

# United States Bankruptcy Court Eastern District of California

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>lyasere, William O</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>lyasere, Blessing A</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA William Osarenkho lyasere</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Blessing Adesuwa lyasere</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-4666</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-3438</b>
Street Address of Debtor (No. and Street, City, and State): <b>9504 Nordman Way          Elk Grove, CA</b> <div style="text-align: right;">ZIP Code <b>95624</b></div>	Street Address of Joint Debtor (No. and Street, City, and State): <b>9504 Nordman Way          Elk Grove, CA</b> <div style="text-align: right;">ZIP Code <b>95624</b></div>
County of Residence or of the Principal Place of Business: <b>Sacramento</b>	County of Residence or of the Principal Place of Business: <b>Sacramento</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>

Location of Principal Assets of Business Debtor  
 (if different from street address above):

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

<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information \*\*\* Mark A. Wolff 175570 \*\*\***

☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid,  
 there will be no funds available for distribution to unsecured creditors.

**Estimated Number of Creditors**

<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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**Estimated Assets**

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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**Estimated Liabilities**

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY

**2010-22089**


**FILED**

**January 29, 2010**

**12:06 PM**

**RELIEF ORDERED**

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



0002382427

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

Name of Debtor(s):

**Iyasere, William O****Iyasere, Blessing A****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

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).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

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

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

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

If this is a joint petition:

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

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

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

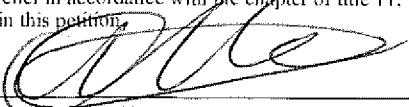
Name of Debtor(s):

**Iyasere, William O****Iyasere, Blessing A****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   
Signature of Debtor **William O Iyasere**

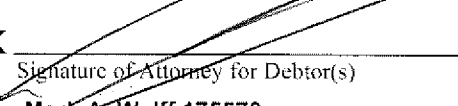
X  
Signature of Joint Debtor **Blessing A Iyasere**

Telephone Number (If not represented by attorney)

**January 29, 2010**

Date

**Signature of Attorney\***

X   
Signature of Attorney for Debtor(s)

**Mark A. Wolff 175570**

Printed Name of Attorney for Debtor(s)

**Wolff & Wolff**

Firm Name

**8861 Williamson Drive, Suite 30  
Elk Grove, CA 95624**

Address

Email: [attorneys@wolffandwolff.com](mailto:attorneys@wolffandwolff.com)**916 714-5050 Fax: 916-714-5054**

Telephone Number

**January 29, 2010**

Date

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

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

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

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

X  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

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

(Check only one box.)

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

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

X  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

Social-Security number (If the 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

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**

In re William O Iyasere  
Blessing A Iyasere

Debtor(s)

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

Chapter 11

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

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

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

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

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

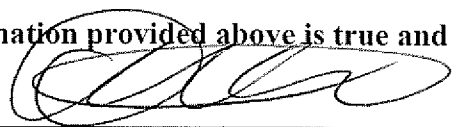
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: \_\_\_\_\_

  
William O Iyasere

Date: January 29, 2010

Certificate Number: 01267-CAE-CC-009704078

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on January 26, 2010, at 2:40 o'clock AM CST,

William Iyasere received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 26, 2010

By /s/Marilyn Smith

Name Marilyn Smith

Title Phone Counselor

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

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

In re William O Iyasere  
Blessing A Iyasere

Debtor(s)

Case No.  
 Chapter

11

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

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

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

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

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

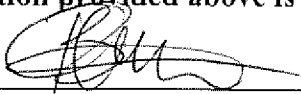
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: \_\_\_\_\_

  
Blessing A Iyasere

Date: January 29, 2010



Certificate Number: 01267-CAE-CC-009704079

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on January 26, 2010, at 2:40 o'clock AM CST,

Blessing Iyasere received from

Money Management International, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 26, 2010

By /s/Marilyn Smith

Name Marilyn Smith

Title Phone Counselor

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

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

In re William O Iyasere  
Blessing A Iyasere

Debtor(s)

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

Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor 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:

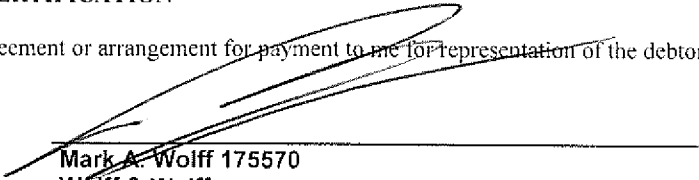
For legal services, I have agreed to accept _____	\$	<u>25,000.00</u>
Prior to the filing of this statement I have received _____	\$	<u>25,000.00</u>
Balance Due _____	\$	<u>0.00</u>

