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B1 (Official For	m 1)(4/10)		Page 2
Voluntar	y Petition	Name of Debtor(s): Rizzio, Michael A.	
(This page mu	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two	o, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	f more than one, attach additional sheet)
Name of Debte - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is	Exhibit B an individual whose debts are primarily consumer debts.)
forms 10K as pursuant to S and is reques	bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petiti have informed the petition 12, or 13 of title 11, United under each such chapter. I required by 11 U.S.C. §34:	ioner named in the foregoing petition, declare that I er that [he or she] may proceed under chapter 7, 11, d States Code, and have explained the relief available further certify that I delivered to the debtor the notice 2(b).
Exhibit .	A is attached and made a part of this petition.	X <u>/s/ James F Beid</u> Signature of Attorney fo James F Beiden	for Debtor(s) (Date)
	Exh	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.	pose a threat of imminent and	identifiable harm to public health or safety?
		nibit D	
-	leted by every individual debtor. If a joint petition is filed, ea		nd attach a separate Exhibit D.)
If this is a joi	D completed and signed by the debtor is attached and made	a part of this petition.	
	D also completed and signed by the joint debtor is attached a	and made a part of this petit	tion.
	Information Regardin	ng the Debtor - Venue	
_	(Check any ap	-	· 1 ·
-	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	a longer part of such 180 d	lays than in any other District.
	There is a bankruptcy case concerning debtor's affiliate, ge		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	s in the United States but is	a defendant in an action or
	Certification by a Debtor Who Reside (Check all app		ial Property
	Landlord has a judgment against the debtor for possession		ox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, th		
	the entire monetary default that gave rise to the judgment if Debtor has included in this petition the deposit with the co	1	
	after the filing of the petition.		

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

Rizzio, Michael A. Rizzio, Michael A. Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition. If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7. II. 12, or 13 of title 11, United States Code, understand the relief available under each such chapter 7 and the note required by 11 U.S.C. §372(D). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Joint Debtor X Signature of Joint Debtor Signature of Joint Debtor Telephone Number (If not represented by attorney) Signature of Attorney* X Signature of Attorney for Debtor(s) James F Beiden Signature of Attorney for Debtor(s) James F Beiden Firm Name 840 Hinckley Road #245 Burlingame, CA 94010 Rizzio, Michael A. Etzio	Juntary Datition	Name of Debtor(s):
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Noticed A: Ni2200 Signature of Debtor Michael A. Rizzio Signature of Joint Debtor Signature of Joint Debtor Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer September 2, 2010 Date Signature of Attorney* Ideclare under penalty of perjury that: (1) 1 am a bankruptcy petition Preparer and the molece and Information reprised and the other and the molece and Information reprised and the other and the maximum and the services and thing for a debtor or accepting any fee from the debtor, as required in the section. James F Beiden Frintel Name of Attorney for Debtor(s) Law Offices of James F, Beiden Frintel Name and title, if any, of Bankruptcy Petition Preparer is not an individual, statched. Frintel Name Social Security number of the bankruptcy petition preparer is not individual statched. Address Email: atty/fb@yahoo.com (550)697-6100 Fax: (650)697-1101 Frintel Name and title, if any, of Bankruptcy petition preparer is not individual state the Social Security number of the bankruptcy petition preparer. N(Required by 11 U.S.C. § 110.) Address Signature of Debtor (Corporation/Partnership) I dechar under penalty of petity that the information provided in this petiton. Signature of Authorized Individual Printed Name of Authorized Individual Mate asehoften in this pe		
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Startin Name Startingame, CA 94010 Address Address Email: attyjfb@yahoo.com (650)697-6100 Fax: (650)697-1101 Telephone Number September 2, 2010 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Printed Name of Authorized Individual Printed Name of Authorized Individual Tithe of Authorized Individual		Printed Name and title if any of Bankruptcy Petition Preparer
Burlingame, CA 94010 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer .)(Required by 11 U.S.C. § 110.) Address Email: attyjfb@yahoo.com (650)697-6100 Fax: (650)697-1101 Address September 2, 2010 Address Date Address *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition os thealf of the debtor. Date Signature of Authorized Individual Date Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriat official form for each person. A bahkruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in		
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United States Bankruptcy Court Northern District of California

