

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Woodrow, Martin	Name of Joint Debtor (Spouse) (Last, First, Middle): Woodrow, Carol
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0042	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0158
Street Address of Debtor (No. and Street, City, and State): 340 Surber Dr. San Jose, CA	Street Address of Joint Debtor (No. and Street, City, and State): 340 Surber Dr. San Jose, CA
ZIP Code 95123	ZIP Code 95123
County of Residence or of the Principal Place of Business: Santa Clara	County of Residence or of the Principal Place of Business: Santa Clara
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

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 <hr/> 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.
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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 debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

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

Estimated Number of Creditors

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

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

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

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Woodrow, Martin Woodrow, Carol</p>
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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: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X /s/ Charles B. Greene July 3, 2008 Signature of Attorney for Debtor(s) (Date) Charles B. Greene 56275</p>
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Exhibit C

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

Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

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

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

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

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

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

(Check all applicable boxes)

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

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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

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

Voluntary Petition

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

Name of Debtor(s):
Woodrow, Martin
Woodrow, Carol

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/ Martin Woodrow
Signature of Debtor **Martin Woodrow**

X /s/ Carol Woodrow
Signature of Joint Debtor **Carol Woodrow**

Telephone Number (If not represented by attorney)

July 3, 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

_____ 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

July 3, 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

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.

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

United States Bankruptcy Court
Northern District of California

In re Martin Woodrow
Carol Woodrow

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

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

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/ Martin Woodrow
 Martin Woodrow

Date: July 3, 2008

United States Bankruptcy Court
Northern District of California

In re Martin Woodrow
Carol Woodrow

Debtor(s)

Case No. _____

Chapter 11

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CREDIT COUNSELING REQUIREMENT**

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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.

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

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/ Carol Woodrow
 Carol Woodrow

Date: July 3, 2008

United States Bankruptcy Court
Northern District of California

In re Martin Woodrow
Carol Woodrow

Debtor(s)

Case No. _____
Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Aurora Loan Services 10350 Park Meadows Dr. Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Dr. Littleton, CO 80124	6650 W. Warm Springs #2135 Las Vegas, NV		207,646.00 (185,000.00 secured)
Bank of America P.O. Box 60073 City Of Industry, CA 91716	Bank of America P.O. Box 60073 City Of Industry, CA 91716	2007-2008 business expenses guarantee		26,317.00
Bankcard Center P.O. Box 15184 Wilmington, DE 19850	Bankcard Center P.O. Box 15184 Wilmington, DE 19850	2007-2008 business expenses guarantee		29,939.00
Bankcard Center P.O. Box 15184 Wilmington, DE 19850	Bankcard Center P.O. Box 15184 Wilmington, DE 19850	2007-2008 business expenses guarantee		6,693.00
Chase Card Services P.O. Box 15298 Wilmington, DE 19850	Chase Card Services P.O. Box 15298 Wilmington, DE 19850	Credit card charges 2007-2008 personal		36,046.00
Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	127 W. Meadows Ln. Victor, ID		993,920.00 (500,000.00 secured)
Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	127 W. Meadows Ln. Victor, ID		181,313.00 (500,000.00 secured) (993,920.00 senior lien)
Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	6650 W. Warm Springs #2150 Las Vegas, NV		201,994.00 (157,000.00 secured)
Fidelity Investments P.O. Box 15726 Wilmington, DE 19886	Fidelity Investments P.O. Box 15726 Wilmington, DE 19886	Credit card 2007-2008		7,712.00

