

United States Bankruptcy Court
CENTRAL DISTRICT OF CALIFORNIA

Name of Debtor (if individual, enter Last, First, Middle): GARVIN, JUDITH MARIE	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): aka JUDY GARVIN	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) No./Complete EIN (if more than one, state all): 7478	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): 39341 DIAMOND DRIVE HEMET CA ZIP CODE 92543	Street Address of Joint Debtor (No. & Street, City, and State): ZIP CODE
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): SAME ZIP CODE	Mailing Address of Joint Debtor (if different from street address): ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE	ZIP CODE

Type of Debtor (Form of organization) (Check one box.) <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	Nature of Business (Check one box.) <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 type="checkbox"/> Other Tax-Exempt Entity (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).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <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 Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <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.		
Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business 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).

Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY
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	
Estimated Assets <input type="checkbox"/> \$0 to \$30,000 <input type="checkbox"/> \$30,001 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	
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	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): JUDITH MARIE GARVIN
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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: Edmond Equipment West, Inc.	Case Number: 07-10901	Date Filed: 2/22/07
District: Central	Relationship: Affiliate	Judge: Jury

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 have delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ MARC A. DUXBURY **10/15/2008**
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 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 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 with 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):
JUDITH MARIE GARVIN

Signatures

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

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

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

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

X /s/ JUDITH MARIE GARVIN

 Signature of Debtor

X

 Signature of Joint Debtor

 Telephone Number (if not represented by attorney)

10/15/2008

 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)

10/15/2008

 (Date)

Signature of Attorney*

X /s/ MARC A. DUXBURY

 Signature of Attorney for Debtor(s)

MARC A. DUXBURY 140889

 Printed Name of Attorney for Debtor(s)

COUNTY LAW CENTER

 Firm Name

5963 La Place Court, Suite 312

 Address

Carlsbad CA 92008

(760) 438-5291

 Telephone Number

10/15/2008

 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 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

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 the 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

10/15/2008

 Date

X

 Date

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

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

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

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

MARC A. DUXBURY COUNTY LAW CENTER 5963 La Place Court, Suite 312 Carlsbad, CA 92008 (760)438-5291 (760)438-4298 140889 <input checked="" type="checkbox"/> Attorney for: JUDITH MARIE GARVIN	FOR COURT USE ONLY
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: JUDITH MARIE GARVIN aka JUDY GARVIN Debtor(s).	CASE NO.: CHAPTER: 11 ADV. NO.:

**ELECTRONIC FILING DECLARATION
(INDIVIDUAL)**

- | | |
|---|-------------------|
| <input checked="" type="checkbox"/> Petition, statement of affairs, schedules or lists | Date Filed: _____ |
| <input type="checkbox"/> Amendments to the petition, statement of affairs, schedules or lists | Date Filed: _____ |
| <input type="checkbox"/> Other: _____ | Date Filed: _____ |

PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY

I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/" followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this Declaration with the United States Bankruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a *Statement of Social Security Number(s)* (Form B21) and provided the executed original to my attorney.

/s/ JUDITH MARIE GARVIN Judith Marie Garvin 10/15/2008
Signature of Signing Party Date

JUDITH MARIE GARVIN
Printed Name of Signing Party

Signature of Joint Debtor (if applicable) 10/15/2008
Date

Printed Name of Joint Debtor (if applicable)

PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY

I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/" followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the *Declaration of Debtor(s) or Other Party* before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/" followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/" followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this Declaration, the *Declaration of Debtor(s) or Other Party*, and the Filed Document for a period of five years after the closing of the case in which they are filed; and (5) I shall make the executed originals of this Declaration, the *Declaration of Debtor(s) or Other Party*, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the *Statement of Social Security Number(s)* (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the *Statement of Social Security Number(s)* (Form B21) for a period of five years after the closing of the case in which they are filed; and (3) I shall make the executed original of the *Statement of Social Security Number(s)* (Form B21) available for review upon request of the Court.

