B1 (Official Form 1)(4/10)						I		
	States Bankru hern District of (						Volunta	ry Petition
Name of Debtor (if individual, enter Last, First, Middle): McLean, Ronald Gregory				Name of Joint Debtor (Spouse) (Last, First, Middle): McLean, Christina Mardell				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			(inclue	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Christie McLean				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) <b>xxx-xx-3795</b>	yer I.D. (ITIN) No./Con	mplete EIN	(if more	our digits o than one, state	all)	r Individual-T	axpayer I.D. (ITIN	) No./Complete EIN
XXX-XX-3795         Street Address of Debtor (No. and Street, City, and State):         2389 Summercreek Dr.         Santa Rosa, CA         ZIP Code		Street <b>238</b>	Address of	Joint Debtor ercreek D		eet, City, and State)	): ZIP Code <b>95404</b>	
County of Residence or of the Principal Place or <b>Sonoma</b>		404		y of Reside noma	ence or of the	Principal Plac	ce of Business:	95404
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	tor (if differen	t from street addres	ss):
		ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership	Nature of Business (Check one box)         Health Care Business         Single Asset Real Estate as de in 11 U.S.C. § 101 (51B)         Railroad         Stockbroker         Commodity Broker		fined	□ Chapt □ Chapt □ Chapt □ Chapt □ Chapt	<b>the 1</b> er 7 er 9 er 11 er 12	Petition is File	tey Code Under W ed (Check one box apter 15 Petition fo a Foreign Main Pro apter 15 Petition fo a Foreign Nonmain	) or Recognition oceeding or Recognition
<ul> <li>Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	☐ Clearing Bank ☐ Other		tates	defined "incurr		(Check onsumer debts,	bi	ebts are primarily usiness debts.
<ul> <li>Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>			tor is a sr tor is not tor's aggr less than s applicable lan is beir eptances	a small busin regate nonco \$2,343,300 ( boxes: ag filed with of the plan w	debtor as defin ness debtor as o ntingent liquid: <i>amount subject</i> this petition.	ated debts (excl t to adjustment of repetition from	. § 101(51D). S.C. § 101(51D). uding debts owed to i	three years thereafter).
Statistical/Administrative Information ■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prop there will be no funds available for distribution	erty is excluded and ad	ministrative		es paid,		THIS	SPACE IS FOR COU	RT USE ONLY
1- 50- 100- 200- 49 99 199 999	1,000- 5,001- 1		5,001- ),000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 to	50,000,001 \$1 5 \$100 to		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 \$10 to \$50 to	50,000,001 \$1 5 \$100 to	00,000,001 \$500 illion	500,000,001 to \$1 billion				

B1 (Official For	rm 1)(4/10)		Page 2	
Voluntar	y Petition	Name of Debtor(s):		
(This nage mi	• ust be completed and filed in every case)	McLean, Ronald Gregory McLean, Christina Mardell		
(1110) Page	All Prior Bankruptcy Cases Filed Within Last			
Location		Case Number:	Date Filed:	
Where Filed:	- None -			
Location Where Filed:		Case Number:	Date Filed:	
	ending Bankruptcy Case Filed by any Spouse, Partner, or			
Name of Debt - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if debtor is an	Exhibit B a individual whose debts are primarily consumer debts.)	
forms 10K a pursuant to S and is reques	beleted 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.	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United S	ner named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available urther certify that I delivered to the debtor the notice b). <b>on SBN</b> May 8, 2010 Debtor(s) (Date)	
	Evi	l nibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		dentifiable harm to public health or safety?	
	Exh	nibit D		
-	leted by every individual debtor. If a joint petition is filed, ea		d attach a separate Exhibit D.)	
	D completed and signed by the debtor is attached and made	a part of this petition.		
If this is a joi	Int petition: D also completed and signed by the joint debtor is attached a	and made a part of this petitio	on.	
	Information Regardin	-		
	(Check any ap	-		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership	pending in this District.	
	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 will	defendant in an action or be served in regard to the relief	
	Certification by a Debtor Who Reside (Check all app		l Property	
	Landlord has a judgment against the debtor for possession		checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f			
	Debtor has included in this petition the deposit with the co after the filing of the petition.		-	
			0 (0 (1))	