2. \$ 0.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:  
☒ Debtor      ☐ Other (specify): \_\_\_\_\_
4. The source of compensation to be paid to me is:  
☒ Debtor      ☐ Other (specify): \_\_\_\_\_
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

**CERTIFICATION**

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

Dated: January 29, 2010

  
Mark A. Wolff 175570  
Wolff & Wolff  
8861 Williamson Drive, Suite 30  
Elk Grove, CA 95624  
916 714-5050 Fax: 916-714-5054  
attorneys@wolffandwolff.com

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

In re **William O Iyasere**  
**Blessing A Iyasere**

Debtor(s)

Case No.

Chapter **11**

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

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	Rental 8364 Trimmer Way Sacramento, CA 95828		195,916.00 (85,000.00 secured) (129,746.00 senior lien)
Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410	Debtors' Residence Location: 9504 Nordman Way, Elk Grove CA		145,335.00 (400,000.00 secured) (534,128.00 senior lien)
Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410	Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410	Rental 8364 Trimmer Way Sacramento, CA 95828		129,746.00  (85,000.00 secured)
Chase Po Box 1093 Northridge, CA 91328	Chase Po Box 1093 Northridge, CA 91328	Rental 8780 Heathermist Way Elk Grove CA 95624		326,538.00  (120,000.00 secured)
Chase 800 Brooksedge Blv Westerville, OH 43081	Chase 800 Brooksedge Blv Westerville, OH 43081	CreditCard		9,133.93
Chase Home Finance LLC P.O. Box 509011 San Diego, CA 92150-9011	Chase Home Finance LLC P.O. Box 509011 San Diego, CA 92150-9011	Rental 9520 Stone Spring Dr Elk Grove CA 95624		61,325.97 (300,000.00 secured) (500,000.00 senior lien)
Citi Pob 6241 Sioux Falls, SD 57117	Citi Pob 6241 Sioux Falls, SD 57117	CreditCard		4,965.00
Citi Pob 6241 Sioux Falls, SD 57117	Citi Pob 6241 Sioux Falls, SD 57117	CreditCard		3,887.00
City of Sacramento PO Box 1948 Sacramento, CA 95812-1948	City of Sacramento PO Box 1948 Sacramento, CA 95812-1948	Dixieanne Apts Damages & Atty fees		38,038.57

In re **William O Iyasere**  
**Blessing A Iyasere**

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

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

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Discover Fin Svcs Llc Pob 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Pob 15316 Wilmington, DE 19850	CreditCard		4,202.00
Emerge Po Box 105555 Atlanta, GA 30348	Emerge Po Box 105555 Atlanta, GA 30348	CreditCard		3,041.00
Golden 1 Credit Union Attn: Collections Po Box 15966 Sacramento, CA 95852	Golden 1 Credit Union Attn: Collections Po Box 15966 Sacramento, CA 95852	Rental 8780 Heathermist Way Elk Grove CA 95624		29,721.00 (120,000.00 secured) (326,538.00 senior lien)
Northern California Incredible Security 6830 Antelope Rd Ste C Citrus Heights, CA 95621	Northern California Incredible Security 6830 Antelope Rd Ste C Citrus Heights, CA 95621			2,000.00
Rajinder Sharma Arun Mohindra Fidelity National Title Company 30750 Prospect Park Dr, Ste 100 Rancho Cordova, CA 95670	Rajinder Sharma Arun Mohindra Fidelity National Title Company Rancho Cordova, CA 95670	733 Dixieanne Avenue Apartment complex - 30 units		1,708,440.00 (850,000.00 secured)
Sacramento County Tax Collect* Dave Irish, Tax Collector 700 H Street, Room 1710 Sacramento, CA 95814	Sacramento County Tax Collect* Dave Irish, Tax Collector 700 H Street, Room 1710 Sacramento, CA 95814	733 Dixieanne Avenue Apartment complex - 30 units		37,200.00 (850,000.00 secured) (1,708,440.00 senior lien)
Unvl/citi Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	Unvl/citi Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195	CreditCard		5,846.00
Wachovia Mortgage Corp Customer Service PO Box 900001 Raleigh, NC 27675-9001	Wachovia Mortgage Corp Customer Service PO Box 900001 Raleigh, NC 27675-9001	Rental 9520 Stone Spring Dr Elk Grove CA 95624		500,000.00 (300,000.00 secured)
Wolff & Wolff 8861 Williamson Drive, Suite 30 Elk Grove, CA 95624	Wolff & Wolff 8861 Williamson Drive, Suite 30 Elk Grove, CA 95624			3,500.00
World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251	World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251	ConventionalRealEstateMortgage		521,530.00 (0.00 secured)
World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251	World Savings & Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251	Debtors' Residence Location: 9504 Nordman Way, Elk Grove CA		534,128.00 (400,000.00 secured)