/s/ MARC A. DUXBURY Marc A. Duxbury 10/15/2008
Signature of Attorney for Signing Party Date

MARC A. DUXBURY
Printed Name of Attorney for Signing Party

This form is mandatory by Order of the United States Bankruptcy Court for the Central District of California.

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re **JUDITH MARIE GARVIN**

Case No.
Chapter **11**

Debtor(s)

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

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

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

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

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

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five 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. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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: /s/ JUDITH MARIE GARVIN

Date: 10/15/2008

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re **JUDITH MARIE GARVIN**
aka JUDY GARVIN

Case No.
Chapter 11

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
1 State Board of Equalization P.O. Box 942879 Sacramento CA 94279	Phone: State Board of Equalization P.O. Box 942879 Sacramento CA 94279	Sales tax		\$ 110,698.85
2 American Home Mortgage PO Box 44042 Jacksonville FL 32231	Phone: American Home Mortgage PO Box 44042 Irving TX 75063-1730	Mortg for 25580 Christopher Ct	*Value: Net Unsecured: *Prior Liens Exist	\$ 91,325.00 \$ 115,000.00 \$ 91,325.00
3 Countrywide Bank P.O. Box 10287 Van Nuys CA 91410	Phone: Countrywide Bank P.O. Box 10287 Van Nuys CA 91410	Mortg on 433-435-437 First St	Value: Net Unsecured:	\$ 285,000.00 \$ 205,000.00 \$ 80,000.00
4 HSBC / GM Card P.O. Box 60119 City of Industry CA 91716	Phone: HSBC / GM Card P.O. Box 60119 City of Industry CA 91716	Revolving account		\$ 18,431.00
5 Countrywide Bank P.O. Box 10287 Van Nuys CA 91410	Phone: Countrywide Bank P.O. Box 10287 Van Nuys CA 91410	2nd Mortg 25580 Christopher Ct	Value: Net Unsecured:	\$ 129,887.00 \$ 115,000.00 \$ 14,887.00

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
6 Employment Devel. Dept P.O. Box 826880 Sacramento CA 94206	Phone: Employment Devel. Dept P.O. Box 826880 Sacramento CA 94206	taxes		\$ 12,013.39
7 Internal Revenue Service ACS Support -Stop 813G PO Box 145566 Cincinnati OH 45250	Phone: Internal Revenue Service ACS Support -Stop 813G PO Box 145566 Cincinnati OH 45250	Civil Penalty		\$ 11,632.00
8 NCB Management Services PO Box 1099 Langhorne PA 19047	Phone: Direct Merchants Bank Payment Center PO Box 60136 City of Industry CA 91716	Revolving account		\$ 9,805.00
9 Washington Mutual P.O. Box 660487 Dallas TX 75266	Phone: NCB Management Services PO Box 1099 Langhorne PA 19047	Revolving account		\$ 9,804.00
10 Bank Of America Po Box 1598 Norfolk VA 23501	Phone: Bank of America PO Box 15019 Wilmington DE 19886	Revolving account		\$ 8,310.00
11 Paul McDonnell, Treasurer PO Box 12005 Riverside CA 92502	Phone: Paul McDonnell, Treasurer PO Box 12005 Riverside CA 92502	Property Tax		\$ 8,123.00
12 Action Card P.O. Box 99 Newark NJ 07101	Phone: Action Card P.O. Box 99 Newark NJ 07101	Revolving account		\$ 3,145.00
13 Sears Gold PO Box 6282 Sioux Falls SD 57117	Phone: Sears Gold PO Box 6282 Sioux Falls SD 57117	Revolving account		\$ 1,325.00

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
14 Farwest Insulation Contracting 1375 South Acacia Ave., Ste A Fullerton CA 92831	Phone: Farwest Insulation Contracting 1375 South Acacia Ave., Ste A Fullerton CA 92831	Deposit on lease	D	\$ 1.00
15 Smitty's Auto Parts 427 E. Oakland Ave. Hemet CA 92543	Phone: Smitty's Auto Parts 427 E. Oakland Ave. Hemet CA 92543	Paint & Supplies	D	\$ 1.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I, _____ of the Individual Debtor named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/15/2008Signature /s/ JUDITH MARIE GARVINName: JUDITH MARIE GARVIN

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

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

Edmond Equipment West, Inc. filed Ch 7 on 2/22/07 Case No: 07-10901 MJ - case still pending

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

none

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

none

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

none

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at Tecmeca, California.

