

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Cagno, Joseph Michael	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	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-2871	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 5206 Nice Court San Jose, CA	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 95138	ZIP Code
County of Residence or of the Principal Place of Business: Santa Clara	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
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 checked="" 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 type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
---	---	---

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).
--	--

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

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

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

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Cagno, Joseph Michael
---	--

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 _____ Signature of Attorney for Debtor(s) (Date)</p>
---	--

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):
Cagno, Joseph Michael

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/ Joseph Michael Cagno
Signature of Debtor **Joseph Michael Cagno**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 9, 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/ Michael W. Malter
Signature of Attorney for Debtor(s)

Michael W. Malter #96533
Printed Name of Attorney for Debtor(s)

Binder & Malter, LLP
Firm Name

2775 Park Avenue
Santa Clara, CA 95050

Address

(408) 295-1700 Fax: (408) 295-1531
Telephone Number

July 9, 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

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 Joseph Michael Cagno

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.

United States Bankruptcy Court
Northern District of California

In re Joseph Michael Cagno

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>
Alliance Title Company c/o Nancy J. Johnson, Esq. Berliner Cohen Ten Almaden Blvd., Suite 1100 - 11th Fl. San Jose, CA 95113	Nancy J. Johnson Alliance Title Company c/o Nancy J. Johnson, Esq. Berliner Cohen San Jose, CA 95113 (408) 286-5800	Contingent, unliquidated claim	Contingent Unliquidated Disputed	Unknown
Amber Johnson c/o John S. Siamas, Esq. Reed Smith, LLP P. O. Box 7936 San Francisco, CA 94120- 7936	John S. Siamas Amber Johnson c/o John S. Siamas, Esq. Reed Smith, LLP San Francisco, CA 94120-7936 415-659-5944	Contingent, unliquidated claim	Contingent Unliquidated Disputed	Unknown
America's Funding Source, Inc. c/o David Sturgeon-Garcia, Esq. Reed Smith LLP 2 Embarcadero Center, Fl. 20 San Francisco, CA 94111	David Sturgeon-Garcia, Esq. America's Funding Source, Inc. c/o David Sturgeon-Garcia, Esq. Reed Smith, LLP San Francisco, CA 94111 415-659-5944	Contingent claim	Contingent Unliquidated Disputed	Unknown
American Express PO Box 0001 Los Angeles, CA 90096	American Express PO Box 0001 Los Angeles, CA 90096	Credit Card		3,000.00
Bank of America P. O. Box 672084 Dallas, TX 75267-1084	Bank of America P. O. Box 672084 Dallas, TX 75267-1084 800-652-1111	Corporate line of credit		50,000.00
Bank of America P. O. Box 15184 Wilmington, DE 19850-5184	Bank of America P. O. Box 15184 Wilmington, DE 19850-5184 800-673-1044	Visa business card		31,092.53
Bank of America P. O. Box 15726 Wilmington, DE 19886-5726	Bank of America P. O. Box 15726 Wilmington, DE 19886-5726 888-335-1487	Credit card		25,690.41