In re **Martin Woodrow
Carol Woodrow**

Case No. _____

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
First Horizon 4000 Horizon Way Irving, TX 75063	First Horizon 4000 Horizon Way Irving, TX 75063	44 E. Meadows Ln. Victor, ID		117,590.00 (500,000.00 secured) (877,500.00 senior lien)
First Horizon 4000 Horizon Way Irving, TX 75063	First Horizon 4000 Horizon Way Irving, TX 75063	44 E. Meadows Ln. Victor, ID		877,500.00 (500,000.00 secured)
National City Mortgage P.O. Box 1820 Dayton, OH 45401	National City Mortgage P.O. Box 1820 Dayton, OH 45401	325-327 Harry Rd. Lehigh Acres, FL		285,000.00 (120,000.00 secured)
National City Mortgage P.O. Box 1820 Dayton, OH 45401	National City Mortgage P.O. Box 1820 Dayton, OH 45401	14805 S. Padres Rd. Arizona City, AZ		185,000.00 (135,000.00 secured)
Ocwen Loan Servicing P.O. Box 785056 Orlando, FL 32878	Ocwen Loan Servicing P.O. Box 785056 Orlando, FL 32878	6650 W. Warm Springs #2135 Las Vegas, NV		51,794.00 (185,000.00 secured) (207,646.00 senior lien)
Ocwen Loan Servicing P.O. Box 785056 Orlando, FL 32878	Ocwen Loan Servicing P.O. Box 785056 Orlando, FL 32878	6650 W. Warm Springs #2150 Las Vegas, NV		50,348.00 (157,000.00 secured) (201,994.00 senior lien)
Robert Jennings, DDS 6501 Crown Blvd. #206 San Jose, CA 95120	Robert Jennings, DDS 6501 Crown Blvd. #206 San Jose, CA 95120	Dental services 2007		1,500.00
United Mileage Plus P.O. Box 15298 Wilmington, DE 19850	United Mileage Plus P.O. Box 15298 Wilmington, DE 19850	Credit card charges 2007-2008 personal		24,902.00
Washington Mutual P.O. Box 100576 Florence, SC 29501	Washington Mutual P.O. Box 100576 Florence, SC 29501	6 Canoa Hills Henderson, NV		920,000.00 (884,000.00 secured)
Washington Mutual P.O. Box 100576 Florence, SC 29501	Washington Mutual P.O. Box 100576 Florence, SC 29501	6 Canoa Hills Henderson, NV		229,699.00 (884,000.00 secured) (920,000.00 senior lien)
Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038	Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038	2003 BMW 745		37,844.00 (31,250.00 secured)

In re **Martin Woodrow**
Carol Woodrow

Debtor(s)

Case No. _____

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

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

We, **Martin Woodrow** and **Carol Woodrow**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **July 3, 2008** _____

Signature **/s/ Martin Woodrow** _____
Martin Woodrow
Debtor

Date **July 3, 2008** _____

Signature **/s/ Carol Woodrow** _____
Carol Woodrow
Joint Debtor

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

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

In re **Martin Woodrow,
Carol Woodrow**
_____ Debtors

Case No. _____
Chapter **11**

SUMMARY OF SCHEDULES

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	3,681,000.00		
B - Personal Property	Yes	4	630,475.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	5		5,375,316.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		135,838.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,232.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedules		21			
Total Assets			4,311,475.00		
Total Liabilities				5,511,154.00	

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

In re **Martin Woodrow,
Carol Woodrow**

Debtors

Case No. _____

Chapter 11

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

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

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

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

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

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

State the following:

Average Income (from Schedule I, Line 16)	2,232.00
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)	1.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	1,829,114.00
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	135,838.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	1,964,952.00

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
340 Surber Dr. San Jose, CA	Fee simple	J	750,000.00	650,954.00
108 Spring St. Syracuse, NY	Fee simple	H	60,000.00	0.00
44 E. Meadows Ln. Victor, ID	Fee simple	J	500,000.00	996,227.00
325-327 Harry Rd. Lehigh Acres, FL	Fee simple	J	120,000.00	285,000.00
6650 W. Warm Springs #2150 Las Vegas, NV	Fee simple	H	157,000.00	252,342.00
6650 W. Warm Springs #2135 Las Vegas, NV	Fee simple	H	185,000.00	259,440.00
5401 E. Van Buren #1086 Phoenix, AZ	Fee simple	W	165,000.00	143,992.00
5401 E. Van Buren #2117 Phoenix, AZ	Fee simple	W	225,000.00	223,207.00
14805 S. Padres Rd. Arizona City, AZ	Fee simple	H	135,000.00	185,000.00
6 Canoa Hills Henderson, NV	Fee simple	J	884,000.00	1,149,699.00
127 W. Meadows Ln. Victor, ID	Fee simple	J	500,000.00	1,175,812.00

Sub-Total > **3,681,000.00** (Total of this page)

Total > **3,681,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

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

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

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

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash	C	4,000.00
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 America checking	J	10,000.00
		2 Bank of America business checking acct.	H	5,800.00
		Bank of America - savings	J	100.00
		E-Trade brokerage account	J	4,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		340 Surber Dr. - household goods	J	15,000.00
		6 Canoa Hills - household goods	J	2,000.00
		127 W. Meadows Ln. - household goods	J	6,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. apparel	J	4,000.00
7. Furs and jewelry.		Misc. jewelry	J	6,000.00
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.		Pacific Life Insurance	H	0.00
		Pacific Life Insurance	W	0.00
10. Annuities. Itemize and name each issuer.	X			
Sub-Total >				57,900.00
(Total of this page)				