/s/ JUDITH MARIE GARVIN
JUDITH MARIE GARVIN

Dated 10/15/08

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re **JUDITH MARIE GARVIN**Case No.
Chapter **11**

_____/ Debtor

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	\$ 3,618,000.00		
B-Personal Property	Yes	4	\$ 68,457.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	3		\$ 1,987,788.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 142,467.24	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 50,822.00	
G-Executory Contracts and Unexpired Leases	Yes	4			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 17,297.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 21,053.00
TOTAL		20	\$ 3,686,457.00	\$ 2,181,077.24	

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re **JUDITH MARIE GARVIN**Case No.
Chapter **11**

_____/ Debtor

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 142,467.24
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 142,467.24

State the following:

Average Income (from Schedule I, Line 16)	\$ 17,297.00
Average Expenses (from Schedule J, Line 18)	\$ 21,053.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,508.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 186,212.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 142,467.24	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 50,822.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 237,034.00

In re JUDITH MARIE GARVIN
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE A-REAL PROPERTY

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

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband-H Wife-W Joint-J Community-C	Current Value	Amount of
			of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption	Secured Claim
433-435-437 First St., San Jacinto	Fee Simple		\$ 205,000.00	\$ 205,000.00
39341 Diamond Rd., Hamet - debtor's residence	Fee Simple		\$ 360,000.00	\$ 300,000.00
25580 Christopher Ct., Hamet	Fee Simple		\$ 115,000.00	\$ 115,000.00
54465 South Circle Dr., Idyllwild	Fee Simple		\$ 318,000.00	\$ 176,512.00
Pine Cove - Riverside Co - raw land	Fee Simple		\$ 20,000.00	\$ 0.00
3821 -3829 Industrial Ave., Hamet	Fee Simple		\$ 1,500,000.00	\$ 355,923.00
3875 Industrial Ave., Hamet	Fee Simple		\$ 1,100,000.00	\$ 649,141.00

No continuation sheets attached

TOTAL \$
 (Report also on Summary of Schedules.)

3,618,000.00

In re JUDITH MARIE GARVIN

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint 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	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of Hamet 2 checking accts #3506 & #7906 Location: In debtor's possession		\$ 3,000.00
		Union Bank - checking acct #0946 \$1,500 savings acct #1900 \$250 Location: In debtor's possession		\$ 1,750.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods Location: In debtor's possession		\$ 1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Hobby equipment Location: In debtor's possession		\$ 2,000.00
		Pictures & art Location: In debtor's possession		\$ 1,000.00
6. Wearing apparel.		Wearing Apparel Location: In debtor's possession		\$ 1,500.00
7. Furs and jewelry.		Jewelry Location: In debtor's possession		\$ 5,000.00

In re JUDITH MARIE GARVIN

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Current Value	
			of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption	
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<p><i>Stock in Edmond Equipment West Inc</i> <i>Location: In debtor's possession</i></p> <p><i>Stock in Maximum Welding Inc</i> <i>Location: In debtor's possession</i></p>		<p>\$ 1.00</p> <p>\$ 1.00</p>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<p><i>Garvin Family Trust - value of trust is combined value of all assets as set forth in Schedules A & B of this case.</i> <i>James Walter Garvin and Judith Marie Garvin Family Trust.</i> <i>Location: In debtor's possession</i></p>		<p>Unknown</p>

In re JUDITH MARIE GARVIN

Debtor(s)

