

| United States Bankruptcy Court Northern District of California, San Francisco Division | | | | | | | Voluntary Petition | | | | | | |
|---|--|--|--|--|---|--|--------------------|--|--|----------------------------------|--|--|--|
| Name of Debtor (if individual, enter Last, First, Middle): ANIEL, FERMIN S | | | | | Name of Joint Debtor (Spouse) (Last, First, Middle): ANIEL ERLINDA A | | | | | | | | |
| 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): 3120 | | | | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2668 | | | | | | | | |
| Street Address of Debtor (No. and Street, City, and State): 75 TOBIN CLARK DRIVE HILLSBOROUGH, CA 94010 | | | | | Street Address of Joint Debtor (No. and Street, City, and State): 75 TOBIN CLARK DRIVE HILLSBOROUGH, CA 94010 | | | | | | | | |
| County of Residence or of the Principal Place of Business: UNITED STATES | | | | | County of Residence or of the Principal Place of Business: UNITED STATES | | | | | | | | |
| Mailing Address of Debtor (if different from street address): 75 TOBIN CLARK DRIVE HILLSBOROUGH, CA 94010 | | | | | Mailing Address of Joint Debtor (if different from street address): 75 TOBIN CLARK DRIVE HILLSBOROUGH, CA 94010 | | | | | | | | |
| 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) See Exhibit D on page 2 of this form. <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 | | | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding | | | | | Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. | | |
| Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor 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 owned to insiders or affiliates) are less than \$2,190,000. ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | | | | | | | | |
| Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | | | | | | THIS SPACE IS FOR COURT USE ONLY | | | |
| Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 | | | | | | | | | | | | | |
| Estimated Assets <input type="checkbox"/> \$0 to \$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 | | | | | | | | | | | | | |
| Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion | | | | | | | | | | | | | |

| | | | |
|---|--|--|--|
| Voluntary Petition (This page must be completed and filed in every case) | | Name of Debtor(s): ANIEL, FERMIN & ERLINDA | |
| All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.) | | | |
| Location Where Filed: | 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: | 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 style="text-align: center;">(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 style="text-align: center;">X _____ February 24, 2009 /S/ SYDNEY JAY HALL 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? | | | |
| <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.) | | | |
| <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. | | | |
| If this is a joint petition: | | | |
| <input type="checkbox"/> 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.) | | | |
| <input checked="" type="checkbox"/> 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. | | | |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. | | | |
| <input type="checkbox"/> 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.) | | | |
| <input type="checkbox"/> 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) | | | |
| <input type="checkbox"/> 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 judgement for possession was entered, and | | | |
| <input type="checkbox"/> 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. | | | |
| <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)). | | | |

| | |
|---|---|
| Voluntary Petition (This page must be completed and filed in every case) | Name of Debtor(s): ANIEL, FERMIN & ERLINDA |
| Signatures | |
| <p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[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.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Fermin A. Aniel</u> Signature of Debtor</p> <p>X <u>/s/ Erlinda Aniel</u> Signature of Joint Debtor</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>February 24, 2009</u> Date</p> | <p style="text-align: center;">Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, 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.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p> |
| <p style="text-align: center;">Signature of Attorney*</p> <p>X _____ /S/ SYDNEY JAY HALL SYDNEY JAY HALL, Esq. Printed Name of Attorney for Debtor(s)</p> <p>_____ LAW OFFICE OF SYDNEY JAY HALL Firm Name</p> <p>_____ 1308 BAYSHORE HIGHWAY, SUITE 220 Address</p> <p>_____ BURLINGAME, CA 94010</p> <p>_____ (650) 3421830 Telephone Number</p> <p>_____ February 25, 2009 Date</p> <p><small>* 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.</small></p> | <p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>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 notice 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 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>X _____</p> <p>_____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>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.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>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.</p> |
| <p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>_____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p> | |

Exhibit "A"

[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 of the Bankruptcy Code, this Exhibit "A" shall be completed and attached to the petition.]

