United States Bankruptcy Court  Northern District of California						Voluntary	Petition	
Name of Debtor (if individual, enter Last, First, Gletzer, Larry Bruce	Name	of Joint De	ebtor (Spouse	) (Last, First,	, Middle):			
All Other Names used by the Debtor in the last (include married, maiden, and trade names):			used by the J maiden, and		in the last 8 years			
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-3543		our digits of e than one, s		Individual-T	Taxpayer I.D. (ITIN) N	lo./Complete EIN		
Street Address of Debtor (No. and Street, City, a 1784 McBain Ave. San Jose, CA	and State):		Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	
County of Residence or of the Principal Place of Santa Clara		ZIP Code 95125	Count	y of Reside	nce or of the	Principal Pla	ace of Business:	ZIP Code
Mailing Address of Debtor (if different from stre	eet address):	ZIP Code	Mailin	g Address	of Joint Debte	or (if differe	nt from street address)	: ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bu: ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exet	al Estate as d 01 (51B)  oker  mpt Entity , if applicable) exempt organ	nization States	defined "incurr	the F er 7 er 9 er 11 er 12	Cition is Fi	busin	Recognition reding
Filing Fee (Check on Full Filing Fee attached  Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's cons	able to individuals on ideration certifying the lule 1006(b). See Office appear 7 individuals of	hat the debtor cial Form 3A. only). Must	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busing not a small busing aggregate non sor affiliates) ble boxes: being filed wites of the plant as many the sor affile wites of the plant as many the sor as many the sort as many th	acontingent li are less than ith this petition were solici	defined in 11 U.S.C. or as defined in 11 U.S. or as defined in 11 U.S. iquidated debts (exclude \$2,190,000.	ding debts owed
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt prop there will be no funds available for distributi	erty is excluded and	administrativ		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 \$ to \$100 t	] 6100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion			
	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001	3100,000,001 o \$500	\$500,000,001 to \$1 billion				

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Gletzer, Larry Bruce (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Charles B. Greene October 7, 2008 Signature of Attorney for Debtor(s) (Date) Charles B. Greene 56275 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

П

after the filing of the petition.

B1 (Official Form 1)(1/08) Page 3

### **Voluntary Petition**

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

## 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.

#### ▼ /s/ Larry Bruce Gletzer

Signature of Debtor Larry Bruce Gletzer

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 7, 2008

Date

#### Signature of Attorney\*

#### X /s/ Charles B. Greene

Signature of Attorney for Debtor(s)

#### Charles B. Greene 56275

Printed Name of Attorney for Debtor(s)

#### Law Office of Charles B. Greene

Firm Name

84 W. Santa Clara Street Suite 770 San Jose, CA 95113

Address

#### Email: cbgatty@aol.com

408-279-3518 Fax: 408-279-4264

Telephone Number

October 7, 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 Debtor (Corporation/Partnership)

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

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

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

l pr

#### 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.)

Name of Debtor(s):

Gletzer, Larry Bruce

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

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

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

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

Social-Security number (If the bankrutpcy 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.)

 $\mathbf{X}$ 

Date

Address

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.

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Official Form 1, Exhibit D (10/06)

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

In re	Larry Bruce Gletzer		Case No.	
		Debtor(s)	Chapter	11

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

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

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

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

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## Official Form 1, Exh. D (10/06) - Cont.

Date: **October 7, 2008** 

☐ 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/ Larry Bruce Gletzer
Larry Bruce Gletzer