3 continuation sheets attached to the Schedule of Personal Property

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	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.		Pecan Creek Pkwy LLC (67% ownership)	C	475,000.00
		Martin Consulting Solutions, Inc.	C	0.00
		Industrial Services Group, Inc.	C	0.00
		Technology Distribution, Inc.	C	0.00
		Future Fund Property Investments, LLC	C	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Accounts receivable from Dan Costigan	C	20,000.00
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.		IRS 2007 Tax Refund	C	22,000.00
		Franchise Tax Board 2007 Tax Refund	C	6,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Sub-Total >	523,000.00
			(Total of this page)	

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

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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 defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Honda Pilot	C	18,325.00
		2003 BMW 745	C	31,250.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
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			

Sub-Total > **49,575.00**
(Total of this page)

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

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		Investment in Critical Connection, Inc.	C	0.00

Sub-Total > **0.00**
(Total of this page)
Total > **630,475.00**

(Report also on Summary of Schedules)

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

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

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

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

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
340 Surber Dr. San Jose, CA	C.C.P. § 704.730	75,000.00	750,000.00
Cash on Hand			
Cash	C.C.P. § 704.070	4,000.00	4,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Bank of America checking	C.C.P. § 704.070	10,000.00	10,000.00
2 Bank of America business checking accts.	C.C.P. § 704.070	5,800.00	5,800.00
Bank of America - savings	C.C.P. § 704.070	100.00	100.00
E-Trade brokerage account	C.C.P. § 704.070	4,500.00	4,500.00
Household Goods and Furnishings			
340 Surber Dr. - household goods	C.C.P. § 704.020	15,000.00	15,000.00
6 Canoa Hills - household goods	C.C.P. § 704.020	2,000.00	2,000.00
127 W. Meadows Ln. - household goods	C.C.P. § 704.020	6,500.00	6,500.00
Wearing Apparel			
Misc. apparel	C.C.P. § 704.020	4,000.00	4,000.00
Furs and Jewelry			
Misc. jewelry	C.C.P. § 704.040	6,000.00	6,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2005 Honda Pilot	C.C.P. § 704.010	2,550.00	18,325.00

Total: **135,450.00** **826,225.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

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

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. 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" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 123504615	C							
Aurora Loan Services 10350 Park Meadows Dr. Littleton, CO 80124								
			Value \$	185,000.00			207,646.00	22,646.00
Account No. 1063308568	C							
Chase Home Mortgage P.O. Box 78420 Phoenix, AZ 85062								
			Value \$	750,000.00			580,000.00	0.00
Account No. 148613356	C							
Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065								
			Value \$	500,000.00			993,920.00	493,920.00
Account No. 148484593	C							
Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065								
			Value \$	500,000.00			181,313.00	181,313.00
Subtotal							1,962,879.00	697,879.00
(Total of this page)								

4 continuation sheets attached

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 160479096 Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	C	Second deed of trust 340 Surber Dr. San Jose, CA				70,954.00	0.00
		Value \$ 750,000.00					
Account No. 74191495 Countrywide Home Loans Mail Stop SV-65 450 American St. Simi Valley, CA 93065	C	First deed of trust 6650 W. Warm Springs #2150 Las Vegas, NV				201,994.00	44,994.00
		Value \$ 157,000.00					
Account No. 58482621 First Horizon 4000 Horizon Way Irving, TX 75063	C	First deed of trust 44 E. Meadows Ln. Victor, ID				877,500.00	377,500.00
		Value \$ 500,000.00					
Account No. 10457319 First Horizon 4000 Horizon Way Irving, TX 75063	C	Second deed of trust 44 E. Meadows Ln. Victor, ID				117,590.00	117,590.00
		Value \$ 500,000.00					
Account No. 4849706 National City Mortgage P.O. Box 1820 Dayton, OH 45401	C	First deed of trust 325-327 Harry Rd. Lehigh Acres, FL				285,000.00	165,000.00
		Value \$ 120,000.00					
Subtotal (Total of this page)						1,553,038.00	705,084.00