In re **William O Iyasere**  
**Blessing A Iyasere**

Debtor(s)

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

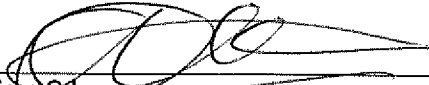
**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

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

We, **William O Iyasere** and **Blessing A Iyasere**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

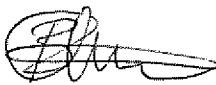
Date **January 29, 2010**

Signature

  
**William O Iyasere**  
Debtor

Date **January 29, 2010**

Signature

  
**Blessing A Iyasere**  
Joint Debtor

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

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

In re **William O Iyasere,**  
**Blessing A Iyasere**

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

Debtors

Chapter 11

**SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,755,000.00		
B - Personal Property	Yes	4	42,066.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		4,189,879.97	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		81,397.92	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			14,850.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			20,584.00
Total Number of Sheets of ALL Schedules		20			
Total Assets			1,797,066.00		
Total Liabilities				4,271,277.89	

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

In re **William O Iyasere,**  
**Blessing A Iyasere**

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

Debtors

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

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

**SCHEDULE A - REAL PROPERTY**

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

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

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Debtors' Residence</b> Location: 9504 Nordman Way, Elk Grove CA	Joint tenant	C	400,000.00	679,463.00
Rental 8364 Trimmer Way Sacramento, CA 95828	Joint tenant	C	85,000.00	325,662.00
Rental 8780 Heathermist Way Elk Grove CA 95624	Joint tenant	C	120,000.00	356,259.00
Rental 9520 Stone Spring Dr Elk Grove CA 95624	Joint tenant	C	300,000.00	561,325.97
733 Dixieanne Avenue Apartment complex - 30 units		C	850,000.00	1,745,640.00

Sub-Total > **1,755,000.00** (Total of this page)

Total > **1,755,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property



In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Cash in bank</b> <b>B of A Ck # 0523811638</b> <b>US Bank Ck # 153400625387</b> <b>Golden 1 CU Ck</b> <b>Chase Ck # 0687235465</b> <b>Wachovia CK # 1010241961476 Sav. #</b> <b>3000143916391</b>	<b>C</b>	<b>10,500.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>See attached list</b>	<b>C</b>	<b>5,455.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Clothing</b>	<b>C</b>	<b>1,000.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	<b>C</b>	<b>500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **17,455.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Estimated tax refunds 2007, 2008.</b>	<b>C</b>	<b>6,911.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and nonecontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Possible workers compensation action - Blessing is in process of obtaining workers compensation to obtain retraining</b>	<b>C</b>	<b>10,000.00</b>

Sub-Total > **16,911.00**  
(Total of this page)

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

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Possible action against SAC Dixie Properties LLC related to purchase of DixieAnn apartment complex - Basis of action is failure to disclose	C	0.00
		Anticipated Insurance proceeds from fire at DixieAnn Apartment Complex - Claim is in process; Debtor has received \$20,000.00 which was paid to Chase; Debtor intends to use remaining proceeds to repair units - anticipated recovery is \$30,000.00 - \$50,000.00 but actual recover is unknown	C	0.00
		Past due rent from former tennants who have been evicted - Estimated total receivable is \$30,000.00 - collectability of receivables is doubtful	C	0.00
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.		2002 Lexis LX 4 dr, 98K miles fair cond	-	6,000.00
		1990 Toyota 400 LX 4 dr, 8 cyl. Not running 286,733 miles.	C	700.00
		1993 Mercedes 400 SEL 4dr, 8cyl, 220K miles fair cond.	C	1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