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
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 described 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.		1930 Model A Sedan - in parts Location: In debtor's possession			\$ 6,000.00
		1941 Cadillac - needs to be refurbished - in parts Location: In debtor's possession			\$ 3,500.00
		1992 International Roll Back Tow Truck - used in business Location: In debtor's possession			\$ 9,000.00
		1995 Ford F250 - used in business Location: In debtor's possession			\$ 4,250.00
		1995 GMC Topkick - commercial truck Location: In debtor's possession			\$ 6,995.00
		2000 Dodge Ram - salvaged Location: In debtor's possession			\$ 3,500.00
		2005 Toyota Avalon Location: In debtor's possession			\$ 15,760.00

In re JUDITH MARIE GARVIN

Debtor(s)

Case No. _____

(If known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband—H Wife—W Joint—J Community—C	Current Value
				of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.		1987 Harrison 28 ft. pontoon boat - poor condition Location: In debtor's possession		\$ 350.00
		1991 Kawasaki Jet Ski w/ trailer - does not run Location: In debtor's possession		\$ 100.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office equipment - computer, printer, fax machine Location: In debtor's possession		\$ 250.00
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Time Share - Club Sunterra Location: In debtor's possession		\$ 3,000.00

Total ➔

\$ 68,457.00

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

In re JUDITH MARIE GARVIN

Debtor(s)

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

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

(Check one box)

 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 Exemptions
39341 Diamond Rd., Hemet	Calif. C.C.P. §704.730(a)(1)	\$ 50,000.00	\$ 360,000.00
Household goods	Calif. C.C.P. §704.020(a)	\$ 1,500.00	\$ 1,500.00
Pictures & art	Calif. C.C.P. §704.040	\$ 1,000.00	\$ 1,000.00
Wearing Apparel	Calif. C.C.P. §704.020(a)	\$ 1,500.00	\$ 1,500.00
Jewelry	Calif. C.C.P. §704.040	\$ 5,000.00	\$ 5,000.00
1930 Model A Sedan	Calif. C.C.P. §704.010	\$ 0.00	\$ 6,000.00
1941 Cadillac	Calif. C.C.P. §704.010	\$ 0.00	\$ 3,500.00
1992 International Roll Back Tow Truck	Calif. C.C.P. §704.060(d)	\$ 4,850.00	\$ 9,000.00
1995 Ford F250	Calif. C.C.P. §704.060(a)	\$ 4,250.00	\$ 4,250.00
2000 Dodge Ram	Calif. C.C.P. §704.060(a)	\$ 2,500.00	\$ 3,500.00
2005 Toyota Avalon	Calif. C.C.P. §704.010	\$ 2,550.00	\$ 15,760.00
Office equipment	Calif. C.C.P. §704.060	\$ 250.00	\$ 250.00

In re JUDITH MARIE GARVIN
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

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

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

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

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

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

Creditor's Name and Mailing Address Including ZIP Code and Account Number <i>(See Instructions Above.)</i>	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H-Husband W-Wife J-Joint C-Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if Any
Account No: 7620 Creditor # : 1 American Home Mortgage PO Box 44042 Jacksonville FL 32231	8/02 Mortg for 25580 Christopher Ct 25580 Christopher Ct., Hemet					\$ 91,325.00	\$ 91,325.00
	Value: \$ 115,000.00						
Account No: 7620 Representing: American Home Mortgage	American Home Mortgage PO Box 44042 Irving TX 75063-1730						
	Value:						
Account No: 7350 Creditor # : 2 Bank of Hemet 3715 Sunnyside Drive Riverside CA 92506	J 2/18/05 Note -3821-3825 Industrial Ave					\$ 355,923.00	\$ 0.00
	Value: \$ 1,500,000.00						
Subtotal \$ (Total of this page)						\$ 447,248.00	\$ 91,325.00
Total \$ (Use only on last page)							

2 continuation sheets attached

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

In re JUDITH MARIE GARVIN
Debtor(s)