Sheet **1** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 4589534 National City Mortgage P.O. Box 1820 Dayton, OH 45401	C						
First deed of trust 14805 S. Padres Rd. Arizona City, AZ Value \$ 135,000.00							
Account No. 6674741 Ocwen Loan Servicing P.O. Box 785056 Orlando, FL 32878	C						
Second deed of trust 6650 W. Warm Springs #2150 Las Vegas, NV Value \$ 157,000.00							
Account No. 6674782 Ocwen Loan Servicing P.O. Box 785056 Orlando, FL 32878	C						
Second deed of trust 6650 W. Warm Springs #2135 Las Vegas, NV Value \$ 185,000.00							
Account No. 146744883 Suntrust Mortgage P.O. Box 26149 Mail Code RVW3003 Richmond, VA 23260	C						
First deed of trust 5401 E. Van Buren #1086 Phoenix, AZ Value \$ 165,000.00							
Account No. Teton County Tax Assessor 89 N. Main #1 Driggs, ID 83422	C						
Real property taxes 44 E. Meadows Ln. Victor, ID Value \$ 500,000.00							
Subtotal (Total of this page)						432,271.00	153,279.00

Sheet **2** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. Teton County Tax Assessor 89 N. Main #1 Driggs, ID 83422	C		Real property taxes 127 W. Meadows Ln. Victor, ID			579.00	579.00
Value \$							
Account No. 003-6380854 Toyota Financial Services P.O. Box 8026 Cedar Rapids, IA 52408	C		Purchase Money Security 2005 Honda Pilot			15,799.00	0.00
Value \$							
Account No. 3013826296 Washington Mutual P.O. Box 100576 Florence, SC 29501	C		First deed of trust 5401 E. Van Buren #2117 Phoenix, AZ			199,017.00	0.00
Value \$							
Account No. 770314672 Washington Mutual P.O. Box 100576 Florence, SC 29501	C		Second deed of trust 5401 E. Van Buren #2117 Phoenix, AZ			24,190.00	0.00
Value \$							
Account No. 5304203721 Washington Mutual P.O. Box 100576 Florence, SC 29501	C		First deed of trust 6 Canoa Hills Henderson, NV			920,000.00	36,000.00
Value \$							
Subtotal (Total of this page)						1,159,585.00	36,579.00

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 5304203739 Washington Mutual P.O. Box 100576 Florence, SC 29501	C						
		Second deed of trust 6 Canoa Hills Henderson, NV					
		Value \$ 884,000.00				229,699.00	229,699.00
Account No. 50237406257129001 Wells Fargo Auto Finance P.O. Box 29704 Phoenix, AZ 85038	C						
		Purchase Money Security 2003 BMW 745					
		Value \$ 31,250.00				37,844.00	6,594.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						267,543.00	236,293.00
Total (Report on Summary of Schedules)						5,375,316.00	1,829,114.00

Sheet **4** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

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

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

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

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

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

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

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

 Domestic support obligations

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

 Extensions of credit in an involuntary case

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

 Wages, salaries, and commissions

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

 Contributions to employee benefit plans

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

 Certain farmers and fishermen

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

 Deposits by individuals

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

 Taxes and certain other debts owed to governmental units

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

 Commitments to maintain the capital of an insured depository institution

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

 Claims for death or personal injury while debtor was intoxicated

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

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

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

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Franchise Tax Board Special Procedures P.O. Box 2952 Sacramento, CA 95812	C		Notice only				0.00	0.00
								0.00
Account No. Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	C		Notice only				0.00	0.00
								0.00
Account No. 								
Account No. 								
Account No. 								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page) **0.00** **0.00**

Total
(Report on Summary of Schedules) **0.00** **0.00**

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H	W	J				
Account No. 6486 Arizona City Sanitation District P.O. Box 2377 Arizona City, AZ 85223								59.00
Account No. 4339-9300-0792-0343 Bank of America P.O. Box 60073 City Of Industry, CA 91716		X						26,317.00
Account No. 4339-9300-2021-0227 Bankcard Center P.O. Box 15184 Wilmington, DE 19850		X						6,693.00
Account No. 4192-0000-0063-8353 Bankcard Center P.O. Box 15184 Wilmington, DE 19850		X						29,939.00
Subtotal (Total of this page)								63,008.00

3 continuation sheets attached

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. 4305-8739-6012-2483 Chase Card Services P.O. Box 15298 Wilmington, DE 19850	C					36,046.00	
							Credit card charges 2007-2008 personal
Account No. 430271756 City of Henderson - Utility Services P.O. Box 95011 Henderson, NV 89009	C					148.00	
							Utility 6 Canoa Hills, Henderson, NV
Account No. 3166902 Fall River Rural Elec. Coop 1150 N. 3400 E. Ashton, ID 83420	C					160.00	
							Utility 127 W. Meadows Ln., Victor, ID
Account No. 3166901 Fall River Rural Elec. Coop 1150 N. 3400 E. Ashton, ID 83420	C					151.00	
							Utility 44 E. Meadow Ln., Victor, ID
Account No. 5200-0115-2009-5781 Fidelity Investments P.O. Box 15726 Wilmington, DE 19886	C					7,712.00	
							Credit card 2007-2008
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	44,217.00

