosures and returns**

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER   | DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY      |
|--|---|--|
| Infiniti Financial Services<br>IFS Bankruptcy Dept<br>PO Box 660366<br>Dallas, TX 75266-0366 | January 2009  | 2006 Infiniti FX45 -<br>Leased 30K     |
| Aurora Bank<br>Truckee, CA   | February 2009   | Secondary Home - Cabin<br>\$655,000.00 |

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**6. Assignments and Receiverships**

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|--|---------------|-----------------------------------|
|-------------------------------|--|---------------|-----------------------------------|

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**7. Gifts**

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|-------------------------------|
|--|--------------------------------|--------------|-------------------------------|

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**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|---|--------------|
|-----------------------------------|---|--------------|

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**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE   | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| Illyssa I. Fogel<br>LAW OFFICES OF ILLYSSA I.<br>FOGEL<br>PO BOX 437<br>25 N HWY 95 S<br>MC DERMITT, NV 89421 | March 2009  | \$6,000.00   |



**10. Other transfers**

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY<br>TRANSFERRED AND<br>VALUE RECEIVED |
|---|------|--|
|---|------|--|

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR<br>DESCRIPTION AND<br>VALUE OF PROPERTY OR<br>DEBTOR'S INTEREST IN PROPERTY |
|-------------------------------|---------------------------|--|
|-------------------------------|---------------------------|--|

**11. Closed financial accounts**

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND<br>ADDRESS OF<br>INSTITUTION | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND<br>DATE OF SALE<br>OR CLOSING |
|---------------------------------------|--|--|
|---------------------------------------|--|--|

Putnum Roth IRA

Closing Balance: 2,000.00

**12. Safe deposit boxes**

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND<br>ADDRESS OF BANK<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF<br>THOSE WITH ACCESS TO BOX<br>OR DEPOSITORY | DESCRIPTION OF<br>CONTENTS | DATE OF<br>TRANSFER OR<br>SURRENDER, IF ANY |
|--|---|----------------------------|---|
|--|---|----------------------------|---|

Granite Community Bank  
4100 Douglas Blvd  
Granite Bay, CA  
95746-5964

Raymond and Yvette Olmo  
1828 Poppy Field Drive  
Roseville, CA 95661

Documents

March 2009

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**13. Setoffs**

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE<br>OF<br>SETOFF | AMOUNT<br>OF<br>SETOFF |
|------------------------------|----------------------|------------------------|
|------------------------------|----------------------|------------------------|

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**14. Property held for another person**

None

List all property owned by another person that the debtor holds or controls.

| NAME AND<br>ADDRESS OF OWNER | DESCRIPTION AND<br>VALUE OF PROPERTY | LOCATION OF PROPERTY |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

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**15. Prior address of debtor**

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

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**16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Yvette  
Gemignani-Olmo

**17. Environmental Sites**

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

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

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

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

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

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

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, 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 the 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 the 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 the six years immediately preceding the commencement of this case.

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

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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.

None



NAME

ADDRESS

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

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

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

None



a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None



b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

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

| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|
|------------------|-------------|

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**20. Inventories**

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

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY<br>(Specify cost, market or other basis) |
|-------------------|----------------------|---|
|-------------------|----------------------|---|

---

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

| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS |
|-------------------|--|
|-------------------|--|

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**21. Current Partners, Officers, Directors and Shareholders**

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

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

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

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE OF STOCK OWNERSHIP |
|------------------|-------|--|
|------------------|-------|--|

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**22. Former partners, officers, directors and shareholders**

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

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

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

NAME AND ADDRESS TITLE DATE OF TERMINATION

**23. Withdrawals from a partnership or distribution by a corporation**

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

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

**24. Tax Consolidation Group**

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

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds**

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

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

*[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 September 16, 2009 Signature of Debtor /s/ Raymond Francis Olmo, Jr.  
RAYMOND FRANCIS OLMO, JR.

