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United States Bankruptcy Court Northern District of California					Voluntary Petition			
Name of Debtor (if individual, enter Last, First, M. Ibeanusi, Ikechukwu U.	iddle):		Name of Jo		otor (Spouse) (Last, First, Middle): rl N.			
All Other Names used by the Debtor in the last 8 y (include married, maiden, and trade names):	ears					e Joint Debtor is nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpaye EIN (if more than one, state all): <b>7117</b>	r I.D. (ITIN) No.	/Complete		_		or Individual-T all): <b>9190</b>	axpayer I.I	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State 3805 Adriatic Way San Bruno, CA	& Zip Code):		Street Addi 3805 Ad San Bru	riatic V	Vay	or (No. & Stree	et, City, Sta	te & Zip Code):
San Bruno, CA	ZIPCODE 94	4066				ZIPCODE <b>94066</b>		
County of Residence or of the Principal Place of B San Mateo	usiness:	ess: County of Residence or of San Mateo			e or of th	ne Principal Pla	ce of Busin	iess:
Mailing Address of Debtor (if different from street address)  Mailing Address of Joint Debtor (if different from street address):				et address):				
	ZIPCODE		1					ZIPCODE
Location of Principal Assets of Business Debtor (if	f different from s	treet address ab	ove):					
								ZIPCODE
Type of Debtor (Form of Organization)		Nature of B						Code Under Which (Check one box.)
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Single A U.S.C.: Railroad Stockbr Commo	☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank			Chapter 7			
	Debtor i	is a tax-exempt of the United S Revenue Code)	organization utates Code (th		individual primarily for a personal, family, or house- hold purpose."			
Filing Fee (Check one box)					Chap	ter 11 Debtors	3	
Full Filing Fee attached  ☐ 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  Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☑ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: ☑ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). U.S.C. § 101(51D). Check if: ☑ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). U.S.C.					1(51D). siders or affiliates are less			
except in installments. Rule 1006(b). See Offici	al Form 3A.							ery three years thereafter).
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes: ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of credition accordance with 11 U.S.C. § 1126(b).								
Statistical/Administrative Information  ✓ Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper distribution to unsecured creditors.				d, there v	vill be n	o funds availabl	e for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	. –							
1			001- 000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets		0,000,001 \$50 \$50 million \$10	0,000,001 to 00 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	1
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$50,000 \$100,000 \$500,000 \$1 million \$500,	1,000,001 to \$10	0,000,001 \$50 \$50 million \$10	0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	1

B1 (Official Form 1) (
Voluntary Petitio
(This page must be co
I
Location Where Filed: <b>None</b>
Location Where Filed:
Pending Bankru

(4/10) Page 2

Voluntary Petition (This page must be completed and filed in every case)			
Prior Bankruptcy Case Filed Within Last 8	<b>Years</b> (If more than two, attach	additional sheet)	
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un that I delivered to the debtor the Bankruptcy Code.	khibit B  if debtor is an individual imarily consumer debts.)  named in the foregoing petition, declare that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify ne notice required by § 342(b) of the	
	X /s/ Robert G. Jackson Signature of Attorney for Debtor(s)	11/19/10 Date	
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and material files is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	ch a separate Exhibit D.)	
	days than in any other District.		
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	ace of business or principal assets but is a defendant in an action or pro	in the United States in this District, occeding [in a federal or state court]	
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)		
(Name of landlord or less	or that obtained judgment)		
(Address of lar  ☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos			
Debtor has included in this petition the deposit with the court of filing of the petition.			
Debtor certifies that he/she has served the Landlord with this cert	tification. (11 U.S.C. § 362(1))		

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Ibeanusi, Ikechukwu U. & Ibeanusi, Pearl N.

# **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ikechukwu U. Ibeanusi

Signature of Debtor

Ikechukwu U. Ibeanusi

/ /s/ Pearl N. Ibeanusi

Signature of Joint Debtor

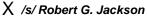
Pearl N. Ibeanusi

Telephone Number (If not represented by attorney)

November 19, 2010

Date

# Signature of Attorney\*



Signature of Attorney for Debtor(s)

Robert G. Jackson 173217 Law Offices of Robert G. Jackson 2171 Junipero Serra Blvd. Suite 620 Daly City, CA 94014

robgjackson@yahoo.com

# November 19, 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 is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual		
Printed Name of Authorized Individual		
Title of Authorized Individual		

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

nature of F	oreign Representati	ve	
d Name	of Foreign Represe	ntative	

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Addre	SS
-------	----

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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

Not their Distric	and ma
IN RE:	Case No.
Ibeanusi, Ikechukwu U.	Chapter 11
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR CREDIT COUNSELI</b>	
Warning: You must be able to check truthfully one of the five stated oso, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to reand you file another bankruptcy case later, you may be required to stop creditors' collection activities.	t can dismiss any case you do file. If that happens, you will lose esume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is fi one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined to performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate fra copy of a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file the ded to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an appear days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exigent part of the country of the	circumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still ob you file your bankruptcy petition and promptly file a certificate fr of any debt management plan developed through the agency. Fai case. Any extension of the 30-day deadline can be granted only fo also be dismissed if the court is not satisfied with your reasons counseling briefing.	om the agency that provided the counseling, together with a copy dure to fulfill these requirements may result in dismissal of your or cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to final	reason of mental illness or mental deficiency so as to be incapable ancial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by teleph</li> <li>Active military duty in a military combat zone.</li> </ul>	impaired to the extent of being unable, after reasonable effort, to none, or through the Internet.);
5. The United States trustee or bankruptcy administrator has deterdoes not apply in this district.	mined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.
Signature of Debtor: /s/ Ikechukwu U. Ibeanusi	