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Best Case Bankruptcy

**B4** (Official Form 4) (12/07)

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

In re	Larry Bruce Gletzer			
		Debtor(s)	Chapter	11

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

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

(1)	(2)	(3)	(4)	(5)
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]
Good Samaritan Hospital c/o Central Financial Control P.O. Box 66044 Anaheim, CA 92816	Good Samaritan Hospital c/o Central Financial Control P.O. Box 66044 Anaheim, CA 92816	Medical		860.00
Group Anesthesia Services 718 University Ave. #211 Los Gatos, CA 95032	Group Anesthesia Services 718 University Ave. #211 Los Gatos, CA 95032	Medical		1,170.00
Lewis A. Osofsky MD 777 Knowles Dr. #2 Los Gatos, CA 95032	Lewis A. Osofsky MD 777 Knowles Dr. #2 Los Gatos, CA 95032	Medical		341.00
Nourison c/o Michael Mooney, Esq. 520 S. El Camino Real San Mateo, CA 94402	Nourison c/o Michael Mooney, Esq. 520 S. El Camino Real San Mateo, CA 94402			2,727.00
Quest Diagnostics P.o. Box 79164 Phoenix, AZ 85062	Quest Diagnostics P.o. Box 79164 Phoenix, AZ 85062	Medical		324.00
Santa Cruz Emerg. Phys. Medical c/o Pacific Credit Services P.O. Box 339 Watsonville, CA 95077	Santa Cruz Emerg. Phys. Medical c/o Pacific Credit Services P.O. Box 339 Watsonville, CA 95077	Medical		334.00
Terence Delaney MD c/o Professional Recovery Systems 20 Great Oaks Blvd. #240 San Jose, CA 95119	Terence Delaney MD c/o Professional Recovery Systems 20 Great Oaks Blvd. #240 San Jose, CA 95119	Medical		311.00

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34 (Offi	cial Form 4) (12/07) - Cont.		
In re	Larry Bruce Gletzer	Case No.	
	Debtor(s)		

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

(Continuation Sheet)

(2)	(3)	(4)	(5)
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]
	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor  Nature of claim (trade debt, bank loan, government contract,	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, unliquidated, disputed, or subject

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

I, Larry Bruce Gletzer, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	October 7, 2008	Signature	/s/ Larry Bruce Gletzer
			Larry Bruce Gletzer
			Debtor

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

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Best Case Bankruptcy

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In re	Larry Bruce Gletzer		Case No.	
-		Debtor		
			Chapter	11

## **SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,500,000.00		
B - Personal Property	Yes	3	0.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		1,307,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		6,067.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedu	ıles	14			
	T	otal Assets	1,500,000.00		
			Total Liabilities	1,313,067.00	

	11011	mern District of Camornia		
In re	Larry Bruce Gletzer		Case No.	
		Debtor		
			Chapter	11
]	STATISTICAL SUMMARY OF CI	arily consumer debts, as defined in §		,

☐ 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. 8 159

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

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

#### State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	0.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,333.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		6,067.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		6,067.00

B6A (	Official	Form	6A)	(12/07)

In re	Larry Bruce Gletzer	Case No	
_		Debtor ,	

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

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

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

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

Description and Location of Property  Nature of Debtor's Interest in Property  Some Debtor's Interest in Property  Community  Deducting any S	84 McBain Ave. n Jose, CA	Fee simple	J	1,500,000.00	1,307,000.00
Husband, Debtor's Interes	Description and Location of Property	Nature of Debtor's Interest in Property	Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **1,500,000.00** (Total of this page)

Total > 1,500,000.00

(Report also on Summary of Schedules)

Filed: 10/07/2008

**0** continuation sheets attached to the Schedule of Real Property

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Best Case Bankruptcy

In re	Larry Bruce Gletzer	Case No.
	•	

Debtor

## 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.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. 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 "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

