

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Do, Tri Trong	Name of Joint Debtor (Spouse) (Last, First, Middle): Cai, Lily Li Do
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): aka Lily Cai Do, Lily Cai, TLD Investments, Inc., My Love Bridal
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3118	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4068
Street Address of Debtor (No. and Street, City, and State) 86 Arundel Drive Hayward, CA	Street Address of Joint Debtor (No. and Street, City, and State) 86 Arundel Drive Hayward, CA
ZIPCODE 94542	ZIPCODE 94542
County of Residence or of the Principal Place of Business: Alameda	County of Residence or of the Principal Place of Business: Alameda
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIPCODE	ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIPCODE	

<p>Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p> <p>_____</p>	<p>Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p> <p>_____</p> <p>Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <p>Nature of Debts (Check one box)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts</p>
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<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Check one box: Chapter 11 Debtors</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D)</p> <p><input checked="" type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D)</p> <p>Check if:</p> <p><input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>).</p> <p>Check all applicable boxes</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).</p>
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<p>Statistical/Administrative Information</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p>THIS SPACE IS FOR COURT USE ONLY</p>
<p>Estimated Number of Creditors</p> <p><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-5000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000</p>	
<p>Estimated Assets</p> <p><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion</p>	
<p>Estimated Liabilities</p> <p><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion</p>	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Tri Trong Do & Lily Li Do Cai	
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: NONE	Case Number:	Date Filed:
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Location Where Filed: N.A.	Case Number:	Date Filed:
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Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: NONE	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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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.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X /s/ Robert C. Borris Jr., Esq. 5/20/2010
Signature of Attorney for Debtor(s) Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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

Name of Debtor(s):
Tri Trong Do & Lily Li Do Cai

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

X /s/ Tri Trong Do
Signature of Debtor

X /s/ Lily Li Do Cai
Signature of Joint Debtor

Telephone Number (If not represented by attorney)
5/20/2010
Date

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.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

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.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Attorney*

X /s/ Robert C. Borriss Jr., Esq.
Signature of Attorney for Debtor(s)

ROBERT C. BORRIS JR., ESQ. 85415
Printed Name of Attorney for Debtor(s)

Robert C. Borriss Jr., Esq. Law Offices
Firm Name

21550 Foothill Blvd
Address

Hayward, CA 94541

510 581 7111 rborrisjr@aol.com
Telephone Number e-mail

5/20/2010
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.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before 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.)

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

In re Tri Trong Do & Lily Li Do Cai
Debtor(s)

Case No. _____
(if known)

**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.*

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.*

UNITED STATES BANKRUPTCY COURT
Northern District of California

In re Tri Trong Do & Lily Li Do Cai
Debtor(s)

Case No. _____
(if known)

**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.

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

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

Certificate Number: 02114-CAN-CC-010949626

CERTIFICATE OF COUNSELING

I CERTIFY that on 05/12/10, at 01:35 o'clock PM EST LILY L DO received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of California, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet .

Date: 05-12-2010

By /s/ALVAN ALLEN

Name ALVAN ALLEN

Title Counselor

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

Certificate Number: 02114-CAN-CC-010949623

CERTIFICATE OF COUNSELING

I CERTIFY that on 05/12/10, at 01:35 o'clock PM EST, TRIT DO received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of California, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by Internet.

Date: 05-12-2010

By /s/ALVAN ALLEN

Name ALVAN ALLEN

Title Counselor

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

**UNITED STATES BANKRUPTCY COURT
Northern District of California**

In re Tri Trong Do & Lily Li Do Cai ,

Debtor

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>

Chase PO Box 94014 Palatine IL 60094				1,300,000.00 Collateral FMV 905,000.00
Mei Lin Cai and Wing Wei Cai 29009 Rosecliff Lane Hayward CA 94544				350,000.00
Chase Home Finance LLC P.O. Box 99999 Any City, ST 99999-9999				200,000.00 Collateral FMV 0.00

