B1 (Official Form 1)(1/08)							
United States Bankruptcy C Northern District of Californ							Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Le, Son				of Joint De	ebtor (Spouse	e) (Last, First, Mide	dle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				her Names le married,	used by the J maiden, and	loint Debtor in the trade names):	last 8 years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3998</b>				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, a 1370 Kilchoan Court San Jose, CA	nd State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Street, C	City, and State): ZIP Code
		5122					
County of Residence or of the Principal Place of Santa Clara	Business:		Count	y of Reside	ence or of the	Principal Place of	f Business:
Mailing Address of Debtor (if different from stre	et address):		Mailir	g Address	of Joint Debt	or (if different fro	m street address):
		ZIP Code	_				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor		f Business		Chapter of Bankruptcy Code Under Which			
(Form of Organization) (Check one box)	(Check	one box)				Petition is Filed (	Check one box)
	Single Asset Re	al Estate as	defined	Chapt		Chapter	r 15 Petition for Recognition
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	in 11 U.S.C. § 1 □ Railroad	01 (51B)		Chapter 11 of a Foreign Main Proceeding			
Corporation (includes LLC and LLP)	Stockbroker			Chapter 12 Chapter 15 Petition for Recognition			
□ Partnership	Commodity Bro	ker		Chapt	er 13	of a For	reign Nonmain Proceeding
<ul> <li>Other (If debtor is not one of the above entities,</li> </ul>	Clearing Bank					Nature of D	Nobte
check this box and state type of entity below.)		npt Entity				(Check one l	
		if applicable exempt orga f the United	nization States	tates "incurred by an individual primarily for			business debts.
Filing Fee (Check on	e box)		Check	one box:		Chapter 11 Debt	ors
Full Filing Fee attached							ned in 11 U.S.C. § 101(51D).
☐ Filing Fee to be paid in installments (applical attach signed application for the court's consi is unable to pay fee except in installments. R	ideration certifying th	at the debto		if: Debtor's a	aggregate nor	contingent liquida	defined in 11 U.S.C. § 101(51D). ated debts (excluding debts owed
☐ Filing Fee waiver requested (applicable to ch	apter 7 individuals o	nly). Must	Check	all applica		are less than \$2,1	90,000.
attach signed application for the court's consi	deration. See Official	Form 3B.		A plan is Acceptant	being filed w ces of the pla		repetition from one or more 1 U.S.C. § 1126(b).
Statistical/Administrative Information		_				THIS SPAC	CE IS FOR COURT USE ONLY
Debtor estimates that funds will be available				a naid			
Debtor estimates that, after any exempt proper there will be no funds available for distribution	on to unsecured credi	itors.	ve expense	is paid,			
Estimated Number of Creditors		_	_	_	_	1	
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 5,000 10,000		□ 25,001- 50,000	□ 50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$500,001 to \$100,000 \$500,000 to \$1 to \$1	51,000,001         \$10,000,001           \$10         to \$50           nillion         million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to	51,000,001 \$10,000,001 0 \$10 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	500,000,001 to \$1 billion			
	nillion million	million	million				

<b>B1 (Official For</b>	m 1)(1/08)		Page 2			
Voluntar	y Petition	Name of Debtor(s): Le, Son				
(This page mu	st be completed and filed in every case)					
	All Prior Bankruptcy Cases Filed Within Last	<b>t 8 Years</b> (If more than two,	, attach additional sheet)			
Location Where Filed:		Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)			
Name of Debt - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	(To be completed if debtor is a	Exhibit B n individual whose debts are primarily consumer debts.)			
forms 10K a pursuant to S and is reques	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	mission have informed the petitioner that [he or she] may proceed under chapter 7,				
		hibit C				
☐ Yes, and ■ No. (To be comp	leted by every individual debtor. If a joint petition is filed, ea	<b>hibit D</b> Ich spouse must complete an	-			
	D completed and signed by the debtor is attached and made	a part of this petition.				
If this is a joi □ Exhibit	Int petition: D also completed and signed by the joint debtor is attached a	and made a part of this petiti	on.			
	Information Regardin	ng the Debtor - Venue				
_	(Check any ap	-				
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	a longer part of such 180 da	ays than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge					
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is a he interests of the parties wil	a defendant in an action or Il be served in regard to the relief			
	Certification by a Debtor Who Reside (Check all app		al Property			
	Landlord has a judgment against the debtor for possession		x checked, complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord) Debtor claims that under applicable nonbankruptcy law, th	pere are circumstances under	r which the debtor would be permitted to cure			
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co	for possession, after the judg	gment for possession was entered, and			
	after the filing of the petition.	urt of any rent that would be	scome due during the 50-day period			