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

I

	Pag
Voluntary Petition	Name of Debtor(s):
This page must be completed and filed in every case)	McLean, Ronald Gregory McLean, Christina Mardell
	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	
If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	I declare under penalty of perjury that the information provided in this petitic is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) □ I request relief in accordance with chapter 15 of title 11. United States Co Certified copies of the documents required by 11 U.S.C. §1515 are attached
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 chapt of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
	X
X /s/ Ronald Gregory McLean Signature of Debtor Ronald Gregory McLean	X Signature of Foreign Representative
X /s/ Christina Mardell McLean	Printed Name of Foreign Representative
Signature of Joint Debtor Christina Mardell McLean	
Telephone Number (If not represented by attorney)	Date
	Signature of Non-Attorney Bankruptcy Petition Preparer
May 8, 2010	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date	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),
V /c/ Michael C. Follon SBN	110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
Signature of Attorney for Debtor(s)	chargeable by bankruptcy petition preparers, I have given the debtor notice
	of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.
Michael C. Fallon SBN 088313 Printed Name of Attorney for Debtor(s)	Official Form 19 is attached.
-	
Law Office of Michael C. Fallon Firm Name	Printed Name and title, if any, of Bankruptcy Petition Preparer
100 E Street, Suite 219	
Santa Rosa, CA 95404	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: mcfallon@fallonlaw.net (707) 546-6770 Fax: (707) 546-5775	
Telephone Number	
May 8, 2010	
Date	Address
*In a case in which  707(b)(4)(D) applies, this signature also constitutes a	X
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	
	Date
Signature of Debtor (Corporation/Partnership)	Signature of Bankruptcy Petition Preparer or officer, principal, responsible
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition	person, or partner whose Social Security number is provided above.
on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United	Names and Social-Security numbers of all other individuals who prepared assisted in preparing this document unless the bankruptcy petition preparer not an individual:
States Code, specified in this petition.	
X Signature of Authorized Individual	
Signature of Authorized Individual	
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
Title of Authorized Individual	fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

5/28/10 9:04AM

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Northern District of California

In re Christina Mardell McLean

Debtor(s)

Case No. Chapter

11

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

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

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

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

 $\Box$  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 14 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 seven 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.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [*Check the applicable statement.*] [*Must be accompanied by a motion for determination by the court.*]

 $\Box$  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/ Ronald Gregory McLean

 Ronald Gregory McLean

 Date:
 May 8, 2010

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court Northern District of California

In re Christina Mardell McLean

Debtor(s)

Case No. Chapter

11

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

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

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

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

 $\Box$  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 14 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 seven 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.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [*Check the applicable statement.*] [*Must be accompanied by a motion for determination by the court.*]

 $\Box$  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/ Christina Mardell McLean Christina Mardell McLean Date: May 8, 2010

# United States Bankruptcy Court Northern District of California

	Ronald Gregory McLean		
In re	Christina Mardell McLean	Case No.	

Debtor(s)

Chapter 11

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Single Family Dwelling. 1533 Marcel Place. Rohnert Park, CA 94928. 4BD/2BA, 1692 sqft. Purchased in 1999 for \$289,000.		522,386.00 (355,000.00 secured) (3,800.00 senior lien)
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285	CreditCard	Unliquidated	21,123.00
Chase 9451 Corbin Avenue Northridge, CA 91328	Chase 9451 Corbin Avenue Northridge, CA 91328	Single Family Dwelling. 10816 W. Ruth Ave. Peoria, AZ 85345. 3BD/2BA, 1200 sqft. Purchased in 03/05 for \$140,000.	Unliquidated	164,900.00 (90,000.00 secured) (1,400.00 senior lien)
Chase 9451 Corbin Avenue Northridge, CA 91328	Chase 9451 Corbin Avenue Northridge, CA 91328	Single Family Dwelling. 15431 W. Yucatan Dr. Surprise, AZ 85379. 3BD/2BA, 1500 sqft. Purchased in 03/05 for \$149,500.	Unliquidated	138,478.00 (93,000.00 secured) (1,400.00 senior lien)
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard	Unliquidated	8,587.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard	Unliquidated	1,450.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	CreditCard	Unliquidated	1,167.00

B4 (Official Form 4) (12/07) - Cont. Ronald Gregory McLean In re Christina Mardell McLean

Debtor(s)

Case No.

# 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]
Hsbc Best Buy Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197	Hsbc Best Buy Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197	ChargeAccount	Unliquidated	2,362.00
Kings Credit Service 510 N Douty St Hanford, CA 93230	Kings Credit Service 510 N Douty St Hanford, CA 93230	CollectionAttorney Petaluma Emergency Physicians	Disputed	322.00
Sentinel Servicing PO Box 25503 Tempe, AZ 85285	Sentinel Servicing PO Box 25503 Tempe, AZ 85285	Homeowners Dues	Unliquidated	186.00
Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129	Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129	Single Family Dwelling. 1533 Marcel Place. Rohnert Park, CA 94928. 4BD/2BA, 1692 sqft. Purchased in 1999 for \$289,000.		56,083.00 (355,000.00 secured) (526,186.00 senior lien)
Toyota Motor Credit 4000 Executive Pkwy San Ramon, CA 94583	Toyota Motor Credit 4000 Executive Pkwy San Ramon, CA 94583	2005 Lexus RX 330 (70,000 miles)		19,478.00 (18,000.00 secured)

Best Case Bankruptcy

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, **Ronald Gregory McLean** and **Christina Mardell McLean**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date May 8, 2010

Signature /s/ Ronald Gregory McLean Ronald Gregory McLean Debtor

Date May 8, 2010

Signature /s/ Christina Mardell McLean Christina Mardell McLean

Joint Debtor

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

# United States Bankruptcy Court Northern District of California

In	re
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Ronald Gregory McLean, Christina Mardell McLean

Case No.	