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(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
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Chase Home Finance LLC P.O. Box 99999 Any City, ST 99999-9999				200,000.00 Collateral FMV 0.00
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Chase Home Finance LLC P.O. Box 99999 Any City, ST 99999-9999				185,000.00 Collateral FMV 0.00
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BMW FINANCIAL SERVICES 5515 PARKCENTER CIR DUBLIN, OH 43017				32,239.00
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UNVL/CITI PO BOX 6241 SIOUX FALLS, SD 57117				26,281.00
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America's Servicing Company 1 Home Campus Des Moines IA 50328				621,000.00 Collateral FMV 600,000.00
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WELLS FARGO BANK PO BOX 5445 PORTLAND, OR 97228				19,636.00
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CHASE PO BOX 15298 WILMINGTON, DE 19850				16,330.00
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(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
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CITI PO BOX 6241 SIOUX FALLS, SD 57117				16,215.00
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BMW FINANCIAL SERVICES 5515 PARKCENTER CIR DUBLIN, OH 43017				13,348.00
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WELLS FARGO BANK NV NA PO BOX 94435 ALBUQUERQUE, NM 87199				9,347.00
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Bank of America PO Box 15710 Wilmington DE 19850				9,000.00
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CHASE PO BOX 15298 WILMINGTON, DE 19850				8,648.00
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CHASE PO BOX 15298 WILMINGTON, DE 19850				8,162.00
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DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850				6,965.00
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(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
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DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850	6,936.00
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FEB/FRYS 280 W 10200 S STE 200 SANDY, UT 84070	3,749.00
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VISDSNB 9111 DUKE BLVD MASON, OH 45040	3,082.00
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

Date <u>5/20/2010</u>	Signature <u>/s/ Tri Trong Do</u> TRI TRONG DO
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Date <u>5/20/2010</u>	Signature <u>/s/ Lily Li Do Cai</u> of Joint Debtor LILY LI DO CAI
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B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Tri Trong Do & Lily Li Do Cai
 Debtor

Case No. _____
 (If known)

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 co-tenant, 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
1609 Via Tovita, San Lorenzo CA 94580 1609 Via Tovita, San Lorenzo CA 94580	fee simple as to 66.66%	C	275,000.00	475,000.00
2544 Spindrift Circle Hayward, CA 94545 2544 Spindrift Circle Hayward, CA 94545	Fee Simple	C	600,000.00	806,000.00
86 Arundel Drive Hayward, CA 94542 86 Arundel Drive Hayward, CA 94542	Fee Simple	C	905,000.00	1,500,000.00
			0.00	None

Total ➤ 1,780,000.00

(Report also on Summary of Schedules.)

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In re Tri Trong Do & Lily Li Do Cai

Case No. _____

Debtor

(If known)

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	H U S B A N D , W I F E , J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand. 2. Checking, savings or other financial 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.	X	checking accounts Bank of America Oakland Chinatown Branch Bank of America savings Oakland Chinatown checking Bank of America checking account is owned by parents Wing Wei Cai and Mei Lin Cai. Debtor Lily Do is on account as power of attorney substitute. Amount: \$3000 checking account Wells Fargo San Francisco downtown branch Chase checking Lake Meritt, Oakland	C C C C C	 200.00 300.00 0.00 50.00 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			

In re Tri Trong Do & Lily Li Do Cai

Case No. _____

Debtor

(If known)

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
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 or 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 of setoff claims. Give estimated value of each.	X			
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.		2008 BMW M3 w/ 5,000 Debtors' residence	C	44,000.00
		2006 Toyota Sequoia limited edition w/ 45,000 miles Debtors' residence	C	25,500.00
		2006 Toyota Tacoma 65000 Debtors' residence	C	11,485.00
		1996 Acura Integra GSX w/ 250,000 Debtors' residence	C	1,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

In re Tri Trong Do & Lily Li Do Cai
 Debtor

Case No. _____
 (If known)

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
31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X X X X X			
0 continuation sheets attached Total				\$ 148,350.00

(Include amounts from any continuation
 sheets attached. Report total also on
 Summary of Schedules.)

In re Tri Trong Do & Lily Li Do Cai

Case No. _____

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

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

11 U.S.C. § 522(b)(2)

Check if debtor claims a homestead exemption that exceeds \$146,450*.

11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
No exemptions claimed.			

*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.

B6D (Official Form 6D) (12/07)

In re Tri Trong Do & Lily Li Do Cai,

Case No. _____

Debtor

(If known)

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.