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

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

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	COD E B T O R	H W J	sband, Wife, Joint, or Community  DATE CLAIM WAS  NATURE OF LI  DESCRIPTION AI  OF PROPE  SUBJECT TO	IEN, AND ND VALUE ERTY	COXT_ZGEZH	DZL_QD_DAH	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Franchise Tax Board Special Procedures P.O. Box 2952 Sacramento, CA 95812		-	Tax lien  1784 McBain Ave. San Jose, CA single family residence			- H D			
Account No.	+	+	Value \$ Tax lien	1,500,000.00			$\dashv$	55,000.00	0.00
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114		-	1784 McBain Ave. San Jose, CA single family residence						
			Value \$	1,500,000.00				111,000.00	0.00
Account No. 0043122589  Wachovia c/o Golden West Savings Assoc. P.O. Box 34957 San Antonio, TX 78265		-	First deed of trust  1784 McBain Ave. San Jose, CA single family residence	1,500,000.00	_			1,141,000.00	0.00
Account No.				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				,,,	
continuation sheets attached			Value \$		Subt			1,307,000.00	0.00
			(Repo	(Total of total of total of total of total of total of Summary of Science (Total of Science)	T	'ota	1	1,307,000.00	0.00

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In re	Larry Bruce Gletzer	Case No.	
-	•	, Debtor	
		Debioi	

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

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

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

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

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. $\S$ 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\_\_ continuation sheets attached

<sup>\*</sup> 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 Larry Bruce Gletzer

Case No.	

Debtor

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

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CONTINGENT CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) **Notice only** Account No. Franchise Tax Board 0.00 **Special Procedures** P.O. Box 2952 Sacramento, CA 95812 0.00 0.00 **Notice only** Account No. Internal Revenue Service 0.00 P.O. Box 21126 Philadelphia, PA 19114 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 0.00 0.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00 (Report on Summary of Schedules) 0.00 0.00

B6F (	(Official	Form	<b>6F</b> )	(12/07)	)
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In re	Larry Bruce Gletzer		Case No.	
		Debtor	,	

### 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.)  Account No.	CODEBTOR	Hu H W J C		CONTINGENT	L I Q U	5	AMOUNT OF CLAIM
Good Samaritan Hospital c/o Central Financial Control P.O. Box 66044 Anaheim, CA 92816		-	Medical		E D		860.00
Account No.  Group Anesthesia Services 718 University Ave. #211 Los Gatos, CA 95032		-	Medical				1,170.00
Account No.  Lewis A. Osofsky MD  777 Knowles Dr. #2  Los Gatos, CA 95032		-	Medical				341.00
Account No.  Nourison c/o Michael Mooney, Esq. 520 S. El Camino Real San Mateo, CA 94402		-					2,727.00
continuation sheets attached			(Total of t	Subt		)	5,098.00

Filed: 10/07/2008

In re	Larry Bruce Gletzer	Case No.	
_		Debtor	

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

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	Ğ	Ų	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U	U T E	AMOUNT OF CLAIM
Account No. 9FB678241			Medical	77	Ė		
Quest Diagnostics P.o. Box 79164 Phoenix, AZ 85062		-			D		324.00
Account No.			Medical	+			324.00
Santa Cruz Emerg. Phys. Medical c/o Pacific Credit Services P.O. Box 339 Watsonville, CA 95077		-					
				_			334.00
Account No.  Terence Delaney MD c/o Professional Recovery Systems 20 Great Oaks Blvd. #240 San Jose, CA 95119		-	Medical				
				$\bot$			311.00
Account No.							
Account No.							
Sheet no1 of _1 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u></u>		(Total of	Sub this			969.00
			(Report on Summary of S		Γota dule		6,067.00

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In re	Larry Bruce Gletzer	Case No	
-	•	Dobton,	
		Debtor	

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

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

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

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

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

In re	Larry Bruce Gletzer			Case No.							
			Debtor(s)	Chapter	11						
	DECLARATION C	ONCERN	JING DERTOR'S SO	HEDIH	FC						
	DECLARATION CONCERNING DEBTOR'S SCHEDULES										
	DECLARATION UNDER I	DENALTY (	OF PERHIRV RV INDIVI	DIIAI DEE	RTOR						
	DECLARATION ONDER I	LIMLII	of TERSORT DI INDIVI	DUAL DEL	TOR						
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of										
	sheets, and that they are true and cor	rect to the b	est of my knowledge, infor	mation, and	belief.						
Б.,	O-4-b 7 0000	G:	/ /								
Date	October 7, 2008	Signature	/s/ Larry Bruce Gletzer								
			Larry Bruce Gletzer								
			Debtor								