11

Debtors

Chapter\_\_\_\_

# 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	538,000.00		
B - Personal Property	Yes	4	82,180.23		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		922,284.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		35,197.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,852.14
J - Current Expenditures of Individual Debtor(s)	Yes	2			8,569.83
Total Number of Sheets of ALL Schedu	ıles	17			
	Te	otal Assets	620,180.23		
			Total Liabilities	957,481.00	

# United States Bankruptcy Court Northern District of California

In re

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#### Ronald Gregory McLean, Christina Mardell McLean

Case No.		

Debtors

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)	8,852.14
Average Expenses (from Schedule J, Line 18)	8,569.83
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	12,925.27

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		351,925.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		35,197.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		387,122.00

#### 5/28/10 9:04AM

In re

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# **Ronald Gregory McLean,**

# **Christina Mardell McLean**

Case No.

# Debtors **SCHEDULE A - REAL PROPERTY**

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

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

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

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Dwelling. 1533 Marcel Place. Rohnert Park, CA 94928. 4BD/2BA, 1692 sqft. Purchased in 1999 for \$289,000.		С	355,000.00	582,269.00
Single Family Dwelling. 10816 W. Ruth Ave. Peoria, AZ 85345. 3BD/2BA, 1200 sqft. Purchased in 03/05 for \$140,000.		с	90,000.00	166,300.00
Single Family Dwelling. 15431 W. Yucatan Dr. Surprise, AZ 85379. 3BD/2BA, 1500 sqft. Purchased in 03/05 for \$149,500.		С	93,000.00	139,878.00

Sub-Total >

538,000.00

(Total of this page)

538,000.00 Total >

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

(Report also on Summary of Schedules)

# In re Ronald Gregory McLean,

Christina	Mardell	McLean	

Case No.
----------

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

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

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

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

	Type of Property	N O N E Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	State and Federal Tax refund	С	500.00
2.	Checking, savings or other financial	Exchange Bank Savings Acct. 5642	С	1,367.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Exchange Bank Checking Acct. 4272	С	67.91
		Exchange Bank Checking Acct. 5863	С	43.78
		Exchange Bank Checking Acct. 7724	С	558.68
		Redwood Credit Union Share Acct No. 241983	С	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Art Cruz (Landlord)	С	1,800.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Ordinary and Necessary	С	5,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, CDs	С	200.00
6.	Wearing apparel.	Ordinary and Necessary	С	200.00
7.	Furs and jewelry.	Wedding Rings	С	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > (Total of this page)

10,737.37

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

In re Ronald Gregory McLean,

Christina Mardell McLean

Case No.

# Debtors SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing		Principal Financial Group IRA Acct. 3832	c	9,767.86
13.	plans. Give particulars. Stock and interests in incorporated and unincorporated businesses. Itemize.	x	Dtis Elevator 401K	С	2,675.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16.	Accounts receivable.	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.	Х			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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

Sub-Total >

12,442.86

In re Ronald Gregory McLean,

**Christina Mardell McLean** 

Case No.

# Debtors SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	x			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	0 Ford Expedition (90,000 miles)	С	5,000.00
	other vehicles and accessories.	200	5 Lexus RX 330 (70,000 miles)	С	18,000.00
		200	5 Ford F250 (87,000 miles)	С	19,000.00
		200	0 Harley Davidson Night Train (12,000 miles)	С	6,500.00
		200	5 Trails West 2 Horse Slant	С	6,000.00
26.	Boats, motors, and accessories.	x			
27.	Aircraft and accessories.	х			
28.	Office equipment, furnishings, and supplies.	х			
29.	Machinery, fixtures, equipment, and supplies used in business.	х			
30.	Inventory.	X			
31.	Animals.		uarter horse, 1 Paint horse 3 Hunter Lane, Santa Rosa)	С	4,500.00
32.	Crops - growing or harvested. Give particulars.	x			
33.	Farming equipment and implements.	x			
34.	Farm supplies, chemicals, and feed.	x			
			_	Sub-Tota	al > <b>59,000.00</b>

(Total of this page)

#### Ronald Gregory McLean, In re

**Christina Mardell McLean** 

0.00

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

Case No.