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

Voluntary Petition	Name of Debtor(s):
•	Le, Son
his page must be completed and filed in every case)	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
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 tile 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).	<ul> <li>I declare under penalty of perjury that the information provided in this petit 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.</li> <li>(Check only one box.)</li> <li>I request relief in accordance with chapter 15 of title 11. United States C Certified copies of the documents required by 11 U.S.C. §1515 are attacked.</li> </ul>
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. §1511, I request relief in accordance with the char of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
/s/ Son Le	X
/s/ Son Le Signature of Debtor Son Le	Signature of Foreign Representative
Signature of Joint Debtor	Printed Name of Foreign Representative
Signature of Joint Deolor	Date
Telephone Number (If not represented by attorney)	
	Signature of Non-Attorney Bankruptcy Petition Preparer
September 25, 2009	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
Signature of Attorney*	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
/s/ Teresa Hung	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notion of the maximum amount before preparing any document for filing for a
Teresa Hung 244133	debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
Law Offices of Teresa T.H. Hung-Nguyen, P.C. Firm Name 730 Story Road #4 San Jose, CA 95122	Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: lsthuhuong@yahoo.com _(408) 275-1626 Fax: (408) 275-6949	
Telephone Number	
September 25, 2009	Address
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.	X
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this	Signature of Bankruptcy Petition Preparer or officer, principal, responsib person, or partner whose Social Security number is provided above.
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social-Security numbers of all other individuals who prepare assisted in preparing this document unless the bankruptcy petition prepar
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	not an individual:
Signature of Authorized Individual	
Signature of Authonized Individual	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of
Title of Authorized Individual	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.
Date	

B 1D(Official Form 1, Exhibit D) (12/08)

## United States Bankruptcy Court Northern District of California

In re Son Le

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.

 $\Box$  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.* 

 $\Box$  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. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 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.] Software Copyright (c) 1996-2009 Best Case Solutions - Evanston, IL - (800) 492-8037 Best

Best Case Bankruptcy

### B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

 $\Box$  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.);

 $\Box$  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/ Son Le

Date: September 25, 2009

Certificate Number: 02342-CAN-CC-007752700

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 20, 2009	, a	t 11:30	o'clock AM PDT,			
Son Truong Le received from						
Consumer Credit Counseling Service of San Francisco						
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit c	ounseling in the			
Northern District of California	, a	n individual [or	group] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h)	and 111					
A debt repayment plan was not prepared	If a d	lebt repayment p	blan was prepared, a copy of			
the debt repayment plan is attached to this o	certificat	te.				
This counseling session was conducted by	internet		·			
Date: July 21, 2009	By	/s/Mireia Negre				
	Name	Mireia Negre				
	Title	Operations Repr	resentative			

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

## United States Bankruptcy Court Northern District of California

In re Son Le

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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express	American Express	Credit card		10,000.00
Box 0001 Los Angeles, CA 90096	Box 0001 Los Angeles, CA 90096	charges		
Bank of America P.O. Box 15026 Wilmington, DE 19886	Bank of America P.O. Box 15026 Wilmington, DE 19886	Credit card charges		17,016.60
Bank of America P.O. Box 17054 Wilmington, DE 19886	Bank of America P.O. Box 17054 Wilmington, DE 19886	Credit card charges		9,635.73
Bank of America P.O. Box 17054 Wilmington, DE 19886	Bank of America P.O. Box 17054 Wilmington, DE 19886	Credit card charges		5,405.00
Chase P.O. Box 94014 Palatine, IL 60064	Chase P.O. Box 94014 Palatine, IL 60064	Credit card charges		5,396.52
Chase P.O. Box 94014 Palatine, IL 60064	Chase P.O. Box 94014 Palatine, IL 60064	Credit card charges		9,737.06
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	Credit card charges		7,834.00
Chase P.O. Box 94014 Palatine, IL 60064	Chase P.O. Box 94014 Palatine, IL 60064	Credit card charges		12,459.00
Chase P.O.Box 78420 Phoenix, AZ 85062	Chase P.O.Box 78420 Phoenix, AZ 85062	1370 Kilchoan Court San Jose, CA 95122 (Source of		287,421.20 (257,951.00 secured)
		estimated value cyberhomes.com 6/19/09)		

Case No.

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Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
County of Santa Clara 70 W. Hedding Street San Jose, CA 95110	County of Santa Clara 70 W. Hedding Street San Jose, CA 95110	Property tax for property located at 1370 Kilchoan Court San Jose, CA 95122		5,500.00
Discover P.O. Box 6103 Carol Stream, IL 60197	Discover P.O. Box 6103 Carol Stream, IL 60197	Credit card charges		6,725.85
Discover P.O. Box 15316 Wilmington, DE 19850	Discover P.O. Box 15316 Wilmington, DE 19850	Credit card charges		6,268.00
Discover P.O. Box 15316 Wilmington, DE 19850	Discover P.O. Box 15316 Wilmington, DE 19850	Credit card charges		6,956.00
Home Depot Credit Services P.O. Box 6028 The Lakes, NV 88901	Home Depot Credit Services P.O. Box 6028 The Lakes, NV 88901	Credit card charges		12,780.52
Sears Credit Cards P.O. Box 688957 Des Moines, IA 50368	Sears Credit Cards P.O. Box 688957 Des Moines, IA 50368	Credit card charges		10,240.00
Wells Fargo Bank, N.A. P.O. Box 31557 Billings, MT 59107	Wells Fargo Bank, N.A. P.O. Box 31557 Billings, MT 59107	First home equity line		206,435.19 (0.00 secured)
Wells Fargo Bank, N.A. P.O. Box 31557 Billings, MT 59107	Wells Fargo Bank, N.A. P.O. Box 31557 Billings, MT 59107	Equity line in third lien position on Kilchoan Court home		163,088.66 (257,951.00 secured) (464,000.00 senior lien)
Wells Fargo Bank, N.A. P.O. Box 54349 Los Angeles, CA 90054	Wells Fargo Bank, N.A. P.O. Box 54349 Los Angeles, CA 90054	Business line		50,395.30
Wells Fargo Bank, N.A. P.O. Box 54349 Los Angeles, CA 90054	Wells Fargo Bank, N.A. P.O. Box 54349 Los Angeles, CA 90054	Business credit card charges		35,188.22
Wells Fargo Bank, N.A. P.O. Box 30086 Los Angeles, CA 90054	Wells Fargo Bank, N.A. P.O. Box 30086 Los Angeles, CA 90054	Credit card charges		7,777.93