Date September 16, 2009 Signature of Joint Debtor /s/ Yvette Richelle Gemignani-Olmo  
YVETTE RICHELLE GEMIGNANI-OLMO

0 continuation sheets 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**

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

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 required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 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.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110(c).)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
\_\_\_\_\_  
Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer Date

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 signed 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. 18 U.S.C. §156.***

UNITED STATES BANKRUPTCY COURT

Eastern District of California

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

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

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

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

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

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

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

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

**Chapter 7: Liquidation (\$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.



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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

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

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

**Certificate of [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:

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

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.)

**Certificate of the Debtor**

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

Raymond Francis Olmo, Jr. & Yvette Richelle Gemignani-Olmo  
Printed Name(s) of Debtor(s)

Case No. (if known)

X/s/ Raymond Francis Olmo, Jr. September 16, 2009  
Signature of Debtor Date

X/s/ Yvette Richelle Gemignani-Olmo September 16, 2009  
Signature of Joint Debtor (if any) Date

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Academy Collection Services, Inc.  
10965 Decatur Road  
Philadelphia, PA 19154

AIG  
P.O. Box 54770  
Los Angeles, CA 90054-0770

Alliance One  
PO Box 21882  
Eagan, MN 55121-0882

Alliance One  
PO Box 3107  
Southeastern, PA 19398-3107

Alliance One  
PO Box 3107  
Southeastern, PA 19398-3107

American Express  
PO Box 0001  
Los Angeles, CA 90096-000

American Express  
PO Box 0001  
Los Angeles, CA 90096-0001

American Express  
PO Box 0001  
Los Angeles, CA 90096-0001

Bank of America  
PO Box 851001  
Dallas, TX 75285-1001

Best Buy  
PO Box 60148  
City of Industry, CA 91716-0148

Brachfeld Associates  
20300 S. Vermont Ave  
Suite 120  
Torrance, CA 90502

Capital One  
PO Box 60599  
City of Industry, CA 91716-0599

Chase  
PO Box 94014  
Palatine, IL 60094-4014

Chase  
PO Box 94014  
Palatine, IL 60094-4014

Chase  
PO Box 94014  
Palatine, IL 60094-4014

Chase  
PO Box 94014  
Palatine, IL 60094-4014

Chevron  
PO Box 530950  
Atlanta, GA 30353-0950

Citi AT&T Universal Card  
PO Box 6940  
The Lakes, NV 88901-6940

Citibank  
PO Box 6077  
Sioux Falls, SD 57117

Citibank/Expo  
PO Box 653095  
Dallas, TX 75265

CitiCard  
PO Box 6077  
Sioux Falls, SD 57117

Creditors Financial Group, LLC  
PO Box 440290  
Aurora, CO 80044-0290

Creditors Financial Group, LLC  
PO Box 440290  
Aurora, CO 80044-0290

Discover  
PO Box 6103  
Carol Stream, IL 60197-6103

Dr. R. F. Olmo  
9363 Hillside Plaza  
Omaha, NE 68114

El Dorado Hotel  
345 N Virginia Street  
Reno, NV 89501

Enhanced Recovery Corporation  
8014 Bayberry Road  
Jacksonville, FL 32256-7412

FIA Card Services  
1100 N. King Street  
Wilmington, DE 19884

FIA Card Services  
1100 N. King Street  
Wilmington, DE 19884, DE 19884

Firstsource Advantage, LLC  
PO Box 628  
Buffalo, NY 14240-0628

Fresno Credit Bureau  
PO Box 942  
Fresno, CA 93714

Fresno Credit Bureau  
PO Box 942  
Fresno, CA 93714

GC Services Limited Partnership  
PO Box 2667  
Houston, TX 77252-2667

GC Services Limited Partnership  
PO Box 46960  
St. Louis, MO 63146

GE Money Bank  
PO Box 960061  
Orlando, FL 32896-0061

Gina Salomon  
3 Hazelwood Circle  
San Rafael, CA 94901

Infiniti Financial Services  
IFS Bankruptcy Dept  
PO Box 660366  
Dallas, TX 75266-0366

Jon Salomon  
27 Heartwood Circle  
San Rafael, CA 94901

JP Morgan Chase Legal Dept.  
300 S. Grand Ave., 4th Flr.  
Los Angeles, CA 90071