# Debtors **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind	Х			

35. Other personal property of any kind not already listed. Itemize.

82,180.23

(Report also on Summary of Schedules)

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Ronald Gregory McLean, In re

**Christina Mardell McLean** 

Case No.

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtors

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

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

□ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand State and Federal Tax refund	C.C.P. § 703.140(b)(5)	500.00	500.00
<u>Checking, Savings, or Other Financial Accounts, C</u> Exchange Bank Savings Acct. 5642	Certificates of Deposit C.C.P. § 703.140(b)(5)	1,367.00	1,367.00
Exchange Bank Checking Acct. 4272	C.C.P. § 703.140(b)(5)	67.91	67.91
Exchange Bank Checking Acct. 5863	C.C.P. § 703.140(b)(5)	43.78	43.78
Exchange Bank Checking Acct. 7724	C.C.P. § 703.140(b)(5)	558.68	558.68
<u>Security Deposits with Utilities, Landlords, and Ot</u> Art Cruz (Landlord)	<u>hers</u> C.C.P. § 703.140(b)(5)	1,800.00	1,800.00
Household Goods and Furnishings Ordinary and Necessary	C.C.P. § 703.140(b)(3)	5,000.00	5,000.00
Books, Pictures and Other Art Objects; Collectible Books, CDs	<u>s</u> C.C.P. § 703.140(b)(5)	200.00	200.00
<u>Wearing Apparel</u> Ordinary and Necessary	C.C.P. § 703.140(b)(3)	200.00	200.00
<u>Furs and Jewelry</u> Wedding Rings	C.C.P. § 703.140(b)(4)	1,000.00	1,000.00
Interests in IRA, ERISA, Keogh, or Other Pension of Principal Financial Group IRA Acct. 3832	or Profit Sharing Plans C.C.P. § 703.140(b)(10)(E)	9,767.86	9,767.86
Otis Elevator 401K	C.C.P. § 703.140(b)(10)(E)	2,675.00	2,675.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2000 Ford Expedition (90,000 miles)	C.C.P. § 703.140(b)(2) C.C.P. § 703.140(b)(5)	3,525.00 1,475.00	5,000.00
2005 Ford F250 (87,000 miles)	C.C.P. § 703.140(b)(5)	7,064.00	19,000.00
2000 Harley Davidson Night Train (12,000 miles)	C.C.P. § 703.140(b)(5)	1,960.00	6,500.00
2005 Trails West 2 Horse Slant	C.C.P. § 703.140(b)(5)	3,577.00	6,000.00
<u>Animals</u> 1 Quarter horse, 1 Paint horse (608 Hunter Lane, Santa Rosa)	C.C.P. § 703.140(b)(5)	4,500.00	4,500.00

45,281.23

In re

#### Ronald Gregory McLean, **Christina Mardell McLean**

Case No.

Debtors

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CO Z ⊢ _ Z G ш Z	L I Q U I D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx1001			Opened 7/01/07 Last Active 10/01/09	Т	A T E			
			1st Deed of Trust	$\square$	D	-		
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363		с	Single Family Dwelling. 1533 Marcel Place. Rohnert Park, CA 94928. 4BD/2BA, 1692 sqft. Purchased in 1999 for \$289,000.					
			Value \$ 355,000.00				522,386.00	171,186.00
Account No. xxxxxxx2621			Opened 12/01/07 Last Active 10/23/09					
Chase 9451 Corbin Avenue Northridge, CA 91328		с	Deed of Trust Single Family Dwelling. 10816 W. Ruth Ave. Peoria, AZ 85345. 3BD/2BA, 1200 sqft. Purchased in 03/05 for \$140,000.		x			
			Value \$ 90,000.00	1			164,900.00	76,300.00
Account No. xxxxxxx6558			Opened 3/01/05 Last Active 10/23/09					
Chase 9451 Corbin Avenue Northridge, CA 91328		н	Deed of Trust Single Family Dwelling. 15431 W. Yucatan Dr. Surprise, AZ 85379. 3BD/2BA, 1500 sqft. Purchased in 03/05 for \$149,500.		x			
			Value \$ 93,000.00	1			138,478.00	46,878.00
Account No. Maricopa County Treasurer 301 W. Jefferson St., Rm 100 Phoenix, AZ 85003-2199		c	Delinquent Property Tax Single Family Dwelling. 10816 W. Ruth Ave. Peoria, AZ 85345. 3BD/2BA, 1200 sqft. Purchased in 03/05 for \$140,000.					
			Value \$ 90,000.00				1,400.00	0.00
<b>2</b> continuation sheets attached			S (Total of t	Subt		)	827,164.00	294,364.00

(Total of this page)