Date: **November 19, 2010** 

Date: **November 19, 2010** 

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

Northern Distr	ict of Camornia
IN RE:	Case No.
Ibeanusi, Pearl N.	Chapter <u>11</u>
	R'S STATEMENT OF COMPLIANCE ING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the cou whatever filing fee you paid, and your creditors will be able to	tatements regarding credit counseling listed below. If you cannot rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed d to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is f one of the five statements below and attach any documents as direct	filed, each spouse must complete and file a separate Exhibit D. Check sted.
the United States trustee or bankruptcy administrator that outlined	<b>e</b> , I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in a gency describing the services provided to me. Attach a copy of the gh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate f	<b>e</b> , I received a briefing from a credit counseling agency approved by the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through l.
	proved agency but was unable to obtain the services during the sever t circumstances merit a temporary waiver of the credit counseling gent circumstances here.]
also be dismissed if the court is not satisfied with your reasons counseling briefing.	from the agency that provided the counseling, together with a copy filure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may a for filing your bankruptcy case without first receiving a credit
motion for determination by the court.]	se of: [Check the applicable statement.] [Must be accompanied by a sy reason of mental illness or mental deficiency so as to be incapable.
of realizing and making rational decisions with respect to fir Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telep Active military duty in a military combat zone.	y impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has detedoes not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	d above is true and correct.
Signature of Debtor: /s/ Pearl N. Ibeanusi	

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

IN RE:	Case No
lbeanusi, Ikechukwu U. & Ibeanusi, Pearl N.	Chapter 11
Debtor(s)	•

# 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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Specialized Loan Servicing, LLC P.O. Box 636005 Littleton, CO 80163-6005		mortgage		855,960.00 Collateral: 700,000.00 Unsecured: 155,960.00
Wells Fargo Bank P.O. Box 4233 Portland, OR 97208-4233		mortgage		155,191.00 Collateral: 0.00 Unsecured: 155,191.00
CitiMortgage, Inc. P.O. Box 689196 Des Moines, IA 50368-9196	Brian Winn Winn Law Group 110 E. Wilshire Ave., Ste. 212 Fullerton, CA 92832	mortgage		551,128.00 Collateral: 500,000.00 Unsecured: 51,128.00
Citi Cards P.O. Box 60412 The Lakes, NV 89163-6412	Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090	credit card purchases		15,000.00
Chase Bank P.O. Box 15316 Wilmington, DE 19850		credit card purchases		7,500.00
American Express P.O. 7871 Ft. Lauderdale, FL 33329		credit card purchases		3,666.00
San Francisco Federal Credit Union 770 Golden Gate Ave. San Francisco, CA 94102		credit card purchases		1,688.00
San Francisco Federal Credit Union 770 Golden Gate Ave. San Francisco, CA 94102		credit card purchases		1,542.00
Rickenbacker 7568 Monterey St. Gilroy, CA 95020		storage/ towing fees		1,526.00
CBNA P.O. Box 5010 Concord, CA 94524		credit card purchases		1,157.00
San Mateo County 555 County Center Redwood City, CA 94063		hospital bill		924.00
Macy's P.O. Box 689195 Des Moines, IA 50368-9195		credit card purchases		362.00

Target National Bank	credit card	300.00
P.O. Box 59317	purchases	
Minneapolis, MN 55459-0317	-	
K Jordan	credit card	161.00
P.O. Box 8945	purchases	
Madison, WI 53708-8945	-	
NCO Financial Systems	credit card	161.00
P.O. Box 15240	purchases	
Wilmington, DE 19785	-	

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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: <b>November 19, 2010</b>	Signature /s/ Ikechukwu U. Ibeanusi of Debtor	lkechukwu U. Ibeanusi
Date: <b>November 19, 2010</b>	Signature /s/ Pearl N. Ibeanusi	Dood N. Hoomes
	of Joint Debtor (if any)	Pearl N. Ibeanusi

# United States Bankruptcy Court Northern District of California

IN RE:		Case No
Ibeanusi, Ikechukwu U. & Ibeanusi	, Pearl N.	Chapter 11
	Debtor(s)	· —
	CREDITOR MATRIX CO	OVER SHEET
	, secured and unsecured creditors li	<b>2</b> sheets, contains the correct, complete and current isted in debtor's filing and that this matrix conforms with
DATED: November 19, 2010		
	/s/ Robert G. Jackson	
	Signature of Debtor's At	torney or Pro Per Debtor

American Express P.O. 7871 Ft. Lauderdale, FL 33329

Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090

Brian Winn Winn Law Group 110 E. Wilshire Ave., Ste. 212 Fullerton, CA 92832

CBNA
P.O. Box 5010
Concord, CA 94524

Chase Bank P.O. Box 15316 Wilmington, DE 19850

Citi Cards P.O. Box 60412 The Lakes, NV 89163-6412

CitiMortgage, Inc. P.O. Box 689196 Des Moines, IA 50368-9196

K Jordan
P.O. Box 8945
Madison, WI 53708-8945

Macy's P.O. Box 689195 Des Moines, IA 50368-9195 NCO Financial Systems P.O. Box 15240 Wilmington, DE 19785

Rickenbacker 7568 Monterey St. Gilroy, CA 95020

San Francisco Federal Credit Union 770 Golden Gate Ave. San Francisco, CA 94102

San Mateo County 555 County Center Redwood City, CA 94063

Specialized Loan Servicing, LLC P.O. Box 636005 Littleton, CO 80163-6005

Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317

Wells Fargo Bank P.O. Box 4233 Portland, OR 97208-4233