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>
Bank of America P. O. Box 15715 Wilmington, DE 19886-5715	Bank of America P. O. Box 15715 Wilmington, DE 19886-5715 800-626-2556	Credit card		25,099.73
Community Management Services, Inc. c/o MPS P. O. Box 57102 Irvine, CA 92619-7102	Community Management Services, Inc. c/o MPS P. O. Box 57102 Irvine, CA 92619-7102 (408) 559-1977	HOA dues for debtor's residence		216.00
County of San Mateo Tax Collector 455 County Center, 1st Floor Redwood City, CA 94063	County of San Mateo Tax Collector 455 County Center, 1st Floor Redwood City, CA 94063	Tax lien recorded in San Mateo County. Debtor does not own property in San Mateo County.		242.00
Emergency Physicians Assoc. c/o Cmre Financial Svcs. 3075 E. Imperial Hyt. Brea, CA 92821	Emergency Physicians Assoc. c/o Cmre Financial Svcs. 3075 E. Imperial Hyt. Brea, CA 92821	Medical services (This is the debtor's wife's debt.)	Disputed	31.00
Hamada Family Dentistry 1205 Freedom Blvd. Watsonville, CA 95076	Hamada Family Dentistry 1205 Freedom Blvd. Watsonville, CA 95076	Dental services (This is the debtor's wife's bill.)	Disputed	1,495.00
Internal Revenue Service P. O. Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service P. O. Box 21126 Philadelphia, PA 19114-0326	Taxes - returns were filed but lost.	Disputed	2,500.00
Internal Revenue Service P. O. Box 21126 Philadelphia, PA 19114-0326	Internal Revenue Service P. O. Box 21126 Philadelphia, PA 19114-0326	Taxes - returns were filed but lost.	Disputed	15,000.00
John Kevin Crowley, Esq. Tenenbaum, Crowley & Brereton Ten Alamen Blvd., #400 San Jose, CA 95113	John Kevin Crowley, Esq. John Kevin Crowley, Esq. Tenenbaum, Crowley & Brereton Ten Alamen Blvd., #400 San Jose, CA 95113 (408) 286-1200	Legal fees		30,000.00
Kendras Medical Billing c/o International Recovery Systems 1562 Parkway Loop, Suite D Tustin, CA 92780	Kendras Medical Billing c/o International Recovery Systems 1562 Parkway Loop, Suite D Tustin, CA 92780 800-775-6177	Medical services for debtor's wife.	Disputed	9,375.00
Maxwell, Boyd & Co. Certified Public Accountants 333 W. Santa Clara St. 712 San Jose, CA 95113	William B. Boyd Maxwell, Boyd & Co. Certified Public Accountants 333 W. Santa Clara St. 712 San Jose, CA 95113 (408) 282-7000	Accounting services		4,500.00

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>
Miller Morton 25 Metro Way, Suite 700 San Jose, CA 95110	Miller Morton 25 Metro Way, Suite 700 San Jose, CA 95110	Legal fees		8,000.00
NCO Financial Systems, Inc. c/o Rodney W. Simmons, Esq. 10540 White Rock Road #250 Rancho Cordova, CA 95670	Rodney W. Simmons, Esq. NCO Financial Systems, Inc. c/o Rodney W. Simmons, Esq. 10540 White Rock Road #250 Rancho Cordova, CA 95670 866-873-2991	Medical services for debtor's wife	Disputed	1,111.57
Richard C. Farrington, DDS, Inc. c/o Trojan Professional 4410 Cerritos Avenue Los Alamitos, CA 90720	Richard C. Farrington, DDS, Inc. c/o Trojan Professional 4410 Cerritos Avenue Los Alamitos, CA 90720	Dental services (This is the debtor's wife's bill.)	Disputed	1,169.00

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

I, **Joseph Michael Cagno**, 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 July 9, 2008Signature /s/ Joseph Michael Cagno**Joseph Michael Cagno**

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.

Agile Capital Group, Inc.
1050 Blossom Hill Road
San Jose, CA 95123

Agile Capital lease

Alliance Title Company
c/o Nancy J. Johnson, Esq.
Berliner Cohen
Ten Almaden Blvd., Suite 1100 - 11th Fl.
San Jose, CA 95113

Amber Johnson
c/o John S. Siamas, Esq.
Reed Smith, LLP
P. O. Box 7936
San Francisco, CA 94120-7936

America's Funding Source, Inc.
c/o David Sturgeon-Garcia, Esq.
Reed Smith LLP
2 Embarcadero Center, Fl. 20
San Francisco, CA 94111

American Express
PO Box 0001
Los Angeles, CA 90096

Anthony J. Trepel, Esq.
Trepel Law Offices
40 S. Market Street, 7th Floor
San Jose, CA 95113