#### In re Ronald Gregory McLean,

**Christina Mardell McLean** 

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

Sheet <u>1</u> of <u>2</u> continuation sheets a Schedule of Creditors Holding Secured Cla		l d to	· · · · · · · · · · · · · · · · · · ·	ubt his j			56,083.00 75,642.00	56,083.00 56,083.00
Account No. xxxxx7034 Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129		с	Opened 7/01/07 Last Active 10/19/09 2nd Deed of Trust Single Family Dwelling. 1533 Marcel Place. Rohnert Park, CA 94928. 4BD/2BA, 1692 sqft. Purchased in 1999 for \$289,000. Value \$ 355,000.00	-			56 092 00	56 082 00
Sonoma County Tax Collector P.O. Box 3879 Santa Rosa, CA 95402		с	Single Family Dwelling. 1533 Marcel Place. Rohnert Park, CA 94928. 4BD/2BA, 1692 sqft. Purchased in 1999 for \$289,000. Value \$ 355,000.00	-			3,800.00	0.00
Account No.			Delinquent Property Tax				2,423.00	0.00
Redwood Credit Union Po Box 6104 Santa Rosa, CA 95406		н	2005 Trails West 2 Horse Slant Value \$ 6,000.00				2 422 00	0.00
Account No. xxxxxx0003			Opened 5/01/06 Last Active 2/27/10			$\square$	,	
Po Box 6104 Santa Rosa, CA 95406		н	Value \$ 19,000.00	-			11,936.00	0.00
Account No. xxxxxx0001 Redwood Credit Union			Opened 7/01/09 Last Active 2/27/10 2005 Ford F250 (87,000 miles)					
A	_		Value \$ 93,000.00				1,400.00	0.00
Maricopa County Treasurer 301 W. Jefferson St., Rm 100 Phoenix, AZ 85003-2199		с	Single Family Dwelling. 15431 W. Yucatan Dr. Surprise, AZ 85379. 3BD/2BA, 1500 sqft. Purchased in 03/05 for \$149,500.		D			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) Account No.	CODEBTOR	Hu H J C	NATUDE OF LIEN AND	CONTINGENT	UNLLQULDATE	S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY

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#### In re Ronald Gregory McLean,

**Christina Mardell McLean** 

Case No.		
Case INO.		

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT INGEN		DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxx0001		Opened 1/01/08 Last Active 2/12/10	Т	A T E D			
Toyota Motor Credit 4000 Executive Pkwy San Ramon, CA 94583	н	2005 Lexus RX 330 (70,000 miles)	_				
Account No.		Value \$ 18,000.00				19,478.00	1,478.00
		Value \$					
Account No.		value \$					
		Value \$	_				
Account No.							
		Value \$	_				
Account No.							
		Value \$					
Sheet <b>2</b> of <b>2</b> continuation sheets attac Schedule of Creditors Holding Secured Claims	l to	) (Total of	Sub this			19,478.00	1,478.00
		(Report on Summary of S	7	Tota	.1	922,284.00	351,925.00

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Ronald Gregory McLean,

**Christina Mardell McLean** 

.

Case No.

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtors

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 "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 \$11,725\* 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 \$5,775\* 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 \$2,600\* 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).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### Ronald Gregory McLean, Christina Mardell McLean

Case No.

Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hi H U H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE	CONTINGEN		AMOUNT OF CLAIM
Account No. xxxxxx6080			Opened 11/01/00 Last Active 10/01/09 CreditCard	Ť	A T E D	
Cap One Po Box 85520 Richmond, VA 23285		c			x	21,123.00
Account No. xxxxxx3211		┢	Opened 11/01/99 Last Active 10/23/09			21,123.00
Chase Po Box 15298 Wilmington, DE 19850		н	CreditCard		x	
						8,587.00
Account No. xxxxxx2120 Chase Po Box 15298 Wilmington, DE 19850		н	Opened 4/01/03 Last Active 11/03/09 CreditCard		x	
						1,450.00
Account No. xxxxxx4304 Chase Po Box 15298 Wilmington, DE 19850		с	Opened 10/01/08 Last Active 11/09/09 CreditCard		x	
						1,167.00
continuation sheets attached	-		(Total of	Sub this		32,327.00

AMOUNT OF CLAIM

In re Ronald Gregory McLean, **Christina Mardell McLean** 

> CREDITOR'S NAME, MAILING ADDRESS

INCLUDING ZIP CODE,

AND ACCOUNT NUMBER

(See instructions above.)

Account No.

Case No.

U D I S P U T E D U T E D

CONTINGENT

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

Husband, Wife, Joint, or Community

Lanscape Mainetance

DATE CLAIM WAS INCURRED AND

IS SUBJECT TO SETOFF, SO STATE.