Sub-Total > **7,700.00**  
(Total of this page)

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

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>42,066.00</b>

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

(Report also on Summary of Schedules)

Date:

Debtors' Name(s):

BLESSING IYASERE  
WILLIAM IYASERE

## ITEMIZATION OF HOUSEHOLD GOODS

Please list:

1. All items that you have in and around your home.
2. The total value of the items listed (Use the amount you would get if you sold the items at a garage sale, pawn shop, or through the newspaper).
3. Identify any collateral in which you have given any creditor a security interest, or put up as collateral for a loan, or which is secured based on the purchase contract or store credit card. If you are unsure, list who you think may have a security interest and we can discuss this further.

PROPERTY	#	TOTAL VALUE	LIENHOLDER	PROPERTY	#	TOTAL VALUE	LIENHOLDER
<b>BEDROOMS</b>				<b>LIVING/FAMILY ROOMS</b>			
Cribs	( )	\$ 40	( )	Sofas	( )	150	( )
Twin	( )	\$	( )	Love seats	( )	150	( )
Double	( )	\$	( )	Armchairs	( )	50	( )
Queen	( )	\$ 200	( )	Rockers	( )	0	( )
King	( )	\$ 500	( )	Recliners	( )	0	( )
Other	( )	\$	( )	Other chairs	( )	0	( )
Dressers	( )	\$ 50	( )	Coffee tables	( )		( )
Night stand	( )	\$ 50	( )	corner tables	( )		( )
TV's	( )	\$ 500	( )	End tables	( )	40	( )
Lamps	( )	\$ 10	( )	Other tables	( )		( )
Bedding	( )	\$ 50	( )	Lamps	( )		( )
Towels, linens, etc.	( )	\$	( )	Answering machine	( )	10	( )
				Telephones	( )	5	( )
<b>KITCHEN/ DINING ROOM</b>				VCR's	( )	10	( )
Tables	( )	\$ 100	( )	TV's	( )	500	( )
Chairs	( )	\$ 100	( )	Stereo equipment	( )	30	( )
Bar stools	( )	\$	( )	Entertainment center	( )	500	( )
Stove	( )	\$ 50	( )				
Dishwasher	( )	\$ 25	( )	<b>OFFICE/DEN</b>			
Refrigerator	( )	\$ 200	( )	Desks	( )	25	( )
Microwave	( )	\$ 15	( )	Chairs	( )	10	( )
Freezer	( )	\$ 100	( )	Tables	( )	10	( )
Sm. Appliances	( )	\$ 1000	( )	Books	( )	50	( )
Tableware	( )	\$ 30	( )	filing cabinet	( )	25	( )
Pots & pans	( )	\$	( )	Phone/fax	( )		( )
Food	( )	\$ 100	( )	computer equipment	( )	500	( )
				Card table/chairs	( )	0	( )
<b>LAUNDRY</b>					( )		( )
Vacuum	( )	\$ 25	( )		( )		( )
Washer	( )	\$ 25	( )	<b>PATIO/GARAGE/ STORAGE SHED</b>			
Dryer	( )	\$ 200	( )	Tables/benches	( )	0	( )
				chairs	( )	0	( )
<b>OTHER</b>				Spa/whirlpool	( )	0	( )
Sewing machine	( )	\$ 0	( )	Lawnmower	( )	0	( )
Sports equipment	( )	\$ 0	( )	Hand tools	( )	0	( )
Artwork	( )	\$ 0	( )	Garden tools	( )	0	( )
Wall hangings	( )	\$ 0	( )	Power tools	( )	0	( )
Collectibles	( )	\$ 0	( )		( )		( )
Books	( )	\$ 0	( )		( )		( )
	( )	\$	( )		( )		( )
	( )	\$	( )		( )		( )