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

I, **Son Le**, 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 September 25, 2009

Signature /s/ Son Le Son Le 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 Son Le

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Debtor

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	257,951.00		
B - Personal Property	Yes	4	33,234.71		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		656,945.05	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		246,523.03	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,800.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,755.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	291,185.71		
			Total Liabilities	903,468.08	

## United States Bankruptcy Court Northern District of California

In re Son Le

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Debtor

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)	3,800.00
Average Expenses (from Schedule J, Line 18)	2,755.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,500.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		398,994.05
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		246,523.03
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		645,517.08

Case No.

Debtor

## **SCHEDULE A - REAL PROPERTY**

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

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

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

370 Kilchoan Court		-	257,951.00	287,421.20
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

1370 Kilchoan Court San Jose, CA 95122

(Source of estimated value cyberhomes.com 6/19/09)

Sub-Total > 257,951.00 (Total of this page)

Total > 257,951.00

In re

Case No.

Debtor

## **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 C 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 on hand	-	20.00
2.	Checking, savings or other financial		Wells Fargo PMA checking account no. 2577457738	-	250.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and		Wells Fargo PMA saving account no. 2600956060	-	200.68
	homestead associations, or credit unions, brokerage houses, or		Bank of America checking account no. 08261-41888	3 -	0.00
	cooperatives.		Wells Fargo business account no. 904-0225345	-	10,000.00
			Wells Fargo business saving account no. 804-6974450	-	100.00
			Wells Fargo combined accounts no. 5509679188 & 1558496277	-	3,500.00
			Bank of the West business and checking account no. 004-130294	-	10,000.00
			Bank of the West checking and savings account no 004-134023		800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х			
4.	Household goods and furnishings, including audio, video, and computer equipment.		General household goods	-	100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		General wearing apparel	-	100.00
7.	Furs and jewelry.	Х			

Sub-Total > (Total of this page)

25,070.68

3 continuation sheets attached to the Schedule of Personal Property

Case No.

Debtor

## 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
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.	Nev	w York Life Insurance policy no. 46812885		1,000.00
10.	Annuities. Itemize and name each issuer.	X			
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.	Fid	elity retirement savings account	-	4,539.03
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			

Sheet  $\underline{1}$  of  $\underline{3}$  continuation sheets attached to the Schedule of Personal Property

5,539.03

In re

Son Le

Case No.