CONSIDERATION FOR CLAIM. IF CLAIM

CODEBTOR

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W

J C

City of Peoria Peoria, AZ		с				X	(
							0.00
Account No.			Code Enforcement				
City of Surprise Community Development Department Code Enforcement Division 16000 N Civic Center Plaza Surprise, AZ 85374		с				×	0.00
Account No. xxxxxx0603			Opened 1/09/05 Last Active 10/02/09			T	
Hsbc Best Buy Attn: Bankruptcy Po Box 5263 Carol Stream, IL 60197		С	ChargeAccount		x		
							2,362.00
Account No. xxxxxxx0016 Kings Credit Service 510 N Douty St Hanford, CA 93230		н	Opened 2/01/09 CollectionAttorney Petaluma Emergency Physicians			>	(
							322.00
Account No. xxx xx5 483			Homeowners Dues				
Sentinel Servicing PO Box 25503 Tempe, AZ 85285		С			x		
							186.00
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u>a</u> 1		S (Total of tl	ubto nis p			2,870.00
			(Report on Summary of Sc		ota ule		35,197.00

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In re	Ronald Gregory McLean,
	Christina Mardell McLean

Case No.

# Debtors 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. .

Christina Mardell McLean

Debtors 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

Case No.

	Ronald Gregory McLean
In re	Christina Mardell McLear

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:	DEPENDENTS (	OF DEBTOR AND S	POUSE		
Married	RELATIONSHIP(S): Daughter Daughter Daughter	AGE(S): 16 2 8			
Employment:	DEBTOR	•	SPOUSE		
Occupation E	levator Mechanic	Mother			
Name of Employer <b>O</b>	tis Elevator				
How long employed 12	2 Years				
	) Farm Springs Road armington, CT 06032				
	pjected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	9,514.35	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$_	9,514.35	\$_	0.00
4. LESS PAYROLL DEDUCTIONS					
a. Payroll taxes and social securi	ty	\$	2,701.88	\$	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	160.33	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS	\$_	2,862.21	\$	0.00
6. TOTAL NET MONTHLY TAKE H	IOME PAY	\$	6,652.14	\$	0.00
7. Regular income from operation of b	usiness or profession or farm (Attach detailed state	ement) \$	0.00	\$	0.00
8. Income from real property		\$	2,200.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security or government assi	stance	Φ	0.00	¢	0.00
(Specify):		\$	0.00	\$	0.00
12. Pension or retirement income			0.00	* *	0.00
13. Other monthly income		φ	0.00	ф	0.00
(Specify):		\$	0.00	\$	0.00
(		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THROU	IGH 13		2,200.00	\$	0.00
The second of the states the states of the second s		Φ-	_,_00.00	Ψ_	0.00
15. AVERAGE MONTHLY INCOME	E (Add amounts shown on lines 6 and 14)	\$	8,852.14	\$	0.00
16. COMBINED AVERAGE MONTH	HLY INCOME: (Combine column totals from line	15)	\$	8,852	2.14

(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:

	Ronald Gregory McLean	
In re	Christina Mardell McLean	

#### Debtor(s)

# 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)	\$	1,800.00
a. Are real estate taxes included? Yes <u>No X</u>		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	170.00
b. Water and sewer	\$	100.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	300.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	1,500.00
5. Clothing	\$	250.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	120.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
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 See Detailed Expense Attachment	\$	2,481.00
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 See Detailed Expense Attachment	\$	1,013.83
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	8,569.83
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
tonowing the miling of this document.		
	,	
20. STATEMENT OF MONTHLY NET INCOME	<b>A</b>	0.050.4.4
a. Average monthly income from Line 15 of Schedule I	\$	8,852.14

a.	Average monthly income from Line 15 of Schedule I	\$_	8,852.14
b.	Average monthly expenses from Line 18 above	\$	8,569.83
c.	Monthly net income (a. minus b.)	\$	282.31

Case No.

Case No.

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

Debtor(s)

# **Detailed Expense Attachment**

Other Utility Expenditures:	
Cable/Internet/Phone	\$ 170.00
Cell	\$ 130.00
Total Other Utility Expenditures	\$ 300.00

# **Other Installment Payments:**

RCU (FordTruck)	\$ 202.00
RCU (Horse Trailer)	\$ 43.00
Marcel Mortgage Projected	\$ 1,905.00
Lexus Financial (Lexus)	\$ 331.00
Total Other Installment Payments	\$ 2,481.00

Other Expenditures:		
Board and Care for Horses	\$	600.00
Marcel Insurance	\$	45.83
Marcel Property Tax	\$	318.00
Marcel Maintenace	\$	50.00
Total Other Expenditures	\$1,	,013.83

# United States Bankruptcy Court Northern District of California

Debtor(s)