EXHIBIT "A" TO VOLUNTARY PETITION

1. If any of the debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is .

2. The following financial data is the latest available information and refers to the debtor's condition on .

a. Total assets \$ _____

b. Total debts (including debts listed in 2.c., below) \$ _____

c. Debt securities held by more than 500 holders. Approximate number of holders

| | | | | |
|----------------------------------|------------------------------------|---------------------------------------|----------|-------|
| <input type="checkbox"/> Secured | <input type="checkbox"/> Unsecured | <input type="checkbox"/> Subordinated | \$ _____ | _____ |
| <input type="checkbox"/> Secured | <input type="checkbox"/> Unsecured | <input type="checkbox"/> Subordinated | \$ _____ | _____ |
| <input type="checkbox"/> Secured | <input type="checkbox"/> Unsecured | <input type="checkbox"/> Subordinated | \$ _____ | _____ |
| <input type="checkbox"/> Secured | <input type="checkbox"/> Unsecured | <input type="checkbox"/> Subordinated | \$ _____ | _____ |
| <input type="checkbox"/> Secured | <input type="checkbox"/> Unsecured | <input type="checkbox"/> Subordinated | \$ _____ | _____ |

d. Number of shares of preferred stock _____

e. Number of shares of common stock _____

Comments, if any:

3. Brief description of debtor's business:

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

UNITED STATES BANKRUPTCY COURT
Northern District of California, San Francisco Division

In Re: _____
ANIEL, FERMIN & ERLINDA
Debtor

Case No. _____
(if known)

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) Name of creditor and complete mailing address including zip code | (2) Name, telephone number and complete mailing address, including zip code of employee, agent, or department of creditor familiar with claim who may be contacted. | (3) Nature of claim (trade debt, bank loan, government contract, etc.) | (4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff. | (5) Amount of claim [if secured also state value of security] |
|---|---|--|---|--|--|
| 1 | CITIBANK PO BOX 183113 COLUMBUS, OHIO 43218-3113 | | | | \$33,000.00 |
| 2 | BANK OF AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102 | | | | \$32,000.00 |
| 3 | PATELCO 156 SECOND STREET SAN FRANCISCO, CA 94105 | | | | \$2,0316.00 |
| 4 | BANK OF AMERICA PO BOX 15726 WILMINGTON, DE 19886-5726 | | | | 17,100.00 |

| | (1) Name of creditor and complete mailing address including zip code | (2) Name, telephone number and complete mailing address, including zip code of employee, agent, or department of creditor familiar with claim who may be contacted. | (3) Nature of claim (trade debt, bank loan, government contract, etc.) | (4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff. | (5) Amount of claim [if secured also state value of security] |
|----|---|--|---|--|--|
| 5 | BANK OF AMERICA PO BOX 15102 WILMINGTON, DE 19886-5102 | | | | 16,500.00 |
| 6 | BANK OF AMERICA PO BOX 15726 WILMINGTON, DE 19886-5726 | | | | 14,500.00 |
| 7 | CITI BUSINESSCARD PO BOX 6408 THE LAKE, NV 88901-8408 | | | | 11,000.00 |
| 8 | WASHINGTON MUTUAL PO BOX 660487 DALLAS, TX 75266-0487 | | | | 10,500.00 |
| 9 | CHASE - UNITED MILEAGE PO BOX 15298 WILMINGTON, DE 19850-5298 | | | | \$10,283.00 |
| 10 | HOME DEPOT PO BOX 6028 THE LAKE, NV 89901-6028 | | | | 6,400.00 |
| 11 | BAILEY BANK & BIDDLE PROCESSING CENTER DES MOINES, IA 50364-0001 | | | | 6,200.00 |
| 12 | UNITED MILEAGE PLUS PO BOX 94014 PALATINE, IL 60094-4014 | | | | 5,800.00 |