List creditors in alphabetical order to the extent practicable. 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 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 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 Without Deducting Value of Collateral" 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, if Any" 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.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. America's Servicing Company 1 Home Campus Des Moines IA 50328	C	Security: 2544 Spindrifft Circle Hayward, CA 94545 VALUE \$ 600,000.00				621,000.00	21,000.00
ACCOUNT NO. Bank of Stockton 301 East Miner Avenue Stockton, CA 95201	C	Security: 2006 Toyota Sequoia limited edition w/ 45,000 miles VALUE \$ 25,500.00				12,222.00	0.00
ACCOUNT NO. BMW of North America, LLC 300 Chestnut Ridge Road Woodcliff Lake, NJ 07677-7731	C	Security: 2008 BMW M3 w/ 5,000 VALUE \$ 44,000.00				32,239.00	0.00

2 continuation sheets attached

Subtotal (Total of this page)	\$ 665,461.00	\$ 21,000.00
Total (Use only on last page)	\$	\$

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

In re Tri Trong Do & Lily Li Do Cai,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	C	Security: 86 Arundel Drive Hayward, CA 94542					395,000.00
Chase PO Box 94014 Palatine IL 60094					1,300,000.00		
VALUE \$		905,000.00					
ACCOUNT NO.	C	Incurred: 10/2008 Security: 1609 Via Tovita, San Lorenzo CA 94580	X	X		200,000.00	200,000.00 This amount based upon existence of Superior Liens
Chase Home Finance LLC P.O. Box 99999 Any City, ST 99999-9999					200,000.00		
VALUE \$		275,000.00					
ACCOUNT NO.	C	Security: 2544 Spindrifft Circle Hayward, CA 94545	X	X		185,000.00	185,000.00 This amount based upon existence of Superior Liens
Chase Home Finance LLC P.O. Box 99999 Any City, ST 99999-9999					185,000.00		
VALUE \$		600,000.00					
ACCOUNT NO.	C	Security: 86 Arundel Drive Hayward, CA 94542	X	X		200,000.00	200,000.00 This amount based upon existence of Superior Liens
Chase Home Finance LLC P.O. Box 99999 Any City, ST 99999-9999					200,000.00		
VALUE \$		905,000.00					
ACCOUNT NO.	C	Security: 1609 Via Tovita, San Lorenzo CA 94580				275,000.00	0.00
Wells Fargo Home Mortgage 540 California Street San Francisco, CA 94104					275,000.00		
VALUE \$		275,000.00					

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (s)	\$ 2,160,000.00	\$ 980,000.00
(Total(s) of this page)		
Total(s)	\$ 2,825,461.00	\$1,001,000.00
(Use only on last page)		

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

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In re Tri Trong Do & Lily Li Do Cai
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not 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).

*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.

B6E (Official Form 6E) (04/10) - Cont.

In re Tri Trong Do & Lily Li Do Cai,
Debtor

Case No. _____
(if known)

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).

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

0 continuation sheets attached

In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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 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 <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8903 AMEX PO BOX 297871 FORT LAUDERDALE, FL 33329	H	ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD				274.00
ACCOUNT NO. 0681 Bank of America PO Box 15710 Wilmington DE 19850	W	Consideration: STUDENT LOAN STUDENT LOAN - PAYMENT DEFERRED				9,000.00
ACCOUNT NO. 0953 BANK OF AMERICA PO BOX 1598 NORFOLK, VA 23501	H	CREDIT CARD				130.00
ACCOUNT NO. 7530 BMW FINANCIAL SERVICES 5515 PARKCENTER CIR DUBLIN, OH 43017	H	AUTO LOAN				32,239.00
Subtotal ➤						\$ 41,643.00
Total ➤						\$

7 continuation sheets attached

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the Statistical
 Summary of Certain Liabilities and Related Data.)

In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. BMW FINANCIAL SERVICES 5515 PARKCENTER CIR DUBLIN, OH 43017	C	Incurred: 10/2008 Consideration: deficiency				13,348.00
ACCOUNT NO. 3324 CAP ONE PO BOX 85520 RICHMOND, VA 23285	W	BUSINESS CREDIT CARD - REVOLVING TERMS				1,060.00
ACCOUNT NO. 5015 CHASE PO BOX 15298 WILMINGTON, DE 19850	W	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 16330				16,330.00
ACCOUNT NO. 9484 CHASE PO BOX 15298 WILMINGTON, DE 19850	W	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 8648				8,648.00
ACCOUNT NO. 7015 CHASE PO BOX 15298 WILMINGTON, DE 19850	W	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 8162				8,162.00

Sheet no. 1 of 7 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal ▶ \$ 47,548.00