Bank of America
P. O. Box 30750
Los Angeles, CA 90030-0750

Bank of America
P. O. Box 15715
Wilmington, DE 19886-5715

Bank of America
P. O. Box 672084
Dallas, TX 75267-1084

Bank of America
P. O. Box 15184
Wilmington, DE 19850-5184

Bank of America
P. O. Box 15726
Wilmington, DE 19886-5726

Bank of America, N.A.
P. O. Box 26078
Greensboro, NC 27420

Blackberry Capital, Inc.
c/o David Sturgeon-Garcia, Esq.
Reed Smith, LLP
2 Embarcadero Centre Fl. 20
San Francisco, CA 94111

Chase Auto Finance
P. O. Box 78067
Phoenix, AZ 85062-8067

Chase Auto Finance
P. O. Box 5210
New Hyde Park, NY 11042

Community Management Services, Inc.
c/o MPS
P. O. Box 57102
Irvine, CA 92619-7102

County of San Mateo
Tax Collector
455 County Center, 1st Floor
Redwood City, CA 94063

County of Santa Clara
Dept. of Revenue
P.O. Box 1897
San Jose, CA 95109-1897

Dynamic Leasing, Inc.
2959 Park Avenue #G
Soquel, CA 95073

Emergency Physicians Assoc.
c/o Cmre Financial Svcs.
3075 E. Imperial Hyt.
Brea, CA 92821

Franchise Tax Board
Bankruptcy Unit
P. O. Box 2952
Sacramento, CA 95812

Hamada Family Dentistry
1205 Freedom Blvd.
Watsonville, CA 95076

Internal Revenue Service
P. O. Box 21126
Philadelphia, PA 19114-0326

John Kevin Crowley, Esq.
Tenenbaum, Crowley & Brereton
Ten Alamen Blvd., #400
San Jose, CA 95113

John S. Siamas, Esq.
Reed Smith, LLP
Two Embarcadero Center, Suite 2000
San Francisco, CA 94111

Jose Antonio Casstillo, Jr.
c/o Milford M. Reynolds, Esq.
495 South Pastoria Avenue
Sunnyvale, CA 94086

Julie Ann Callis
c/o Leora R. Simantov, Esq.
Lombardi, Loper & Conant
1999 Harrison St., #2600
Oakland, CA 94612

Kendras Medical Billing
c/o International Recovery Systems
1562 Parkway Loop, Suite D
Tustin, CA 92780

Keypoint Credit Union
c/o David Sturgeon-Garcia, Esq.
Reed Smith, LLP
2 Embarcadero Centre, Fl. 20
San Francisco, CA 94111

LoanCity, Inc.
c/o David Sturgeon-Garcia, Esq.
Reed Smith, LLP
2 Embarcadero Centre, Fl. 20
San Francisco, CA 94111

Maxwell, Bloyd & Co.
Certified Public Accountants
333 W. Santa Clara St. 712
San Jose, CA 95113

Miller Morton
25 Metro Way, Suite 700
San Jose, CA 95110

NCO Financial Systems, Inc.
c/o Rodney W. Simmons, Esq.
10540 White Rock Road #250
Rancho Cordova, CA 95670

Richard C. Farrington, DDS, Inc.
c/o Trojan Professional
4410 Cerritos Avenue
Los Alamitos, CA 90720

Richard Soukoulis
c/o David Sturgeon-Garcia, Esq.
Reed Smith, LLP
2 Embarcadero Centre, Fl. 20
San Francisco, CA 94111

Sandra McIntosh, Esq.
Trepel Law Offices
40 S. Market Street, 7th Floor
San Jose, CA 95113

Sarah Cagno
5206 Nice Court
San Jose, CA 95138

Tax Collector
Santa Clara County
County Government Ctr., East Wing
70 W. Hedding Street
San Jose, CA 95110-1767

Tim Kramer
c/o Leora R. Simantov, Esq.
Lombardi, Lper & Conant
1999 Harrison St., #2600
Oakland, CA 94612

Wachovia Bank
P.O. Box 60505
City Of Industry, CA 91716-0505