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
Cash in bank B of A Ck # 0523811638 US Bank Ck # 153400625387 Golden 1 CU Ck Chase Ck # 0687235465 Wachovia CK # 1010241961476 Sav. # 3000143916391	C.C.P. § 703.140(b)(5)	10,500.00	10,500.00
<b><u>Household Goods and Furnishings</u></b>			
See attached list	C.C.P. § 704.020	5,455.00	5,455.00
<b><u>Wearing Apparel</u></b>			
Clothing	C.C.P. § 703.140(b)(3)	1,000.00	1,000.00
<b><u>Furs and Jewelry</u></b>			
Jewelry	C.C.P. § 703.140(b)(4)	500.00	500.00
<b><u>Other Liquidated Debts Owed Debtor Including Tax Refund</u></b>			
Estimated tax refunds 2007, 2008.	C.C.P. § 703.140(b)(5)	6,911.00	6,911.00
<b><u>Other Contingent and Unliquidated Claims of Every Nature</u></b>			
Possible workers compensation action - Blessing is in process of obtaining workers compensation to obtain retraining	C.C.P. § 703.140(b)(10)(C)	20,000.00	10,000.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2002 Lexus LX 4 dr, 98K miles fair cond	C.C.P. § 703.140(b)(2) C.C.P. § 703.140(b)(5)	3,300.00 2,700.00	6,000.00
1990 Toyota 400 LX 4 dr, 8 cyl. Not running 286,733 miles.	C.C.P. § 703.140(b)(5)	700.00	700.00
1993 Mercedes 400 SEL 4dr, 8cyl, 220K miles fair cond.	C.C.P. § 703.140(b)(5)	1,000.00	1,000.00

Total:	<b>52,066.00</b>	<b>42,066.00</b>
--------	------------------	------------------

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **William O Iyasere,  
Blessing A Iyasere**

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

## Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

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

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

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 68240137790899			Opened 11/01/05 Last Active 12/23/09					
Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410		C	Second Mortgage  Rental 8364 Trimmer Way Sacramento, CA 95828					
			Value \$ 85,000.00				195,916.00	195,916.00
Account No. 68240131209199			Opened 6/01/05 Last Active 12/30/09					
Bank Of America 4161 Piedmont Parkway Greensboro, NC 27410		C	Second Mortgage  Debtors' Residence Location: 9504 Nordman Way, Elk Grove CA					
			Value \$ 400,000.00				145,335.00	145,335.00
Account No. 1336364737756			Opened 6/01/00 Last Active 10/16/09					
Bank Of America 4161 Piedmont Pkwy Greensboro, NC 27410		C	Deed of Trust  Rental 8364 Trimmer Way Sacramento, CA 95828					
			Value \$ 85,000.00				129,746.00	44,746.00
Account No. 1560687235465			Opened 12/01/04 Last Active 12/16/09					
Chase Po Box 1093 Northridge, CA 91328		C	Deed of Trust  Rental 8780 Heathermist Way Elk Grove CA 95624					
			Value \$ 120,000.00				326,538.00	206,538.00
Subtotal (Total of this page)							797,535.00	592,535.00

2 continuation sheets attached

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B I T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. 00426370280557	C		Second Mortgage				61,325.97	61,325.97	
Chase Home Finance LLC P.O. Box 509011 San Diego, CA 92150-9011			Rental 9520 Stone Spring Dr Elk Grove CA 95624						
Value \$			300,000.00						
Account No. 15952301	C		Opened 11/01/05 Last Active 11/24/09				29,721.00	29,721.00	
Golden 1 Credit Union Attn: Collections Po Box 15966 Sacramento, CA 95852			Second Mortgage						
Rental 8780 Heathermist Way Elk Grove CA 95624			Value \$						120,000.00
Account No.	C		733 Dixieanne Avenue Apartment complex - 30 units				1,708,440.00	858,440.00	
Rajinder Sharma Arun Mohindra Fidelity National Title Company 30750 Prospect Park Dr, Ste 100 Rancho Cordova, CA 95670			Value \$						850,000.00
Account No.									
LaSalle Bank national Asociation Fidelity Title Company 2075 Prospect Park Dr. Ste 100 Rancho Cordova, CA 95670	Value \$								
Account No.	C			733 Dixieanne Avenue Apartment complex - 30 units				37,200.00	
Sacramento County Tax Collect* Dave Irish, Tax Collector 700 H Street, Room 1710 Sacramento, CA 95814			Value \$	850,000.00					
Subtotal (Total of this page)									1,836,686.97