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 6035320149347500 Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368	J					970.00
Account No. 117699 National Reg. Agents P.O. Box 927 Princeton Junction, NJ 08550	C					636.00
Account No. 771000108601 Red Rox Condo Assoc. 9362 E. Raintree Dr. Scottsdale, AZ 85260	C	5401 E. Van Buren #1086, Phoenix, AZ Notice only				0.00
Account No. 771000211701 Red Rox Condo Assoc. 9362 E. Raintree Dr. Scottsdale, AZ 85260	C	5401 E. Van Buren #2117, Phoenix, AZ				171.00
Account No. Robert Jennings, DDS 6501 Crown Blvd. #206 San Jose, CA 95120	C	Dental services 2007				1,500.00
Sheet no. <u>2</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						3,277.00
Subtotal (Total of this page)						3,277.00

In re **Martin Woodrow,
Carol Woodrow**

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. 2115771026003 Southwest Gas Corp. P.O. Box 98512 Las Vegas, NV 89193	C	6 Canoa Hills, Las Vegas, NV				30.00
Account No. 25-003-01 Teton Springs W & D 75 W. 750 S. #3 Victor, ID 83455						
Account No. 22/0020/01 Teton Springs W & D 75 W. 750 S. #3 Victor, ID 83455	C	Utility 127 W. Meadow Ln., Victor, ID. Notice only				0.00
Account No. 4388-5230-1707-8390 United Mileage Plus P.O. Box 15298 Wilmington, DE 19850						
Account No. 22131040157 Voorhees Sanitation P.O. Box 196 Driggs, ID 83422	C	127 W. Meadows, Victor, ID				50.00
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						25,336.00
Total (Report on Summary of Schedules)						135,838.00

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

In re **Martin Woodrow
Carol Woodrow**
Debtor(s)

Case No. _____
Chapter **11**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **23** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 3, 2008**

Signature **/s/ Martin Woodrow
Martin Woodrow**
Debtor

Date **July 3, 2008**

Signature **/s/ Carol Woodrow
Carol Woodrow**
Joint Debtor

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

Arizona City Sanitation District
P.O. Box 2377
Arizona City, AZ 85223

Aurora Loan Services
10350 Park Meadows Dr.
Littleton, CO 80124

Bank of America
P.O. Box 60073
City Of Industry, CA 91716

Bankcard Center
P.O. Box 15184
Wilmington, DE 19850

Chase Card Services
P.O. Box 15298
Wilmington, DE 19850

Chase Home Mortgage
P.O. Box 78420
Phoenix, AZ 85062

City of Henderson - Utility Services
P.O. Box 95011
Henderson, NV 89009

Countrywide Home Loans
Mail Stop SV-65
450 American St.
Simi Valley, CA 93065

Fall River Rural Elec. Coop
1150 N. 3400 E.
Ashton, ID 83420

Fidelity Investments
P.O. Box 15726
Wilmington, DE 19886

First Horizon
4000 Horizon Way
Irving, TX 75063

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

Futurefund Property Investment LLC
340 Surber Dr.
San Jose, CA 95123

Home Depot Credit Services
P.O. Box 689100
Des Moines, IA 50368

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

Martin Consulting Solutions, Inc.
340 Surber Dr.
San Jose, CA 95123

National City Mortgage
P.O. Box 1820
Dayton, OH 45401

National Reg. Agents
P.O. Box 927
Princeton Junction, NJ 08550

Ocwen Loan Servicing
P.O. Box 785056
Orlando, FL 32878

Red Rox Condo Assoc.
9362 E. Raintree Dr.
Scottsdale, AZ 85260

Robert Jennings, DDS
6501 Crown Blvd. #206
San Jose, CA 95120

Southwest Gas Corp.
P.O. Box 98512
Las Vegas, NV 89193

Suntrust Mortgage
P.O. Box 26149
Mail Code RVW3003
Richmond, VA 23260

Teton County Tax Assessor
89 N. Main #1
Driggs, ID 83422

Teton Springs W & D
75 W. 750 S. #3
Victor, ID 83455

Toyota Financial Services
P.O. Box 8026
Cedar Rapids, IA 52408

United Mileage Plus
P.O. Box 15298
Wilmington, DE 19850

Voorhees Sanitation
P.O. Box 196
Driggs, ID 83422

Washington Mutual
P.O. Box 100576
Florence, SC 29501

Wells Fargo Auto Finance
P.O. Box 29704
Phoenix, AZ 85038