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Intervehicles and accessories.(Source of estimated value Kelley Blue Book kbb.com 7/24/09)26. Boats, motors, and accessories.X27. Aircraft and accessories.X28. Office equipment, furnishings, and supplies.X29. Machinery, fixtures, equipment, and supplies used in business.X30. Inventory.X31. Animals.X		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
<ul> <li>claims of every nature, including tax refunds, contrectains of the debtor, and rights to setoff claims. Give estimated value of each.</li> <li>Z. Patents, copyrights, and other intellectual property. Give particulars.</li> <li>Z. Licenses, franchises, and other general intangibles. Give particulars.</li> <li>X. 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.</li> <li>S. Automobiles, trucks, trailers, and other vehicles and accessories.</li> <li>X. Succe of estimated value Kelley Blue Book kbb.com 7/24/09)</li> <li>Goats, motors, and accessories.</li> <li>X. Automobiles, trucks, trailers, and supplies. Successories.</li> <li>Machinery, fixtures, equipment, and supplies used in business.</li> <li>Inventory.</li> <li>Animals.</li> </ul>	20.	interests in estate of a decedent, death benefit plan, life insurance	х			
<ul> <li>intellectual property. Give particulars.</li> <li>intellectual property. Give particulars.</li> <li>international disconsistent of the particulars.</li> <li>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.</li> <li>Automobiles, trucks, trailers, and other vehicles and accessories.</li> <li>Boats, motors, and accessories.</li> <li>Aircraft and accessories.</li> <li>Office equipment, furnishings, and supplies.</li> <li>Machinery, fixtures, equipment, and supplies.</li> <li>Inventory.</li> <li>Animals.</li> </ul>	21.	claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	X			
general intangibles. Give particulars.         24.       Customer lists or other compilations infinitible information (as defined in 11 U.S.C. \$\starsformation (as defined in 0.S.C.C.C. \$\starsformation (as defined in 11 U.S.C. \$\starsformation (as defined in 12 U.S.C. \$\starsformation (as defined in 12 U.S.C. \$\starsformation (as defined in 12 U.S.C.C. \$\starsformation (as defined in 12 U.S.C. \$\starsformation (	22.	intellectual property. Give	Х			
containing personally identifiable information (as defined in 11 U.S.C. \$ 101(14.1)) provided to the debtor primarily for personal, family, or household purposes.       2000 Ford 140,000 miles in fair condition.       -       2,625.0         25.       Automobiles, trucks, trailers, and other vehicles and accessories.       2000 Ford 140,000 miles in fair condition.       -       2,625.0         26.       Boats, motors, and accessories.       X       -       2,625.0         27.       Aircraft and accessories.       X       -       -       2,625.0         28.       Office equipment, furnishings, and supplies.       X       -       -       2,625.0         29.       Machinery, fixtures, equipment, and supplies.       X       - </td <td>23.</td> <td>general intangibles. Give</td> <td>Х</td> <td></td> <td></td> <td></td>	23.	general intangibles. Give	Х			
other vehicles and accessories.(Source of estimated value Kelley Blue Book kbb.com 7/24/09)26. Boats, motors, and accessories.X27. Aircraft and accessories.X28. Office equipment, furnishings, and supplies.X29. Machinery, fixtures, equipment, and supplies used in business.X30. Inventory.X31. Animals.X	24.	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,	X			
26. Boats, motors, and accessories.X27. Aircraft and accessories.X28. Office equipment, furnishings, and supplies.X29. Machinery, fixtures, equipment, and supplies used in business.X30. Inventory.X31. Animals.X	25.		2	2000 Ford 140,000 miles in fair condition.	-	2,625.00
27. Aircraft and accessories.X28. Office equipment, furnishings, and supplies.X29. Machinery, fixtures, equipment, and supplies used in business.X30. Inventory.X31. Animals.X			( 	Source of estimated value Kelley Blue Book bb.com 7/24/09)		
<ul> <li>28. Office equipment, furnishings, and supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>30. Inventory.</li> <li>X</li> <li>31. Animals.</li> <li>X</li> </ul>	26.	Boats, motors, and accessories.	х			
<ul> <li>supplies.</li> <li>29. Machinery, fixtures, equipment, and supplies used in business.</li> <li>30. Inventory.</li> <li>X</li> <li>31. Animals.</li> <li>X</li> </ul>	27.	Aircraft and accessories.	Х			
supplies used in business. 30. Inventory. X 31. Animals. X	28.	Office equipment, furnishings, and supplies.	х			
31. Animals. X	29.		х			
	30.	Inventory.	х			
	31.	Animals.	х			
32. Crops - growing or harvested. Give <b>X</b> particulars.	32.	Crops - growing or harvested. Give particulars.	х			

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > (Total of this page)

2,625.00

Case No.

Debtor

## **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
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet  $\underline{3}$  of  $\underline{3}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Son Le		Case No.	
	Debtor,		
SCHEDULE	E C - PROPERTY CLAIMED	AS EXEMPT	
<ul> <li>bebtor claims the exemptions to which debtor is entitient.</li> <li>Check one box)</li> <li>11 U.S.C. §522(b)(2)</li> <li>11 U.S.C. §522(b)(3)</li> </ul>	itled under: Check if det \$136,875.	otor claims a homestead exe	emption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>ish on Hand</u> ish on hand	C.C.P. § 703.140(b)(5)	20.00	20.00
necking, Savings, or Other Financial Accoun ells Fargo PMA checking account no. 77457738	n <u>ts, Certificates of Deposit</u> C.C.P. § 703.140(b)(5)	250.00	250.00
ells Fargo PMA saving account no. 00956060	C.C.P. § 703.140(b)(5)	200.68	200.68
ells Fargo business account no. 904-022534	5 C.C.P. § 703.140(b)(5)	10,000.00	10,000.00
ells Fargo business saving account no. 4-6974450	C.C.P. § 703.140(b)(5)	100.00	100.00
ells Fargo combined accounts no. 09679188 & 1558496277	C.C.P. § 703.140(b)(5)	3,500.00	3,500.00
ank of the West business and checking count no. 004-130294	C.C.P. § 703.140(b)(5)	6,766.79	10,000.00
nk of the West checking and savings accou 0. 004-134023	unt C.C.P. § 703.140(b)(5)	800.00	800.00
ousehold Goods and Furnishings eneral household goods	C.C.P. § 703.140(b)(3)	100.00	100.00
<u>earing Apparel</u> eneral wearing apparel	C.C.P. § 703.140(b)(3)	100.00	100.00
erests in Insurance Policies w York Life Insurance policy no. 46812885	C.C.P. § 703.140(b)(7)	1,000.00	1,000.00
erests in IRA, ERISA, Keogh, or Other Pens delity retirement savings account	ion or Profit Sharing Plans C.C.P. § 703.140(b)(10)(E)	4,539.03	4,539.03
<u>tomobiles, Trucks, Trailers, and Other Vehi</u> 00 Ford 140,000 miles in fair condition.	<u>cles</u> C.C.P. § 703.140(b)(2)	2,625.00	2,625.00
ource of estimated value Kelley Blue Book b.com 7/24/09)			

ln	re	

Case No.