	Ronald Gregory McLean
In re	Christina Mardell McLean

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

Date	May 8, 2010	Signature	/s/ Ronald Gregory McLean
		U	Ronald Gregory McLean
			Debtor
Date	May 8, 2010	Signature	/s/ Christina Mardell McLean
		C	Christina Mardell McLean
			Joint Debtor

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

### United States Bankruptcy Court Northern District of California

	Ronald Gregory McLean
In re	Christina Mardell McLean

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
\$43,000.00	2010 YTD: Husband Otis Elevator
\$159,759.76	2009: Husband Otis Elevator
\$131,823.00	2008: Husband Otis Elevator

#### 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 <b>\$3,975.00</b>	SOURCE 2010 YTD: Both Rental Income
\$23,760.00	2009: Both Rental Income
\$21,839.00	2008: Both Rental Income
\$55.00	2008: Both Taxable Interest
\$3,188.00	2008: Both Taxable Refund
\$1,896.00	2008: Both IUEC LOCAL 8

#### 3. Payments to creditors



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 credit 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 OF CREDITOR Toyota Motor Credit 4000 Executive Pkwy San Ramon, CA 94583	DATES OF PAYMENTS Regular Monthly Payments	AMOUNT PAID <b>\$1,407.00</b>	AMOUNT STILL OWING <b>\$19,478.00</b>
Redwood Credit Union Po Box 6104 Santa Rosa, CA 95406	Regular Monthly Payments	\$825.00	\$11,936.00

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 \$5,850<sup>\*</sup>. 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 credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other 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.)

	DATES OF	AMOUNT PAID OR	
NAME AND ADDRESS OF CREDITOR	PAYMENTS/	VALUE OF	AMOUNT STILL
	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			AMOUNT STILL
<b>RELATIONSHIP TO DEBTOR</b>	DATE OF PAYMENT	AMOUNT PAID	OWING

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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						3
	4. Suits and administrative proce	eedings, executions, ga	rnishments an	d attachments		
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> 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.)					
	N OF SUIT SE NUMBER NATURE	OF PROCEEDING	COURT OR AND LOCA		STATUS OR DISPOSITION	
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> 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.)					
	AND ADDRESS OF PERSON FOR V ENEFIT PROPERTY WAS SEIZED		F SEIZURE	DESCRIPTION PROPI	AND VALUE OF ERTY	
	5. Repossessions, foreclosures an	d returns				
None	returned to the seller, within one y	ear immediately preced tion concerning proper	ing the commen	ncement of this case	I through a deed in lieu of foreclosure or e. (Married debtors filing under chapter 1 r or not a joint petition is filed, unless the	2
	AND ADDRESS OF TOR OR SELLER	FORECLO	EPOSSESSION SURE SALE, & OR RETURN	DESCRIPTIO	N AND VALUE OF OPERTY	
	6. Assignments and receivership	5				
None	a. Describe any assignment of property for the benefit of creations made within 120 days miniculately preceding the commencement of					
NAME A	ND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	,	TERMS OF A	SSIGNMENT OR SETTLEMENT	
None	preceding the commencement of th	is case. (Married debto	rs filing under o	chapter 12 or chapte	official within <b>one year</b> immediately er 13 must include information concernin re separated and a joint petition is not	g
	ND ADDRESS USTODIAN	NAME AND LOCA OF COURT CASE TITLE & NI		DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY	7
	7. Gifts					
None	and usual gifts to family members	aggregating less than \$2 pient. (Married debtors	200 in value per filing under ch	individual family r apter 12 or chapter	nmencement of this case except ordinary nember and charitable contributions 13 must include gifts or contributions by l and a joint petition is not filed.)	
	E AND ADDRESS OF I OR ORGANIZATION	RELATIONSHIP T DEBTOR, IF AN		DATE OF GII	DESCRIPTION AND FT VALUE OF GIFT	

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Q	00000
- <b>o</b> .	Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses 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.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case. DATE OF PAYMENT, AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE OF PAYEE THAN DEBTOR OF PROPERTY \$10.000.00 Law Office of Michael C. Fallon 01/18/10 100 E Street, Suite 219 Santa Rosa, CA 95404

#### 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
Not Known	July of 2009	2000 Lexus GS300 \$6,500
none		
Art Cruz	May 3, 2010	\$10,800 prepaid rent
Landlord		
Krista Chaidez	January 2010	\$1,500 Return of security deposit
Tenant		Neturn or security deposit

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 DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND 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 AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

