VOLUNTARY PETITION         VOLUNTARY PETITION         Name of Debtor (if individual, enter Last, First, Middle):       Name of Joint Debtor (Spouse) (Last, First, Middle):         Ladera Drive Land Trust       All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):       All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):         Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 9492       Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/C (if more than one, state all): 9492         Street Address of Debtor (No. and Street, City, and State):       1956 Ladera Drive Lincoln CA 95648       Street Address of Joint Debtor (No. and Street, City, and State):         Mailing Address of Debtor (if different from street address):       1956 Ladera Drive Lincoln CA 95648       County of Residence or of the Principal Place of Business:         Mailing Address of Debtor (if different from street address):       Mailing Address of Joint Debtor (if different from street address):       Mailing Address of Joint Debtor (if different from street address):         1956 Ladera Drive Lincoln CA 95648       ZIP CODE       ZIP CODE       ZIP CODE         Location of Principal Assets of Business Debtor (if different from street address above):       ZIP CODE       ZIP CODE         (Form of Organization) (Check one box.)       Nature of Business (Check one box.)       Chapter of Bashruptey Code Under the Petition is Field (Check on	Complete EIN					
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(Check one box.)	Which					
	эх.)					
Health Care Business Chapter 7 Chapter 15 Petitic						
Individual (includes Joint Debtors)       Health Care Business       Chapter 7       Chapter 15 Petitic         Single Asset Real Estate as defined in       Chapter 9       Recognition of a I         11 U.S.C. § 101(51B)       Image: Chapter 11       Main Proceeding						
Corporation (includes LLC and LLP) 🗌 Railroad Chapter 12 Chapter 15 Petitic	on for					
Partnership       Stockbroker       Chapter 13       Recognition of a l         Other (If debtor is not one of the above entities,       Commodity Broker       Nonmain Proceed						
check this box and state type of entity below.)						
Other Nature of Debts (Check one box.)						
Tax-Exempt Entity						
(Check box, if applicable.) Debts are primarily consumer Debts are debts, defined in 11 U.S.C. busines:	re primarily as debts.					
Debtor is a tax-exempt organization § 101(8) as "incurred by an						
under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or house-						
hold purpose."						
Filing Fee (Check one box.) Chapter 11 Debtors Check one box:						
	Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).					
Filing Fee to be paid in installments (applicable to individuals only). Must attach	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
signed application for the court's consideration certifying that the debtor is Check if:						
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding insiders or affiliates) are less than \$2,343,300 ( <i>amount subjec</i> )						
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/13 and every three years thereafter).						
attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes:	Viland					
A plan is being filed with this petition.	142UM					
of creditors, in accordance with 11 U.S.C. § 1126(b).	or more classes					
Statistical/Administrative Information	DR					
Debtor estimates that funds will be available for distribution to unsecured creditors.	$D = A^{Y}$					
Bestor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no ful						
distribution to unsecured creditors. Estimated Number of Creditors						
	2015					
1-49 50-99 100-199 200-999 1,000- 5,001- 10,001- 25,001- 50,0 5,000 10,000 25,000 50,000 100,						
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B1 (Official Form		d 12/15/15 Doc 1	Page 2						
Voluntary P	etition	Name of Debtor(s):							
• (This page must	be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Y	Very (If more then two ettech additional shee							
Location	Au Thor Danki upicy Cases Filed Within Last 6 1	Case Number:	Date Filed:						
Where Filed:	· · · · · · · · · · · · · · · · · · ·								
Location Where Filed:		Case Number:	Date Filed:						
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	liate of this Debtor (If more than one, attach)	additional sheet.)						
Name of Debtor:		Case Number:	Date Filed:						
District:	Eastern District of California	Relationship:	Judge:						
with the Securiti	Exhibit A d if debtor is required to file periodic reports (e.g., forms 10K and 10Q) ies and Exchange Commission pursuant to Section 13 or 15(d) of the ange Act of 1934 and is requesting relief under chapter 11.)	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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
🔲 Exhibit A	is attached and made a part of this petition.	x							
_	r · · · · · · · · · · · · · · · · · · ·	Signature of Attorney for Debtor(s)	(Date)						
	Exhibit	tC							
Door the debter									
Does the debtor	own or have possession of any property that poses or is alleged to pose a	threat or imminent and identifiable narm to pi	iblic health or safety?						
Yes, and H	Exhibit C is attached and made a part of this petition.								
🔲 No.									
	Exhibit	t D							
(To be completed	d by every individual debtor. If a joint netition is filed each spouse must	t complete and attach a senarate 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 p	petition:								
🔲 Exhibit I	D also completed and signed by the joint debtor is attached and made a pa	art of this petition							
_									
	Information Regarding (Check any appl								
	Debtor has been domiciled or has had a residence, principal place of	f 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	s than in any other District.							
	There is a bankruptcy case concerning debtor's affiliate, general partn	er, 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 S	tates in this District, or has						
	no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding [in a fe	deral or state court] in this						
	District, of the increases of the parties will be served in regard to the re-	inci sought in uns District.							
	Certification by a Debtor Who Resides	as a Tanant of Desidential Property							
	(Check all applic								
	Landlord has a judgment against the debtor for possession of debto	r's residence. (If how checked complete the f	ollowing)						
· ·	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 c entire monetary default that gave rise to the judgment for possessio								
	Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30	-day period after the filing						
	Debtor certifies that he/she has served the Landlord with this certification	ication. (11 U.S.C. § 362(1)).							