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** 

Debtor

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

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

	С	Н	isband, Wife, Joint, or Community	C O	UD	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	ON T I N G E N	N I S P U T E D A	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx4817			3/2004-4/2009	Т	A T E		
Chase P.O.Box 78420 Phoenix, AZ 85062		-	Home Ioan 1370 Kilchoan Court San Jose, CA 95122 (Source of estimated value cyberhomes.com 6/19/09) Value \$ 257,951.00	_	D	287,421.20	29,470.20
Account No. xxxxxxxx1001		╈	6/2006-4/2009				
Wells Fargo Bank, N.A. P.O. Box 31557 Billings, MT 59107		-	Third lien Equity line in third lien position on Kilchoan Court home	_		163,088.66	163,088.66
Account No. xxxxxxxx1998			9/2006-4/2009				
Wells Fargo Bank, N.A. P.O. Box 31557 Billings, MT 59107		-	First home equity line Value \$ 0.00	-		206.435.19	206,435.19
Account No.		$\uparrow$				200,100110	
			Value \$	_			
<b>0</b> continuation sheets attached			(Total of t	Subto this p		656,945.05	398,994.05
				T	otal	656,945.05	398,994.05

In re

Case No.

Debtor

## **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 <u>not</u> 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.

**0** continuation sheets attached

In re

Case No.

Debtor

## **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

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

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

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	ISBAND, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		U T E	AMOUNT OF CLAIM
Account No. <b>xxxx-xxxxxx-x1006</b>			6/2009 Credit card charges	T	E		
American Express Box 0001 Los Angeles, CA 90096		-	Credit card charges		D		
Account No. <b>0141</b>			2/2009	_			10,000.00
Bank of America P.O. Box 851001 Dallas, TX 75285		-	Credit card charges				
							819.22
Account No. xxxx-xxxx-xxxx-0304 Bank of America P.O. Box 17054 Wilmington, DE 19886		-	2/2006-4/2009 Credit card charges				
Account No. <b>xxxxxxx1520</b>			6/2004-3/2009	_			9,635.73
Bank of America P.O. Box 17054 Wilmington, DE 19886		-	Credit card charges				
							5,405.00
<b>_6</b> continuation sheets attached		-	(Total of	Sub this			25,859.95

Debtor

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

Husband, Wife, Joint, or Community D I S P CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. INCLUDING ZIP CODE, w U T E D J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) 2008-5/2009 Account No. xxxxx-x1888 **Checking charges Bank of America Phelan-Monterey Hwy** P.O. Box 37176 San Francisco, CA 94137 477.52 7/2009 Account No. xxxx-xxxx-0349 **Credit card charges** Bank of America P.O. Box 15026 Wilmington, DE 19886 1.119.70 6/2004-6/2009 Account No. xxxx-xxxx-0141 **Credit card charges Bank of America** P.O. Box 15026 Wilmington, DE 19886 17,016.60 3/2000-5/2009 Account No. xxxx-xxxx-4834 Credit card charges Chase P.O. Box 94014 Palatine, IL 60064 9,737.06 2/2000-7/2009 Account No. xxxx-xxxx-6275 Credit card charges Chase P.O. Box 94014 Palatine, IL 60064 12,459.00 Subtotal

Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

40,809.88

Debtor

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

Husband, Wife, Joint, or Community UNLLQULDATED D I S P CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. INCLUDING ZIP CODE, w U T E D J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) 12/2002-4/2009 Account No. xxxx-xxxx-xxxx-0310 Credit card charges Chase P.O. Box 94014 Palatine, IL 60064 5.396.52 2/200-4/2009 Account No. xxxxxxx6021 **Credit card charges** Chase 800 Brooksedge Blvd Westerville, OH 43081 7.834.00 7/2009 Account No. xxxx-xxxx-6727 **Credit card charges** Chase P.O. Box 94014 Palatine, IL 60064 5,252.11 Account No. xxx-xx-x61-00 11/2008-4/2009 Property tax for property located at 1370 Kilchoan Court **County of Santa Clara** San Jose, CA 95122 70 W. Hedding Street San Jose, CA 95110 5,500.00 Account No. xxxxxxx7066 2/1999-5/2002 **Credit card charges** Discover P.O. Box 15316 Wilmington, DE 19850 6,268.00 Subtotal