LDG Financial Services, LLC  
PO Box 1424  
Norcross, GA 30091-1424

Legal Zoom  
7083 Hollywood Blvd  
Suite 180  
Los Angeles, CA 90028

Lillian Gemignani  
1121 2nd Avenue  
Walnut Grove, CA 95690

Macy's  
9111 Duke Blvd.  
Mason, OH 45040

NCO Financial Services  
PO Box 15618  
Dept. 35  
Wilmington, DE 19850

NCO Financial Systems, Inc  
PO Box 15773  
Wilmington, DE 19850-5773

NCO Financial Systems, Inc.  
10540 White Rock Road  
Suite 250  
Rancho Cordova, CA 95670

NES  
PO Box 39308  
Solon, OH 44139-0308

Nordstrom  
PO Box 6566  
Englewood, CO 80155-6566

Nordstrom  
PO Box 6566  
Englewood, CO 80155-6566

Northland Group Inc.  
PO Box 390905  
Minneapolis, MN 55439

Old Navy  
200 Old Navy Lane  
Grove City, OH 43123-8605

OM Financial  
c/o Stuart Allan and Associates, Inc.  
5447 E 5th Street  
Suite 10  
Tucson, AZ 85711

Quest Diagnostics  
3714 Northgate Blvd.  
Sacramento, CA 95834

Radiological Associates  
PO Box 160008  
Sacramento, CA 95816

Radiological Associates of Sacramento  
PO Box 160008  
Sacramento, CA 95816-0008

Radiological Association of Sacramento  
PO Box 160008  
Sacramento, CA 95816-0008

Roseville Homecare  
PO Box 60000  
San Francisco, CA 94160-0001

Safe Federal Credit Union  
PO Box 1057  
North Highlands, CA 95660

Safe Federal Credit Union  
PO Box 1057  
North Highlands, CA 95660

Scott Ramage  
24301 Sylvan Glen Road  
Calabasas, CA 91302

Sears  
PO Box 183081  
Columbus, OH 43218-3081

Sebastian Conti  
6450 Coyle Avenue  
Carmichael, CA 95608

Shell Oil Company  
PO Box 183018  
Columbus, OH 43218-3018

Smile Gallery  
1162 Cirby Way  
Suite 3  
Roseville, CA 95661

Susan L. Olmo  
155 Fallbrook Drive  
Verdi, NV 89439

Sutter Medical Foundation  
PO Box 255228  
Sacramento, CA 95865-5228

Sutter Roseville Medical Center  
PO Box 160100  
Sacramento, CA 95816

Sutter Roseville Medical Center  
PO Box 160100  
Sacramento, CA 95816

Sutter Roseville Medical Center  
PO Box 160100  
Sacramento, CA 95816

Tahoe-Truckee Sanitation Agency  
13720 Joerger Drive  
Truckee, CA 96161



Ted Efstratis  
7255 Oak Pine Lane  
Granite Bay, CA 95746

Timberlake Home Health Supply  
8322 Ferguson Ave  
Sacramento, CA 95828

Truckee Donner PUD  
PO Box 309  
Truckee, CA 96160

United Consumer Financial Services  
PO Box 856290  
Louisville, KY 40285-6290

US Bank  
PO Box 790084  
St. Louis, MO 63179-0084

US Bank (ELOC)  
PO Box 5227  
Cincinnati, OH 45202-5227

US Bank (ELOC)  
PO Box 5227  
Cincinnati, OH 45202-5227

Wachovia  
PO Box 60505  
City of Industry, CA 91716

Wachovia  
PO Box 60505  
City of Industry, CA 91716

**UNITED STATES BANKRUPTCY COURT  
Eastern District of California**

Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo

In re \_\_\_\_\_,  
Debtor

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

Chapter 11

**VERIFICATION OF LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 8 pages, is true, correct and complete to the best of my knowledge.

Date September 16, 2009

Signature  
of Debtor

/s/ Raymond Francis Olmo, Jr.  
RAYMOND FRANCIS OLMO, JR.