	12. Safe deposit boxes		
None	immediately preceding the comm	nencement of this case. (Married debtors filing	securities, cash, or other valuables within <b>one year</b> inder chapter 12 or chapter 13 must include boxes or ess the spouses are separated and a joint petition is not
OR OT Redwoo P.O. Bo	AND ADDRESS OF BANK THER DEPOSITORY od Credit Union x 6104 .osa, CA 95406	TO BOX OR DEPOSITORY	DESCRIPTION DATE OF TRANSFER OR OF CONTENTS SURRENDER, IF ANY Documents
	13. Setoffs		
None	commencement of this case. (Ma	itor, including a bank, against a debt or deposit urried debtors filing under chapter 12 or chapter etition is filed, unless the spouses are separated	13 must include information concerning either or both
NAME A	AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
	14. Property held for another	person	
None	List all property owned by anoth	er person that the debtor holds or controls.	
Krista C 2389 Su	AND ADDRESS OF OWNER Droszi Immercreek Dr. Iosa, CA 95404	DESCRIPTION AND VALUE OF PROPER Checking Acct. 8236 (\$4,380.95)	TY LOCATION OF PROPERTY Exchange Bank
	Droszi Immercreek Dr. Iosa, CA 95404	CD Acct. 0849 (\$19,275.50)	Exchange Bank
	Droszi Immercreek Dr. Iosa, CA 95404	CD Acct. 0858 (\$92,135.15)	Exchange Bank
2389 Su	McLean Immercreek Dr. Iosa, CA 95404	Savings Acct. 5312 (\$2,072.44)	Exchange Bank
2389 Su	McLean Immercreek Dr. Iosa, CA 95404	Savings Acct. 3892 (\$301.36)	Exchange Bank
	Droszi Immercreek Dr. Iosa, CA 95404	Savings Acct. 5304 (\$2,045.45)	Exchange Bank
Krista C	Droszi	1 Paint Horse \$8,000	Double Bar N Ranch 608 Hunter Lane Santa Rosa

### 15. Prior address of debtor

None 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 1533 Marcel Place Rohnert Park NAME USED Ronald Gregory McLean Christina Mardell McLean Christie McLean DATES OF OCCUPANCY October 1999-February 2010

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#### 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:

SITE NA	ME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None		very site for which the debtor provided notic tal unit to which the notice was sent and the	-	release of Hazardous

	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

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.

STATUS OR DISPOSITION

**BEGINNING AND** 

ENDING DATES

7

### LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS None

19. Books, records and financial statements

ADDRESS

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.

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.

ADDRESS

(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.*)

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.

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.

ADDRESS

NAME AND ADDRESS

20. Inventories

None 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, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

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

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE ISSUED

DATES SERVICES RENDERED

DATES SERVICES RENDERED

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

NATURE OF BUSINESS

NAME

NAME

	21 Current Partners Office	rs, Directors and Shareholders	
None	a. If the debtor is a partnership	, list the nature and percentage of partnership intere	est of each member of the partnership.
AME A	AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None		, list all officers and directors of the corporation, and more of the voting or equity securities of the corpor	nd each stockholder who directly or indirectly owns, ration.
AME A	AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	22 . Former partners, officers	s, directors and shareholders	
None	a. If the debtor is a partnership commencement of this case.	, list each member who withdrew from the partners	hip within <b>one year</b> immediately preceding the
AME		ADDRESS	DATE OF WITHDRAWAL
None	b. If the debtor is a corporation immediately preceding the con	, list all officers, or directors whose relationship wi mencement of this case.	th the corporation terminated within <b>one year</b>
AME A	AND ADDRESS	TITLE	DATE OF TERMINATION
	23 . Withdrawals from a part	nership or distributions by a corporation	
None			edited or given to an insider, including compensation erquisite during <b>one year</b> immediately preceding the
F REC	& ADDRESS IPIENT, IONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidation Group		
None	If the debtor is a corporation, l	ist the name and federal taxpayer identification nun	aber of the parent corporation of any consolidated six years immediately preceding the commencement
AME (	OF PARENT CORPORATION		TAXPAYER IDENTIFICATION NUMBER (EIN
	25. Pension Funds.		
None	If the debtor is not an individu	al list the name and federal tax paver identification	number of any pension fund to which the debtor, as

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)

9

# 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	May 8, 2010	Signature	/s/ Ronald Gregory McLean
		C	Ronald Gregory McLean
			Debtor
Date	May 8, 2010	Signature	/s/ Christina Mardell McLean
		C	Christina Mardell McLean
			Joint 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

### WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# 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

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

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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)

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.

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.

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.

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

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

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

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

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

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States 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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

Ponald Gregory McLean

# United States Bankruptcy Court Northern District of California

Christina Mardell McLean		Case No.	
	Debtor(s)	Chapter	11

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

#### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy

Code.

In re

# **Ronald Gregory McLean**

Christina Mardell McLean

Printed Name(s) of Debtor(s)

Case No. (if known)

Х	/s/ Ronald Gregory McLean	May 8, 2010
	Signature of Debtor	Date
Х	/s/ Christina Mardell McLean	May 8, 2010

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.