| | (1) Name of creditor and complete mailing address including zip code | (2) Name, telephone number and complete mailing address, including zip code of employee, agent, or department of creditor familiar with claim who may be contacted. | (3) Nature of claim (trade debt, bank loan, government contract, etc.) | (4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff. | (5) Amount of claim [if secured also state value of security] |
|----|---|--|---|--|--|
| 13 | SAKS FIFTH VISA PO BOX 60102 CITY OF INDUSTRY, CA 9176-0100 | | | | 5,600.00 |
| 14 | CITICARDS PO BOX 6406 THE LAKE , NV 88901-6406 | | | | 5,300 |
| 15 | NEIMAN MARCUS PO BOX 729080 TEXAS 75372-9080 | | | | \$5,277.00 |
| 16 | MARRIOT REWARD -CHASE PO BOX 15123 WILMINGTON, DE 19850-5123 | | | | \$5,000.00 |
| 17 | BLOOMINGDALE PO BOX 18303 COLUMBUS, OH 43218-3083 | | | | 4,300.00 |
| 18 | BLOOMINGDALE'S VISA PO BOX 689194 DES MOINES,IA 50368-9194 | | | | 4,040.00 |
| 19 | WASHINGTON MUTUAL PO BOX 660433 DALLAS, TX 752660433 | | | | 4,007.25 |
| 20 | LOWE'S PO BOX 530914 ATLANTA, GA 30353-0914 | | | | 4,000.00 |

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

I, the undersigned authorized agent of the corporation named as the Debtor in this case, declare under penalty of perjury that I have read the foregoing "List of Creditors Holding 20 Largest Unsecured Claims" and that it is true and correct to the best of my knowledge, information and belief.

Date

X _____
Signature of Authorized Individual

Printed Name and Title

AURORA LOAN SERVICES
2617 COLLEGE PARK DRIVE
NE, 69363-1706

BAILEY BANK & BIDDLE
PROCESSING CENTER
DES MOINES, IA 50364-0001

BANK OF AMERICA
PO BOX 15102
WILMINGTON, DE 19886-5102

BANK OF AMERICA
PO BOX 15102
WILMINGTON, DE 19886-5102

BANK OF AMERICA
PO BOX 15726
WILMINGTON, DE 19886-5726

BANK OF AMERICA
PO BOX 15726
WILMINGTON, DE 19886-5726

BLOOMINGDALE
PO BOX 18303
COLUMBUS, OH 43218-3083

BLOOMINGDALE
PO BOX 183083
COLUMBUS, OH 43218-3083

BLOOMINGDALE'S VISA
PO BOX 689194
DES MOINES,IA 50368-9194

CHASE - UNITED MILEAGE
PO BOX 15298
WILMINGTON, DE 19850-5298

CITI BUSINESSCARD
PO BOX 6408
THE LAKE, NV 88901-8408

CITIBANK
PO BOX 183113
COLUMBUS, OHIO 43218-3113

CITICARDS
PO BOX 6406
THE LAKE , NV 88901-6406

GMAC
3451 HAMMOND AVE.
WATERLO, IA 59704

HOME DEPOT
PO BOX 6028
THE LAKE, NV 89901-6028

INDYMAC BANK
PO BOX 4045
KALAMAZOO, MI 49003

LOWE'S
PO BOX 530914
ATLANTA, GA 30353-0914

MACY'S
PO BOX 6938
THE LAKE, NV 88901-6938

MARRIOT REWARD -CHASE
PO BOX 15123
WILMINGTON, DE 19850-5123

NEIMAN MARCUS
PO BOX 729080
TEXAS 75372-9080

PATELCO
156 SECOND STREET
SAN FRANCISCO, CA 94105

SAKS FIFTH
PO BOX 60151
CITY OF INDUSTRY , CA 91716-0151

SAKS FIFTH VISA
PO BOX 60102
CITY OF INDUSTRY, CA 9176-0100

SEARS
PO BOX 6937
THE LAKE , NEVADA 88901-6937

UNITED MILEAGE PLUS
PO BOX 94014
PALATINE, IL 60094-4014

WASHINGTON MUTUAL
PO BOX 660433
DALLAS, TX 752660433

WASHINGTON MUTUAL
PO BOX 660487
DALLAS, TX 75266-0487