Date September 16, 2009

Signature  
of Joint Debtor

/s/ Yvette Richelle Gemignani-Olmo  
YVETTE RICHELLE GEMIGNANI-OLMO

# United States Bankruptcy Court Eastern District of California

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo

Case No. \_\_\_\_\_  
Chapter 11

Debtor(s)

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

|   |                    |
|---|--------------------|
| For legal services, I have agreed to accept .....           | \$ <u>6,000.00</u> |
| Prior to the filing of this statement I have received ..... | \$ <u>6,000.00</u> |
| Balance Due .....   | \$ <u>0.00</u>     |

2. The source of compensation paid to me was:

Debtor       Other (specify)

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

Debtor       Other (specify)

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 other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

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

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

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

#### CERTIFICATION

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

September 16, 2009

*Date*

/s/ Illyssa I. Fogel

*Signature of Attorney*

LAW OFFICE OF ILLYSSA I. FOGEL

*Name of law firm*

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

In re Raymond Francis Olmo, Jr. & Yvette Richelle  
Gemignani-Olmo Debtor(s)

Case Number: \_\_\_\_\_  
 (If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

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

| <b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b> |  |   |                             |                |                                 |                                 |
|--|--|---|-----------------------------|----------------|---------------------------------|---------------------------------|
| 1  | <p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p> |   |                             |                |                                 |                                 |
|  | <p>All figures must reflect average monthly income received from all sources, derived during the the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you divide the six-month total by six, and enter the result on the appropriate line.</p>  |   |                             |                | <b>Column A Debtor's Income</b> | <b>Column B Spouse's Income</b> |
| 2  | <b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>  |   |                             | \$ 0.00        | \$ 0.00                         |                                 |
| 3  | <p><b>Net income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference on Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero</p>   |   |                             |                |                                 |                                 |
|  | a.   | Gross receipts  | \$ 0.00                     |                |                                 |                                 |
|  | b.   | Ordinary and necessary business expenses  | \$ 0.00                     |                |                                 |                                 |
|  | c.   | Business Income   | Subtract Line b from Line a | \$ 6,000.00    | \$ 0.00                         |                                 |
| 4  | <p><b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero.</p>  |   |                             |                |                                 |                                 |
|  | a.   | Gross receipts  | \$ 0.00                     |                |                                 |                                 |
|  | b.   | Ordinary and necessary operating expenses                                       | \$ 0.00                     |                |                                 |                                 |
|  | c.   | Business Income   | Subtract Line b from Line a | \$ 0.00        | \$ 0.00                         |                                 |
| 5  | <b>Interest, dividends and royalties.</b>  |   |                             | \$ 400.00      | \$ 0.00                         |                                 |
| 6  | <b>Pension and retirement income.</b>  |   |                             | \$ 0.00        | \$ 0.00                         |                                 |
| 7  | <p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the the debtor's spouse if Column B is completed.</p>   |   |                             | \$ 0.00        | \$ 0.00                         |                                 |
| 8  | <p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p>  |   |                             |                |                                 |                                 |
|  |  | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ 0.00              | Spouse \$ 0.00 | \$ 0.00                         | \$ 0.00                         |

|                           |   |  |             |         |
|---------------------------|---|--|-------------|---------|
| 9                         | <b>Income from all other sources.</b> If necessary, list additional sources on a separate page. 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. Specify source and amount. |  |             |         |
|                           | a.  |  | \$ 0.00     |         |
|                           | b.  |  | \$ 0.00     |         |
| Total and enter on Line 9 |   |  | \$ 0.00     | \$ 0.00 |
| 10                        | <b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).  |  | \$ 6,400.00 | \$ 0.00 |
| 11                        | <b>Total Current Monthly.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.   |  | \$ 6,400.00 |         |

**Part VIII: VERIFICATION**

|    |  |   |                        |
|----|--|---|------------------------|
| 12 | I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i> |   |                        |
|    | Date: September 16, 2009   | Signature: /s/ Raymond Francis Olmo, Jr.      | (Debtor)               |
|    | Date: September 16, 2009   | Signature: /s/ Yvette Richelle Gemignani-Olmo | (Joint Debtor, if any) |