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H-Husband W-Wife J-Joint C-Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7350 Representing: Bank of Hemet		Bank of Hemet PO Box 20109 Riverside CA 92516 Value:					
Account No: 4002 Creditor # : 3 CDC Small Business Finance Cor 2448 Historic Decatur Rd Suite 200 San Diego CA 92106	J	11/2004 Loan - 3875 Industrial Ave Value: \$ 1,100,000.00				\$ 292,096.00	\$ 0.00
Account No: 4408 Creditor # : 4 CMG Supp Serv San Jose SBA MAC T5601-012 PO Box 659700 San Antonio TX 78286	J	11/2004 2nd Mort 3875 Industrial Ave Value: \$ 1,100,000.00				\$ 357,045.00	\$ 0.00
Account No: 5920 Creditor # : 5 Countrywide Bank P.O. Box 10287 Van Nuys CA 91410		2/2005 Mortg on 433-435-437 First St Value: \$ 205,000.00				\$ 285,000.00	\$ 80,000.00
Account No: 0065 Creditor # : 6 Countrywide Bank P.O. Box 10287 Van Nuys CA 91410	J	12/02 2nd Mortg 25580 Christopher Ct Value: \$ 115,000.00				\$ 129,887.00	\$ 14,887.00
Account No: Creditor # : 7 Kandle Weaver Trust Bill & Kandle Weaver PO Box 746 Big Bear Lake CA 92315		4/07 Mortg on 54465 S. Circle 54465 South Circle Dr., Idyllwild Value: \$ 318,000.00				\$ 176,512.00	\$ 0.00

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

Subtotal \$ 1,240,540.00
(Total of this page)
Total \$ 94,887.00
(Use only on last page)

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

In re JUDITH MARIE GARVIN
 Debtor(s)

Case No. _____
 (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H-Husband W-Wife J-Joint C-Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 9713 Creditor #: 8 Michael Samson 619 47th Avenue San Francisco CA 94121	J 4/2007 1st Mort 39341 Diamond 2nd loan #9715 Value: \$ 360,000.00					\$ 300,000.00	\$ 0.00
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors
 Holding Secured Claims

Subtotal \$ (Total of this page)	\$ 300,000.00	\$ 0.00
Total \$ (Use only on last page)	\$ 1,987,788.00	\$ 186,212.00

(Report also on Summary of Schedules.)

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

In re JUDITH MARIE GARVIN
Debtor(s)

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" 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 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 JUDITH MARIE GARVIN

Debtor(s)

Case No. _____

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number <i>(See Instructions above.)</i>	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 30-9 Creditor # : 1 Employment Devel. Dept P.O. Box 826880 Sacramento CA 94206		8/08 taxes				\$ 12,013.39	\$ 12,013.39	\$ 0.00
Account No: 3758 Creditor # : 2 Internal Revenue Service ACS Support -Stop 813G PO Box 145566 Cincinnati OH 45250		12/06 & 3/07 Civil Penalty 12/31/06 \$9,352.79 3/31/07 \$,279.03				\$ 11,632.00	\$ 11,632.00	\$ 0.00
Account No: Creditor # : 3 Paul McDonnell, Treasurer PO Box 12005 Riverside CA 92502		2006-2008 Property Tax Pinecove prop \$362.72 39341 Diamond Dr \$4,761 54465 S Circle \$1,663				\$ 8,123.00	\$ 8,123.00	\$ 0.00
Account No: 9679 Creditor # : 4 State Board of Equalization P.O. Box 942879 Sacramento CA 94279		2006 - 2007 Sales tax				\$110,698.85	\$110,698.85	\$ 0.00
Account No:								
Account No:								
Account No:								
Subtotal \$ <small>(Total of this page)</small>						142,467.24	142,467.24	0.00
Total \$ <small>(Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)</small>						142,467.24		
Total \$ <small>(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)</small>							142,467.24	0.00

Sheet No. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Priority Claims

In re JUDITH MARIE GARVIN
 Debtor(s)