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims



In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I O U D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>Rental 9520 Stone Spring Dr Elk Grove CA 95624</b>					
<b>Wachovia Mortgage Corp Customer Service PO Box 900001 Raleigh, NC 27675-9001</b>		<b>C</b>						
			Value \$ <b>300,000.00</b>				<b>500,000.00</b>	<b>200,000.00</b>
Account No. <b>5120040453870</b>			<b>Opened 6/01/05 Last Active 4/15/09</b>					
<b>World Savings &amp; Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251</b>		<b>C</b>	<b>Deed of Trust</b>					
			<b>Debtors' Residence</b>					
			<b>Location: 9504 Nordman Way, Elk Grove CA</b>					
			Value \$ <b>400,000.00</b>				<b>534,128.00</b>	<b>134,128.00</b>
Account No.								
<b>Wachovia Mortgage Corp Customer Service PO Box 900001 Raleigh, NC 27675-9001</b>			<b>Representing: World Savings &amp; Loan</b>				<b>Notice Only</b>	
			Value \$					
Account No. <b>5120026970863</b>			<b>Opened 10/01/04 Last Active 4/15/09</b>					
<b>World Savings &amp; Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251</b>		<b>C</b>	<b>Conventional Real Estate Mortgage</b>					
			Value \$ <b>0.00</b>				<b>521,530.00</b>	<b>521,530.00</b>
Account No.								
			Value \$					

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

Subtotal  
(Total of this page)

**1,555,658.00**

**855,658.00**

Total  
(Report on Summary of Schedules)

**4,189,879.97**

**2,434,879.97**

In re **William O Iyasere,  
Blessing A Iyasere**

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

**Debtors**

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

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

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

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

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

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

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

☐ **Domestic support obligations**

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

☐ **Extensions of credit in an involuntary case**

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

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

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.

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3499911243667413  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355	C	Opened 6/25/04 Last Active 1/12/07 CreditCard				1,378.00
Account No. 5178057257312509  Cap One Na Po Box 26625 Richmond, VA 23261	H	Opened 3/01/01 Last Active 2/04/07 CreditCard				660.00
Account No. 518337159017  Chase 800 Brooksedge Blv Westerville, OH 43081	C	Opened 1/01/02 Last Active 8/20/08 CreditCard				9,133.93
Account No. 542418060049  Citi Pob 6241 Sioux Falls, SD 57117	H	Opened 12/01/04 Last Active 8/20/09 CreditCard				4,965.00
Subtotal (Total of this page)						16,136.93

5 continuation sheets attached

In re **William O Iyasere,  
Blessing A Iyasere**

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>542418058285</b>  <b>Citi</b> <b>Pob 6241</b> <b>Sioux Falls, SD 57117</b>		<b>C</b>		<b>Opened 10/01/05 Last Active 1/31/07</b> <b>CreditCard</b>				<b>3,887.00</b>
Account No. <b>07AS05107</b>  <b>City of Sacramento</b> <b>PO Box 1948</b> <b>Sacramento, CA 95812-1948</b>		<b>C</b>		<b>10-29-09</b> <b>Dixieanne Apts Damages &amp; Atty fees</b>				<b>38,038.57</b>
Account No. <b>1217779</b>  <b>Credit Bur Of Placer C</b> <b>Po Box R</b> <b>Roseville, CA 95678</b>		<b>H</b>		<b>Opened 8/01/09</b> <b>CollectionAttorney Surewest Broadband</b>				<b>1,987.00</b>
Account No. <b>36796157</b>  <b>Credit Management</b> <b>4200 International Pwy</b> <b>Carrolton, TX 75007</b>		<b>C</b>		<b>Opened 5/01/08</b> <b>CollectionAttorney Comcast Sacramento</b>				<b>490.00</b>
Account No. <b>601100093028</b>  <b>Discover Fin Svcs Llc</b> <b>Pob 15316</b> <b>Wilmington, DE 19850</b>		<b>C</b>		<b>Opened 3/01/01 Last Active 12/31/08</b> <b>CreditCard</b>				<b>4,202.00</b>
<div> <div>Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</div> <div>Subtotal (Total of this page)</div> </div>								<b>48,604.57</b>