Sheet no. 2 of 6 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

30,250.63

Debtor

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

Husband, Wife, Joint, or Community CODEBTOR DISPUTED CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. INCLUDING ZIP CODE, w J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) 10/2001-7/2009 Account No. 9579 Credit card charges Discover P.O. Box 6103 Carol Stream, IL 60197 3,737.83 7/2009 Account No. 8833 **Credit card charges** Discover P.O. Box 6103 Carol Stream, IL 60197 6.725.85 Account No. xxxx0004 9/2001-6/2009 **Credit card charges** Discover P.O. Box 15316 Wilmington, DE 19850 6,956.00 Account No. xxxxxxx1134 6/2008-3/2009 Credit card charges Feb/Frys 280 W 10200 S Ste 200 Sandy, UT 84070 3,898.00 Account No. 4363 2/2009-6/2009 **Credit card charges** Fry's P.O. Box 825 Draper, UT 84020 3,898.19 Subtotal

Sheet no. 3 of 6 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

25,215.87

Debtor

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

Husband, Wife, Joint, or Community D I S P CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. INCLUDING ZIP CODE, w U T E D J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) 7/2002-7/2009 Account No. xxxxxxxxxx6137 **Credit card charges Home Depot Credit Services** P.O. Box 6028 The Lakes, NV 88901 12,780.52 5/2009-7/2009 Account No. xxxxx4139 Credit card charges **JCPenney** P.O. Box 981131 El Paso, TX 79998 3.016.48 5/2009-8/2009 Account No. xxxxx2156 **Credit card charges Kohl's Payment Center** P.O. Box 30510 Los Angeles, CA 90030 342.37 5/2009-8/2009 Account No. xxxxxxx7780 Credit card charges Macys P.O. Box 6938 The Lakes, NV 88901 1,766.03 6/2003-6/2009 Account No. xxxx-xxxx-5865 Credit card charges Sears P.O. Box 6283 Sioux Falls, SD 57117 2,108.00

Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Subtotal

Case No.

20,013.40

Debtor

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

Husband, Wife, Joint, or Community UNLLQULDATED D I S P CODEBTOR CREDITOR'S NAME, ONTINGENT MAILING ADDRESS н DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. INCLUDING ZIP CODE, w U T E D J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) 4/2008-7/2009 Account No. xxxx-xxxx-7352 **Credit card charges** Sears Credit Cards P.O. Box 688957 Des Moines, IA 50368 10,240.00 7/2001-5/2009 Account No. 2157 Credit card charges Target National Bank P.O. Box 59317 Minneapolis, MN 55459 296.40 Account No. xxxxxxxxxxx0001 7/2009-9/2009 **Telephone charges** Verizon Wireless P.O. Box 9622 Mission Hills, CA 91346 475.45 6/2009 Account No. xxxx-xxxx-8983 **Business credit card charges** Wells Fargo Bank, N.A. P.O. Box 54349 Los Angeles, CA 90054 35,188.22 Account No. xxxx-xxxx-x4454 7/2009 **Business line** Wells Fargo Bank, N.A. P.O. Box 54349 Los Angeles, CA 90054 50,395.30 Subtotal

Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

Case No.

96,595.37

Debtor

Case No.

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

Husband, Wife, Joint, or Community UNLIQUED ATED CODEBTOR CONTINGENT CREDITOR'S NAME, MAILING ADDRESS н DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. INCLUDING ZIP CODE. w J C AMOUNT OF CLAIM AND ACCOUNT NUMBER (See instructions above.) 6/2009 Account No. xxxx-xxxx-1094 **Credit card charges** Wells Fargo Bank, N.A. P.O. Box 30086 Los Angeles, CA 90054 7,777.93 Account No. Account No. Account No. Account No. Sheet no. 6 of 6 sheets attached to Schedule of Subtotal 7,777.93 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total

(Report on Summary of Schedules)

246,523.03

In re

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Son Le

Case No.

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Nam Tran DBA, Pete's Stop Gas and Auto Service 447 E. William Street San Jose, CA 95112	Lease for Pete's Stop Gas and Auto Service locates at 447 E. William Street, San Jose, CA 95112. Lease will expire on September 1, 2019. Monthly rent of \$7,500.00 starting September 1, 2004.

Case No.

Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (	Official	Form	6I)	(12/07)
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Debtor(s)

Case No.

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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

Debtor's Marital Status:	F DEBTOR AND SP	POUSE			
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation M	anager				
	ete S Stop Gas and Auto Service				
	years				
1 5	47 William Street an Jose, CA 95112				
	pjected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	3,800.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	3,800.00	\$_	N/A
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securi	ty	\$	0.00	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$_	N/A N/A
d. Other (Specify):		\$	0.00	\$	N/A N/A
		φ	0.00	ф	IN/A
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$	0.00	\$_	N/A
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$	3,800.00	\$	N/A
7. Regular income from operation of b	usiness or profession or farm (Attach detailed staten	nent) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	payments payable to the debtor for the debtor's use of	r that of \$	0.00	\$	N/A
11. Social security or government assi (Specify):	stance	\$	0.00	\$	N/A
(Speeny).		\$	0.00	\$	N/A
12. Pension or retirement income			0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$_	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THROU	JGH 13	\$	0.00	\$_	N/A
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	3,800.00	\$_	N/A
16. COMBINED AVERAGE MONTH	5)	\$	3,800		

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

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor(s)

Case No.