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 total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. 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 <i>(See instructions above.)</i>	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3751 Creditor # : 1 Action Card P.O. Box 99 Newark NJ 07101		2002 Revolving account				\$ 3,145.00
Account No: 3069 Creditor # : 2 Bank Of America Po Box 1598 Norfolk VA 23501	H	1999-08-01 Revolving account				\$ 8,310.00
Account No: 3069 Representing: Bank Of America		Bank of America PO Box 15019 Wilmington DE 19886				
Account No: Creditor # : 3 Farwest Insulation Contracting 1375 South Acacia Ave., Ste A Fullerton CA 92831		6/08 Deposit on lease debtor disputes			X	\$ 1.00
Subtotal \$						\$ 11,456.00
Total \$						

1 continuation sheets attached

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

In re JUDITH MARIE GARVIN

Debtor(s)

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address Including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--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: 0409 Creditor # : 4 HSBC / GM Card P.O. Box 60119 City of Industry CA 91716		2005 Revolving account				\$ 18,431.00
Account No: 2961 Creditor # : 5 NCB Management Services PO Box 1099 Langhorne PA 19047		2005 Revolving account				\$ 9,805.00
Account No: 2961 Representing: NCB Management Services		Direct Merchants Bank Payment Center PO Box 60136 City of Industry CA 91716				
Account No: 0430 Creditor # : 6 Sears Gold PO Box 6282 Sioux Falls SD 57117		1998 Revolving account				\$ 1,325.00
Account No: 1088 Creditor # : 7 Smitty's Auto Parts 427 E. Oakland Ave. Hemet CA 92543		3/07 Paint & Supplies debtor disputes			X	\$ 1.00
Account No: 1967 Creditor # : 8 Washington Mutual P.O. Box 660487 Dallas TX 75266		2003 Revolving account Providian MasterCard				\$ 9,804.00

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

Subtotal \$ **\$ 39,366.00**

Total \$ **\$ 50,822.00**

(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)

In re JUDITH MARIE GARVIN

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests 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 the 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.
Annie Holloway/John Jackson 433 First Street San Jacinto CA 92583	Contract Type: <i>Residential lease</i> Terms: <i>month to month</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: Buyout Option:
Bill Norton 3827 A Industrial Ave Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: Beginning date: Debtor's Interest: <i>Lessor</i> Description: <i>tenant is currently being evicted</i> Buyout Option:
Clois Combs 3825 D Industrial Ave Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: <i>1 yr lease terms 3/31/09</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: Buyout Option:
Community Capital Mortgage 3875 Industrial Ave Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: <i>1 yr lease to 11/2008</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: Buyout Option:
Duane Hankins 3827 Industrial Ave #B & C Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: Beginning date: Debtor's Interest: <i>Lessor</i> Description: <i>tenant moved out this month</i> Buyout Option:

In re JUDITH MARIE GARVIN

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND 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.
Farwest Insulation Contracting 3875 Industrial Ave Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: Beginning date: Debtor's Interest: <i>Lessor</i> Description: <i>tenant moved out June 30, 2008</i> Buyout Option:
First Choice Communications 3821 A Industrial Ave Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: <i>month to month</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: <i>currently being evicted</i> Buyout Option:
Hemet Auto Center Leasing 3875 Industrial Ave Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: <i>month to month</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: Buyout Option:
Hemet Screen Painting 3821 C & D Industrial Ave Hemet CA 92545	Contract Type: <i>Non-residential lease</i> Terms: <i>2 yer lease term 8/2009</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: Buyout Option:
Jarvis & Joan Dickinson 820 S. Inez Street Hemet CA 92543	Contract Type: <i>Time share</i> Terms: <i>\$4000 payable over 4 years</i> Beginning date: <i>6/1/2007</i> Debtor's Interest: <i>debtor is the purchaser</i> Description: <i>Club Sunterra</i> Buyout Option:
Jeff & Janel Ramirez 25580 Christopher Ct Hemet CA 92544	Contract Type: <i>Residential lease</i> Terms: <i>month to month</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: Buyout Option:

In re JUDITH MARIE GARVIN

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND 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.
John Merritt 3825 A Industrial Ave Hemet CA 92545	Contract Type: Non-residential lease Terms: month to month Beginning date: Debtor's Interest: Lessor Description: Buyout Option:
Leo and Patricia Edmond 435 First Street San Jacinto CA 92583	Contract Type: Residential lease Terms: month to month Beginning date: Debtor's Interest: Lessor Description: Buyout Option:
Michael & Skye Zambrana 54465 S. Circle Dr Idyllwild CA	Contract Type: Residential lease Terms: 1 yr lease terms 5/09 Beginning date: Debtor's Interest: Lessor Description: Buyout Option:
Norton Iron 3829 Industrial Ave Hemet CA 9254	Contract Type: Non-residential lease Terms: month to month Beginning date: Debtor's Interest: Lessor Description: Buyout Option:
Riverside County EDA Aviation Division PO Box 1180 Riverside CA 92502-1180	Contract Type: Land lease Terms: 36 years remaining Beginning date: Debtor's Interest: Lessee Description: debtor leases from Riverside Co. for: 3875 Industrial Ave, Hemet and 3821 - 3829 Industrial Ave., Hemet Buyout Option:
Romo 3827 #D Industrial Ave Hemet CA 92545	Contract Type: Non-residential lease Terms: month to month Beginning date: Debtor's Interest: Lessor Description: Buyout Option:

In re JUDITH MARIE GARVIN / Debtor Case No. _____ (if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

<p>Name and Mailing Address, including Zip Code, of Other Parties to Lease or Contract.</p>	<p>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.</p>
<p><i>Time Warner Cable</i> <i>3825 B & C Industrial Ave</i> <i>Hemet CA 92545</i></p>	<p>Contract Type: <i>Non-residential lease</i> Terms: <i>lease exp 11/07</i> Beginning date: Debtor's Interest: <i>Lessor</i> Description: Buyout Option:</p>

In re JUDITH MARIE GARVIN / Debtor

Case No. _____
(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors 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 the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re **JUDITH MARIE GARVIN**

Debtor(s)

Case No. _____

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Real Estate Sales	
Name of Employer	Realty America/GMAC	
How Long Employed	24 years	
Address of Employer	1111 E. Florida Ave Hemet CA 92543	
INCOME: (Estimate of average or projected monthly income at time case filed)		
	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	14,343.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): Social Security (ceased 5/08)	\$ 507.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): Selling assets carries note on car-no income Life Ins benefit-lump sum \$6k	\$ 1,251.00 \$ 196.00 \$ 1,000.00	\$ 0.00 \$ 0.00 \$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 17,297.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 17,297.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; If there is only one debtor repeat total reported on line 15)	\$ 17,297.00	\$ 0.00
(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)		
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:		

In re JUDITH MARIE GARVIN

Debtor(s)

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. 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 22 A 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)	\$	3,500.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	650.00
b. Water and sewer	\$	85.00
c. Telephone	\$	0.00
d. Other <u>land line, fax & cell phone</u>	\$	214.00
Other <u>Cable & Internet</u>	\$	127.00
3. Home maintenance (repairs and upkeep)	\$	400.00
4. Food	\$	300.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	35.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	78.00
b. Life	\$	0.00
c. Health	\$	318.00
d. Auto	\$	80.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify) <u>Property tax debtor's residenc</u>	\$	132.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	342.00
17. Other: <u>mortg pymts on all rental prop</u>	\$	12,030.00
Other: <u>Exp associated w/rental prop</u>	\$	2,252.00
		0.00
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.)	\$	21,053.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	17,297.00
b. Average monthly expenses from Line 18 above	\$	21,053.00
c. Monthly net income (a. minus b.)	\$	(3,756.00)

In re JUDITH MARIE GARVIN
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 10/15/2008

Signature /s/ JUDITH MARIE GARVIN
JUDITH MARIE GARVIN

[If joint case, both spouses must sign.]

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.