In re **William O Iyasere,  
Blessing A Iyasere**

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>H3611561</b>								Notice Only
<b>Redline Recovery Services, LLC</b> <b>6201 Bonhomme Rd Ste 100S</b> <b>Houston, TX 77036-4365</b>				<b>Representing:</b> <b>Discover Fin Svcs Llc</b>				
Account No. <b>4146820002887899</b>								3,041.00
<b>Emerge</b> <b>Po Box 105555</b> <b>Atlanta, GA 30348</b>		<b>H</b>		<b>Opened 4/01/96 Last Active 8/05/09</b> <b>CreditCard</b>				
Account No. <b>275-0053-027-0000</b>								1.00
<b>Fidelity National Title Co</b> <b>3075 Prospect Park Dr Ste 100</b> <b>Rancho Cordova, CA 95670</b>		<b>C</b>		<b>Foreclosure 733 Dixieanne Ave Sacramento,</b> <b>CA 95815</b> <b>Duplicate of Schedule d</b>				
Account No. <b>1480150</b>								59.00
<b>First Recovery Services</b> <b>PO Box 967</b> <b>Huntington, NY 11743</b>		<b>C</b>		<b>08-09</b> <b>Capital Insurance Group</b>				
Account No. <b>4501319871720</b>								798.00
<b>Macy's</b> <b>Macy's Bankruptcy</b> <b>Po Box 8053</b> <b>Mason, OH 45040</b>		<b>C</b>		<b>Opened 8/01/99 Last Active 8/09/07</b> <b>ChargeAccount</b>				
Sheet no. <u>2</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) <b>3,899.00</b>

In re **William O Iyasere,  
Blessing A Iyasere**

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>22770103</b>								
<b>FMS Inc 4915 South Union Ave Tulsa, OK 74107</b>				<b>Representing: Macys</b>				<b>Notice Only</b>
Account No. <b>798192405227</b>								
<b>MBGA Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076</b>		<b>C</b>		<b>Opened 3/17/05 Last Active 5/11/09 Lowes ChargeAccount</b>				<b>359.70</b>
Account No. <b>8532823887</b>								
<b>Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123</b>		<b>H</b>		<b>Opened 9/01/09 GE Money Bank</b>				<b>375.00</b>
Account No. <b>0750</b>								
<b>Bronson &amp; Migliaccio, LLP 2200 Fletcher Avenue, 5th Floor Fort Lee, NJ 07024</b>				<b>Representing: Midland Credit Mgmt</b>				<b>Notice Only</b>
Account No. <b>56551747</b>								
<b>NCO Financial 507 Prudential Road Horsham, PA 19044</b>		<b>C</b>		<b>DirectTV</b>				<b>160.60</b>
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								
Subtotal (Total of this page)								<b>895.30</b>

In re **William O Iyasere,  
Blessing A Iyasere**

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.							
Northern California Incredible Security 6830 Antelope Rd Ste C Citrus Heights, CA 95621		C					2,000.00
Account No. 418312006964488			Opened 10/01/06 Collection Attorney Chima S Towing				
Pacific Creditors Asso 1799 Portola Ave Ste 4b Livermore, CA 94551		H					1,720.00
Account No. 1217779			Surewest Broadband				
Placer Creditors Bureau PO Box R / 209 Harding Blvd. Roseville, CA 95678-0408		C					1,927.12
Account No. 16689753			Opened 4/01/08 Collection Attorney Mercy General Hospital Laborat				
Progressive Mgmt Syste 1521 W Cameron Ave Fl 1 West Covina, CA 91790		H					70.00
Account No. 504994137050			Opened 6/01/06 Last Active 11/03/09 Charge Account				
Sears Po Box 6189 Sioux Falls, SD 57117		H					299.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							6,016.12

In re **William O Iyasere,  
Blessing A Iyasere**

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>539860704381</b>				<b>Opened 9/01/01 Last Active 7/27/09 CreditCard</b>				
<b>Unvl/citi Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195</b>		<b>C</b>						<b>5,846.00</b>
Account No.								
Account No.								
Account No.								
Account No.								
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								<b>5,846.00</b>
								Total (Report on Summary of Schedules)
								<b>81,397.92</b>



In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

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

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **William O Iyasere,  
Blessing A Iyasere**

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

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **William O Iyasere**  
**Blessing A Iyasere**

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

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

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

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

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	son	15
	daughter	15
	daughter	2
	daughter	4
	daughter	7
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		<b>Nurse</b>
Name of Employer		<b>Adoven Rehab</b>
How long employed		<b>1 yr</b>
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <u>4,500.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>800.00</u>

2. Estimate monthly overtime

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>5,300.00</u>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>0.00</u>	\$ <u>1,300.00</u>
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b. Insurance

\$ <u>0.00</u>	\$ <u>600.00</u>
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c. Union dues