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

□ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,500.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes <u>No X</u>	¢	400.00
2. Utilities: a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	<u>40.00</u> 70.00
c. Telephone	\$	0.00
d. Other	\$	
3. Home maintenance (repairs and upkeep)	\$	0.00 200.00
4. Food	\$	
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	0.00 50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	۵ <u> </u>	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	¢	0.00
a. Homeowner's or renter's	\$	70.00
b. Life	\$	100.00
c. Health	\$	125.00
d. Auto	\$	0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	<u>э</u>	0.00
	¢	300.00
(Specify) <b>Property tax</b> 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	\$	300.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	* *	0.00
15. Payments for support of additional dependents not living at your home	\$ 	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <b>_Gasoline</b>	\$	200.00
Other	\$	0.00
	Ψ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,755.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
	-	
20. STATEMENT OF MONTHLY NET INCOME	¢	2 900 00

a.	Average monthly income from Line 15 of Schedule I	\$ 3,800.00
b.	Average monthly expenses from Line 18 above	\$ 2,755.00
c.	Monthly net income (a. minus b.)	\$ 1,045.00

## United States Bankruptcy Court Northern District of California

In re Son Le

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 **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 25, 2009

Signature /s/ Son Le Son Le 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

Le

Debtor(s)

Case No. Chapter

11

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$163,857.00	2008 estimated business income
\$203,085.00	2007 estimated business income
\$136,547.50	Year-to-date estimated income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND<br/>RELATIONSHIP TO DEBTORAMOUNT STILL<br/>DATE OF PAYMENTAMOUNT PAIDAMOUNT STILL<br/>OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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CAPTION OF SUIT		COURT OR AGENCY	STATUS OR
AND CASE NUMBER	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

\_\_\_\_\_

DESCRIPTION AND VALUE OF PROPERTY

\_\_\_\_

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	ND ADDRESS OF FOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AI PROPE	
	6. Assignments and receivership	<b>S</b>		
None	this case. (Married debtors filing u	perty for the benefit of creditors made with inder chapter 12 or chapter 13 must includ iouses are separated and a joint petition is	e any assignment by e	
NAME A	ND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIC	GNMENT OR SETTLEMENT
None	preceding the commencement of the	in the hands of a custodian, receiver, or c his case. (Married debtors filing under cha whether or not a joint petition is filed, unle	pter 12 or chapter 13	must include information concerning
	ND ADDRESS USTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
	7. Gifts			
None	and usual gifts to family members aggregating less than \$100 per rec	tions made within <b>one year</b> immediately p aggregating less than \$200 in value per ind ipient. (Married debtors filing under chapt not a joint petition is filed, unless the spou	dividual family memb er 12 or chapter 13 m	ber and charitable contributions sust include gifts or contributions by
	E AND ADDRESS OF OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
	8. Losses			
None	since the commencement of this of	r casualty or gambling within <b>one year</b> im case. (Married debtors filing under chapter tion is filed, unless the spouses are separat	: 12 or chapter 13 mu	st include losses by either or both
	PTION AND VALUE PROPERTY	DESCRIPTION OF C LOSS WAS COVERE BY INSURANCE		PART DATE OF LOSS
	9. Payments related to debt cour	nseling or bankruptcy		
None		y transferred by or on behalf of the debtor the internation of the bankruptcy law or preparation the bankruptcy law or preparation the case.		
	ND ADDRESS PAYEE	DATE OF PAYMENT NAME OF PAYOR IF OT THAN DEBTOR		AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
730 Stor	Hung Law Office ry Road #4 re, CA 95122	9/2009		\$5,000 which includes \$1,039 filing and \$85 counseling fees

#### **10.** Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,		DESCRIBE PROPERTY TRANSFERRED
RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER		AMOUNT OF MONEY OR DESCRIPTION AND
DEVICE	DATE(S) OF TRANSFER(S)	VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME A	ND ADDRESS OF INSTITUTIO	TYPE OF ACCOUN DIGITS OF ACCOU N AND AMOUNT OF F	INT NUMBER,	AMOUNT AND DATE OF SALE OR CLOSING
	12. Safe deposit boxes			
None	immediately preceding the com	ox or depository in which the debtor has one near the debtor has one near the debtor of this case. (Married debtors ouses whether or not a joint petition is file the debtor of the debt	filing under chapter 12 or ch	apter 13 must include boxes or
	ND ADDRESS OF BANK THER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
	13. Setoffs			
None	commencement of this case. (M	litor, including a bank, against a debt or d arried debtors filing under chapter 12 or c etition is filed, unless the spouses are sepa	hapter 13 must include infor	mation concerning either or both
NAME A	ND ADDRESS OF CREDITOR	DATE OF SETOFF	P	AMOUNT OF SETOFF
	14. Property held for another	person		
None	List all property owned by anot	her person that the debtor holds or control	s.	
NAME A	ND ADDRESS OF OWNER	DESCRIPTION AND V PROPERTY		OCATION OF PROPERTY

#### 15. Prior address of debtor



If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### ADDRESS

#### NAME USED

#### DATES OF OCCUPANCY

#### **16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### **17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

	NAME AND ADDRESS OF	DATE OF	ENVIRONMENTAL
SITE NAME AND ADDRESS	GOVERNMENTAL UNIT	NOTICE	LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.			BEGINNING AND
NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	ENDING DATES
Pete S Stop Gas and Auto Service	EIN: 37-1499100	447 William Street San Jose, CA 95112	Gas retail and auto services	9/2004-current

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

#### NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

ADDRESS

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

#### DATES SERVICES RENDERED

## DATES SERVICES RENDERED

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

RECORDS

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

DATE OF INVENTORY

DATE OF INVENTORY

20. Inventories

and the dollar amount and basis of each inventory.