In re Michael A. Rizzio

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.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com Best

Best Case Bankruptcy

 \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/ Michael A. Rizzio Michael A. Rizzio Date: September 2, 2010

United States Bankruptcy Court Northern District of California

In re Michael A. Rizzio

Debtor(s)

Case No. Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Aurora Loan Services 10350 Park Meadow Dr. Littleton, CO 80124	Aurora Loan Services 10350 Park Meadow Dr. Littleton, CO 80124	single family residence located at 371 Beaumont Blvd., Pacifica, CA		429,000.00 (425,000.00 secured)
Bank of America POB 15026 Wilmington, DE 19850	Bank of America POB 15026 Wilmington, DE 19850	credit card		5,672.00
Bank of America POB 15026 Wilmington, DE 19850	Bank of America POB 15026 Wilmington, DE 19850	credit card		18,335.00
Bank of America POB 15026 Wilmington, DE 19850	Bank of America POB 15026 Wilmington, DE 19850	credit card		10,909.00
Capital One POB 85167 Richmond, VA 23285	Capital One POB 85167 Richmond, VA 23285	credit card		13,011.00
Chase POB 15298 Wilmington, DE 19850	Chase POB 15298 Wilmington, DE 19850	credit card		8,905.00
Chase POB 15298 Wilmington, DE 19850	Chase POB 15298 Wilmington, DE 19850	credit card		7,126.00
Chase Home Equity Loan Servicing POB 24714 Columbus, OH 43224	Chase Home Equity Loan Servicing POB 24714 Columbus, OH 43224	single family residence located at 752 Lockhaven Dr., Pacifica, CA		23,177.00 (450,000.00 secured) (586,591.00 senior lien)
Discover P O Box 30943 Salt Lake City, UT 84130	Discover P O Box 30943 Salt Lake City, UT 84130	credit card		5,306.00
US Bank POB 790408 Saint Louis, MO 63179	US Bank POB 790408 Saint Louis, MO 63179	credit card		7,928.00
USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX	USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX	credit card		6,647.00

Case No.

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
various future vacation tenants	various future vacation tenants			2,500.00
WaMu POB 100576 Florence, SC 29501	WaMu POB 100576 Florence, SC 29501	single family residence located at 20 Rocky Point Road, Lakeport, CA		837,174.00 (444,000.00 secured)
WaMu POB 100576 Florence, SC 29501	WaMu POB 100576 Florence, SC 29501	single family residence located at 752 Lockhaven Dr., Pacifica, CA		586,591.00 (450,000.00 secured)
Wells Fargo POB 10347 Des Moines, IA 50306	Wells Fargo POB 10347 Des Moines, IA 50306	credit card		4,133.00

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

I, **Michael A. Rizzio**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date September 2, 2010

Signature /s/ Michael A. Rizzio Michael A. Rizzio 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. Aurora Loan Services 10350 Park Meadow Dr. Littleton, CO 80124

Bank of America POB 15026 Wilmington, DE 19850

Capital One POB 85167 Richmond, VA 23285

Chase POB 15298 Wilmington, DE 19850

Chase Home Equity Loan Servicing POB 24714 Columbus, OH 43224

Discover P O Box 30943 Salt Lake City, UT 84130

Toyota Financial Services Asset Protection dept. POB 2958 Torrance, CA 90509

US Bank POB 790408 Saint Louis, MO 63179 USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX

various future vacation tenants

WaMu POB 100576 Florence, SC 29501

Wells Fargo POB 10347 Des Moines, IA 50306