Total ▶ \$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5252 CHASE PO BOX 901039 FORT WORTH, TX 76101	H	PROFIT AND LOSS WRITEOFF HOME EQUITY LOAN CHARGE OFF AMOUNT IS 203267 PAID				0.00
ACCOUNT NO. 1465 CITI PO BOX 6241 SIOUX FALLS, SD 57117	H	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 15047				16,215.00
ACCOUNT NO. 7805 CITI CARDS PO BOX 6497 SIOUX FALLS, SD 57117	W	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 858				966.00
ACCOUNT NO. 0681 CSLF/AFSA 501 BLEECKER ST FUNDIN UTICA, NY 13501-2498	W	STUDENT LOAN				0.00
ACCOUNT NO. 2066 DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850	W	CHARGED OFF ACCOUNT CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 6965				6,965.00

Sheet no. 2 of 7 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal	\$ 24,146.00
Total	\$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

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In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0017 DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850	H	CHARGED OFF ACCOUNT CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 6936				6,936.00
ACCOUNT NO. 8070 DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850	W	ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00
ACCOUNT NO. 0855 DSNB BLOOM PO BOX 8218 MASON, OH 45040	W	CHARGE ACCOUNT				0.00
ACCOUNT NO. 2749 FEB/FRYS 280 W 10200 S STE 200 SANDY, UT 84070	W	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR REVOLVING CHARGE ACCOUNT BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 3749				3,749.00
ACCOUNT NO. 0515 FST USA BK B PO BOX 8650 WILMINGTON, DE 19899	H	ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00

Sheet no. 3 of 7 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal	\$	10,685.00
Total	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

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In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5220 GEMB/BANANA REP PO BOX 981400 EL PASO, TX 79998	W	CLOSED CHARGE ACCOUNT				0.00
ACCOUNT NO. 1398 GEMB/MERVYNS PO BOX 981400 EL PASO, TX 79998	W	ACCOUNT CLOSED BY CONSUMER CHARGE ACCOUNT				0.00
ACCOUNT NO. 0261 GREEN POINT SAVINGS 4160 MAIN ST FLUSHING, NY 11355	H	ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE HOME EQUITY LINE OF CREDIT - REVOLVING TERMS				0.00
ACCOUNT NO. 0727 HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197	H	ACCOUNT TRANSFERRED OR SOLD CHARGED OFF ACCOUNT CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 3765 PAID				0.00
ACCOUNT NO. 0231 HSBC/RS POB 15521 WILMINGTON, DE 19805	H	ACCOUNT CLOSED BY CONSUMER CREDIT CARD				0.00

Sheet no. 4 of 7 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal	\$ 0.00
Total	\$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

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In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5220 MCYDSNB 9111 DUKE BLVD MASON, OH 45040	W	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR REVOLVING CHARGE ACCOUNT BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 2915				2,915.00
ACCOUNT NO. 5231 MCYDSNB 9111 DUKE BLVD MASON, OH 45040	W	ACCOUNT CLOSED BY CREDIT GRANTOR CHARGE ACCOUNT				0.00
ACCOUNT NO. 5240 MCYDSNB 9111 DUKE BLVD MASON, OH 45040	W	ACCOUNT CLOSED BY CREDIT GRANTOR CHARGE ACCOUNT				0.00
ACCOUNT NO. Mei Lin Cai and Wing Wei Cai 29009 Rosecliff Lane Hayward CA 94544	C	Incurred: October 2007 Consideration: Personal Loan for purchase of Debtors' home				350,000.00
ACCOUNT NO. 6074 NELNET LOANS 6420 SOUTHPOINT PKWY JACKSONVILLE, FL 32216	W	STUDENT LOAN				622.00

Sheet no. 5 of 7 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal	\$ 353,537.00
Total	\$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

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In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5974 NELNET LOANS 6420 SOUTHPOINT PKWY JACKSONVILLE, FL 32216	W	STUDENT LOAN				396.00
ACCOUNT NO. 4630 UNVL/CITI PO BOX 6241 SIOUX FALLS, SD 57117	H	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 24350				26,281.00
ACCOUNT NO. 1181 US DEPT OF EDUCATION PO BOX 5609 GREENVILLE, TX 75403	H	CLOSED STUDENT LOAN				0.00
ACCOUNT NO. 8107 VISDSNB 9111 DUKE BLVD MASON, OH 45040	H	CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 3082				3,082.00
ACCOUNT NO. 7693 WELLS FARGO BANK PO BOX 5445 PORTLAND, OR 97228	W	CHARGED OFF ACCOUNT CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP CHARGE OFF AMOUNT IS 19636				19,636.00