## Case 15-29619 Filed 12/15/15 Doc 1

B1 (	Official Form) 1 (4/10)	Page 3
	luntary Petition	Name of Debtor(s):
(Thi	s page must be completed and filed in every case.)	
	Signat	
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
and [If ] chose or 1 chap [If r have I re	clare under penalty of perjury that the information provided in this petition is true correct. betitioner is an individual whose debts are primarily consumer debts and has sen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 3 of title 11, United States Code, understand the relief available under each such oter, and choose to proceed under chapter 7. to attorney represents me and no bankruptcy petition preparer signs the petition] I e obtained and read the notice required by 11 U.S.C. § 342(b). quest relief in accordance with the chapter of title 11, United States Code, iffied in this petition.	<ul> <li>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.</li> <li>(Check only one box.)</li> <li>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.</li> <li>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.</li> <li>X <ul> <li>(Signature of Foreign Representative)</li> </ul> </li> </ul>
v		
х	Signature of Joint Debtor 916-768-5300	(Printed Name of Foreign Representative)
	Telephone Number (if not represented by attorney) 12/15/2015	
	Date	Date
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
х	Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name Address Telephone Number Date	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.
cert	a case in which § 707(b)(4)(D) applies, this signature also constitutes a ification that the attorney has no knowledge after an inquiry that the information he schedules is incorrect.	individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Signature of Debtor (Corporation/Partnership)	
	clare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the tor.	Address       X
	debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	Date
x		Signature of bankruptcy petition preparer or officer, principal, responsible person,
	Signature of Authorized Individual	or partner whose Social-Security number is provided above.
	Printed Name of Authorized Individual Title of Authorized Individual	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.
	Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

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

# UNITED STATES BANKRUPTCY COURT

Eastern District of California

In re Ladera Drive Land Trust Debtor Case No.

(if known)

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

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

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

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

 $\Box$  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.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

 $\Box$  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.);

 $\Box$  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.

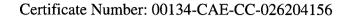
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

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

Signature of Debtor: UM

Date: 0/2/15

Page 2



00134-CAE-CC-026204156

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>September 14, 2015</u>, at <u>4:31</u> o'clock <u>PM PDT</u>, <u>Ladera Drive</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Eastern District of California</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. 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: September 14, 2015

By: <u>/s/Taylor Frazier</u>

Name: <u>Taylor Frazier</u>

Title: 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). In re Ladera Drive Land Trust

Case No.

Debtor

(If known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

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

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

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

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

 $\checkmark$ 

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 AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN , AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	-							
	ļ		VALUE \$					
ACCOUNT NO.	-							
				1	ł			
			VALUE \$		 			
ACCOUNT NO.	4							
					1			
			VALUE \$	l				
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

#### In re Ladera Drive Land Trust

Debtor

Case No.

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether 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 <u>not</u> 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.  $\S$  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 11,725 per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

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

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### Case 15-29619 Filed 12/15/15 Doc 1

B 6E (Official Form 6E) (04/10) - Cont.

In re Ladera Drive Land Trust

Debtor

Case No.\_\_\_\_

(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to  $2,600^{*}$  for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and Certain Other Debts Owed to Governmental Units

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

#### 🖵 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the 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 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_\_ continuation sheets attached

B 6E (Official Form 6E) (04/10) - Cont.

Case 15-29619 Filed 12/15/15 Doc 1

In re Ladera Drive Land Trust

Debtor

(if known)

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

Case No.

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.							<u></u>		
	: .								
Sheet no of continuation sheets attached to Schedule of Creditors Holding Priority Claims			Subtotals≻ (Totals of this page)				\$	\$	
	Total≻ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$				
	Totals> (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$	\$		

Case 15-29619 Filed 12/15/15 Doc 1

In re Ladera Drive Land Trust

Debtor

Case No.

(if known)

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

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether 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.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9803453472			2005				
Caliber Home Loans PO Box 24610 Oklahoma City OK 73124-06							750,000.00
ACCOUNT NO. VDA0002010							
Vardera Community ASSN PO Box 54558 Los Angeles CA 90054-0558							1,055,550.00
ACCOUNT NO.							
ACCOUNT NO.							
	<u> </u>				Sub	total≻	\$ 760,555.50
continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$ 760,555.50