21 . Current Partners, Officers, Directors and Shareholders

None

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

INVENTORY SUPERVISOR

NAME AND ADDRESS

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None controls, or holds 5 percent or more of the voting or equity securities of the corporation. 

NATURE OF INTEREST

NAME AND ADDRESS TITLE 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

NAME

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

DATE AND PURPOSE

OF WITHDRAWAL

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

#### NAME OF PENSION FUND

## TAXPAYER IDENTIFICATION NUMBER (EIN)

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

PERCENTAGE OF INTEREST

DATE OF WITHDRAWAL

DATE OF TERMINATION

TITLE

ADDRESS

TAXPAYER IDENTIFICATION NUMBER (EIN)

AMOUNT OF MONEY

OR DESCRIPTION AND

VALUE OF PROPERTY

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 25, 2009

Signature /s/ Son Le Son Le Debtor

Penalty for making a false statement: 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 Son Le

Debtor(s)

Case No. Chapter

11

## **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case.
     b) Prior to the filing of this statement, debtor(s) have paid.
     5,000.00
     5,000.00
  - c) The unpaid balance due and payable is
- 3. \$<u>1,039.00</u> of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a. Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b. Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c. Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- 6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- 7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
- 8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: September 25, 2009

Respectfully submitted,

/s/ Teresa Hung

Attorney for Debtor: Teresa Hung Law Offices of Teresa T.H. Hung-Nguyen, P.C. 730 Story Road #4 San Jose, CA 95122 (408) 275-1626 Fax: (408) 275-6949 Isthuhuong@yahoo.com 0.00

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

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

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

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

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

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

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

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

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

#### **Certificate of Attorney**

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

Teresa Hung	X <u>/</u> s/ Teresa Hung	September 25, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
730 Story Road #4		
San Jose, CA 95122 (408) 275-1626		
Isthuhuong@yahoo.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) h	ave received and read this notice.	

Son Le	Х	/s/ Son Le	September 25, 2009
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	Х		
		Signature of Joint Debtor (if any)	Date

## United States Bankruptcy Court Northern District of California

In re Son Le

Debtor(s)

Case No. Chapter

11

## **CREDITOR MATRIX COVER SHEET**

I declare that the attached Creditor Mailing Matrix, consisting of  $\underline{4}$  sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: September 25, 2009

/s/ Teresa Hung

Signature of Attorney Teresa Hung Law Offices of Teresa T.H. Hung-Nguyen, P.C. 730 Story Road #4 San Jose, CA 95122 (408) 275-1626 Fax: (408) 275-6949 American Express Box 0001 Los Angeles, CA 90096

Bank of America P.O. Box 851001 Dallas, TX 75285

Bank of America P.O. Box 17054 Wilmington, DE 19886

Bank of America Phelan-Monterey Hwy P.O. Box 37176 San Francisco, CA 94137

Bank of America P.O. Box 15026 Wilmington, DE 19886

Chase P.O.Box 78420 Phoenix, AZ 85062

Chase P.O. Box 94014 Palatine, IL 60064

Chase 800 Brooksedge Blvd Westerville, OH 43081 County of Santa Clara 70 W. Hedding Street San Jose, CA 95110

Discover P.O. Box 15316 Wilmington, DE 19850

Discover P.O. Box 6103 Carol Stream, IL 60197

Feb/Frys 280 W 10200 S Ste 200 Sandy, UT 84070

Fry's P.O. Box 825 Draper, UT 84020

Home Depot Credit Services P.O. Box 6028 The Lakes, NV 88901

JCPenney P.O. Box 981131 El Paso, TX 79998

Kohl's Payment Center P.O. Box 30510 Los Angeles, CA 90030 Macys P.O. Box 6938 The Lakes, NV 88901

Nam Tran DBA, Pete's Stop Gas and Auto Service 447 E. William Street San Jose, CA 95112

Sears P.O. Box 6283 Sioux Falls, SD 57117

Sears Credit Cards P.O. Box 688957 Des Moines, IA 50368

Target National Bank P.O. Box 59317 Minneapolis, MN 55459

THD/BSD P.O. Box 6497 Sioux Falls, SD 57117

Verizon Wireless P.O. Box 9622 Mission Hills, CA 91346

Wells Fargo Bank, N.A. P.O. Box 31557 Billings, MT 59107 Wells Fargo Bank, N.A. P.O. Box 54349 Los Angeles, CA 90054

Wells Fargo Bank, N.A. P.O. Box 30086 Los Angeles, CA 90054