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

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Best Case Bankruptcy

		Northern District of California			
In re	Larry Bruce Gletzer	Debtor(s)	_ Case No. Chapter	11	
	STATE	MENT PURSUANT TO RULE			
The unc	ersigned, pursuant to Rule 2016(b)	, Bankruptcy Rules, states that:			
1.	The undersigned is the attorney for	r the debtor(s) in this case.			
2.	<ul><li>a) For legal services rende connection with this cas</li><li>b) Prior to the filing of this</li></ul>	o be paid by the debtor(s), to the undered or to be rendered in contemplations statement, debtor(s) have paid and payable is.	on of and in	\$ \$	400.00/Hr. 5000.00 To Be Determined
3.	\$	s case has been paid.			
1.	<ul><li>whether to file a petition u</li><li>b. Preparation and filing of the court.</li></ul>	dered include the following: attuation, and rendering advice and assender title 11 of the United States Code petition, schedules, statement of afor(s) at the meeting of creditors.	le.		-
	The source of payments made by the for services performed, and	he debtor(s) to the undersigned was fi	rom earnings,	wages	and compensation
б.		e by the debtor(s) to the undersigned compensation for services performed,		l balanc	e remaining, if any,
	The undersigned has received no to for the value stated:	ransfer, assignment or pledge of prop	erty from deb	tor(s) ex	scept the following
3.		agreed to share with any other entity nsation paid or to be paid except as for		ith men	abers of
Dated:	October 7, 2008	Respectfully submit	ted,		

/s/ Charles B. Greene

Attorney for Debtor: Charles B. Greene 56275 Law Office of Charles B. Greene 84 W. Santa Clara Street Suite 770 San Jose, CA 95113 408-279-3518 Fax: 408-279-4264 cbgatty@aol.com

Best Case Bankruptcy

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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

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

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

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

## <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Charles B. Greene 56275

Printed Name of Attorney

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

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

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

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

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

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

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

#### **Certificate of Attorney**

X /s/ Charles B. Greene

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: 84 W. Santa Clara Street Suite 770 San Jose, CA 95113 408-279-3518		
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
Larry Bruce Gletzer	$\chi$ /s/ Larry Bruce Gletzer	October 7, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
<del></del>	Signature of Joint Debtor (if any	v) Date

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October 7, 2008

Date

In re	Larry Bruce Gletzer		Case No.	
		Debtor(s)	Chapter	
		CREDITOR MATRIX COVER SHEE	<u>T</u>	

I declare that the attached Creditor Mailing Matrix, consisting of <u>2</u> sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: October 7, 2008 /s/ Charles B. Greene

Signature of Attorney Charles B. Greene 56275 Law Office of Charles B. Greene 84 W. Santa Clara Street Suite 770 San Jose, CA 95113 408-279-3518 Fax: 408-279-4264

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Franchise Tax Board Special Procedures P.O. Box 2952 Sacramento, CA 95812

Good Samaritan Hospital c/o Central Financial Control P.O. Box 66044 Anaheim, CA 92816

Group Anesthesia Services 718 University Ave. #211 Los Gatos, CA 95032

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Lewis A. Osofsky MD 777 Knowles Dr. #2 Los Gatos, CA 95032

Nourison c/o Michael Mooney, Esq. 520 S. El Camino Real San Mateo, CA 94402

Quest Diagnostics P.o. Box 79164 Phoenix, AZ 85062

Santa Cruz Emerg. Phys. Medical c/o Pacific Credit Services P.O. Box 339 Watsonville, CA 95077

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Terence Delaney MD c/o Professional Recovery Systems 20 Great Oaks Blvd. #240 San Jose, CA 95119

Wachovia c/o Golden West Savings Assoc. P.O. Box 34957 San Antonio, TX 78265

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