\$ <u>0.00</u>	\$ <u>0.00</u>
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d. Other (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
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\$ <u>0.00</u>	\$ <u>0.00</u>
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5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>1,900.00</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>3,400.00</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>6,000.00</u>	\$ <u>0.00</u>
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8. Income from real property

\$ <u>5,450.00</u>	\$ <u>0.00</u>
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9. Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>
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11. Social security or government assistance

(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
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12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
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13. Other monthly income

(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>0.00</u>
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\$ <u>0.00</u>	\$ <u>0.00</u>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>11,450.00</u>	\$ <u>0.00</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>11,450.00</u>	\$ <u>3,400.00</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>14,850.00</u>	
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(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:

**Income is anticipated to increase with renovation of apartment complex**

In re **William O Iyasere**  
**Blessing A Iyasere**

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

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

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

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

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

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>3,500.00</u>
a. Are real estate taxes included?	Yes <u>X</u> No _____		
b. Is property insurance included?	Yes _____ No <u>X</u>		
2. Utilities:		\$	
a. Electricity and heating fuel		\$	<u>300.00</u>
b. Water and sewer		\$	<u>150.00</u>
c. Telephone		\$	<u>117.00</u>
d. Other <u>Cable, internet</u>		\$	<u>120.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>100.00</u>
4. Food		\$	<u>450.00</u>
5. Clothing		\$	<u>100.00</u>
6. Laundry and dry cleaning		\$	<u>30.00</u>
7. Medical and dental expenses		\$	<u>250.00</u>
8. Transportation (not including car payments)		\$	<u>800.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>100.00</u>
10. Charitable contributions		\$	<u>500.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	
a. Homeowner's or renter's		\$	<u>200.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>0.00</u>
d. Auto		\$	<u>212.00</u>
e. Other _____		\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>quarterly income taxes</u>		\$	<u>500.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<u>0.00</u>
b. Other <u>Rental property</u>		\$	<u>7,155.00</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>6,000.00</u>
17. Other _____		\$	<u>0.00</u>
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>20,584.00</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>14,850.00</u>
b. Average monthly expenses from Line 18 above		\$	<u>20,584.00</u>
c. Monthly net income (a. minus b.)		\$	<u>-5,734.00</u>

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

In re **William O Iyasere  
Blessing A Iyasere**

Debtor(s)

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

Chapter 11

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

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

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 29, 2010

Signature



**William O Iyasere**  
Debtor

Date January 29, 2010

Signature



**Blessing A Iyasere**  
Joint Debtor

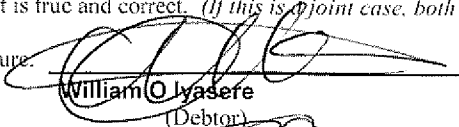

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

In re William O Iyasere  
Blessing A Iyasere  
 Debtor(s)  
 Case Number: \_\_\_\_\_  
 (If known)

## CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

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

Part I. CALCULATION OF CURRENT MONTHLY INCOME					
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only column A ("Debtor's Income") for Lines 2-10.</b> 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> All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			<b>Column A</b> <b>Debtor's</b> <b>Income</b>	<b>Column B</b> <b>Spouse's</b> <b>Income</b>
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$ 0.00	\$ 4,260.00
3	<b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.				
		Debtor	Spouse		
	a.	Gross receipts	\$ 0.00	\$ 0.00	
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	
	c.	Business income	Subtract Line b from Line a		
			\$ 0.00	\$ 0.00	
4	<b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.				
		Debtor	Spouse		
	a.	Gross receipts	\$ 5,450.00	\$ 0.00	
	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	
	c.	Rent and other real property income	Subtract Line b from Line a		
			\$ 5,450.00	\$ 0.00	
5	<b>Interest, dividends, and royalties.</b>			\$ 0.00	\$ 0.00
6	<b>Pension and retirement income.</b>			\$ 0.00	\$ 0.00
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.			\$ 0.00	\$ 0.00
8	<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:				
	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> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
		Debtor	Spouse		
	a.		\$	\$	
	b.		\$	\$	
			\$ 0.00	\$ 0.00	

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>9,710.00</b>
<b>Part II. VERIFICATION</b>		
12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <p>Date: <u>January 29, 2010</u> Signature: <u></u> <b>William O Iyasere</b> (Debtor)</p> <p>Date: <u>January 29, 2010</u> Signature: <u></u> <b>Blessing A Iyasere</b> (Joint Debtor, if any)</p>	