Sheet no. 6 of 7 continuation sheets attached
 to Schedule of Creditors Holding Unsecured
 Nonpriority Claims

Subtotal ▶ \$ 49,395.00
 Total ▶ \$

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

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In re Tri Trong Do & Lily Li Do Cai,
 Debtor

Case No. _____
 (If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. 0001 WELLS FARGO BANK N A PO BOX 31557 BILLINGS, MT 59107	H	CLOSED INSTALLMENT LOAN				0.00
ACCOUNT NO. 0001 WELLS FARGO BANK N A PO BOX 31557 BILLINGS, MT 59107	H	ACCOUNT CLOSED BY CONSUMER HOME EQUITY LOAN				0.00
ACCOUNT NO. 0001 WELLS FARGO BANK NV NA PO BOX 31557 BILLINGS, MT 59107	H	CLOSED HOME EQUITY LOAN				0.00
ACCOUNT NO. 0001 WELLS FARGO BANK NV NA PO BOX 94435 ALBUQUERQUE, NM 87199	H	UNPAID BALANCE REPORTED AS A LOSS BY CREDIT GRANTOR ACCOUNT DELINQUENT 90 DAYS PAST DUE DATE CHECK CREDIT OR LINE OF CREDIT CHARGE OFF AMOUNT IS 9347				9,347.00
ACCOUNT NO.						

Sheet no. 7 of 7 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ▶	\$ 9,347.00
Total ▶	\$ 536,301.00

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable, on the
 Statistical Summary of Certain Liabilities and Related Data.)

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In re Tri Trong Do & Lily Li Do Cai

Case No. _____

Debtor

(if known)

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.

In re Tri Trong Do & Lily Li Do Cai
Debtor

Case No. _____
 (if known)

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. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jim Cai Jim Jian Cai	Macys 911 Duke Blvd Mason OH 45040
Sang Duong	Macys 911 Duke Blvd Mason OH 45040
Sang Duong	Citibank Processing Center Des Moines IA 50363
San Duong and Cung Vam Do	Bank of America PO Box 15710 Wilmington DE 19850

In re Tri Trong Do & Lily Li Do Cai

Case _____
(if known)

Debtor

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: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son, daughter, niece, Husband's brother, ,	AGE(S): 3, 1, 8, 36, 62, 62
Employment:	DEBTOR	SPOUSE
Occupation	research associate/ pharmaceutical	real estate broker
Name of Employer	Takeda Pharmaceutical	TLD Investments
How long employed	3 years	4 years
Address of Employer	Grant Ave	86 Arundel Dr
	South San Francisco CA	Hayward CA 94542

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 6,708.00	\$ 0.00
2. Estimated monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 6,708.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 1,408.00	\$ 0.00
b. Insurance	\$ 138.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify: (D)health plan)	\$ 50.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,596.00	\$ 0.00
6.. TOTAL NET MONTHLY TAKE HOME PAY	\$ 5,112.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 6,077.00
8. Income from real property	\$ 4,395.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify)	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 4,395.00	\$ 6,077.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ 9,507.00	\$ 6,077.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)	\$ 15,584.00	

(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:
Recession caused wife's income from real estate commissions to drop substantially. Commissions will double from 2009 in 2011 and thereafter with economic recovery

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In re Tri Trong Do & Lily Li Do Cai

Case No. _____

Debtor

(if known)

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 biweekly, 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)		\$ <u>5,617.00</u>
a. Are real estate taxes included?	Yes _____ No <u>✓</u>	
b. Is property insurance included?	Yes _____ No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel		\$ <u>250.00</u>
b. Water and sewer		\$ <u>75.00</u>
c. Telephone		\$ <u>50.00</u>
d. Other <u>cable/internet</u>		\$ <u>180.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>100.00</u>
4. Food		\$ <u>1,200.00</u>
5. Clothing		\$ <u>100.00</u>
6. Laundry and dry cleaning		\$ <u>35.00</u>
7. Medical and dental expenses		\$ <u>20.00</u>
8. Transportation (not including car payments)		\$ <u>750.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>100.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>170.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>290.00</u>
e. Other _____		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____		\$ <u>1,000.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other _____		\$ <u>0.00</u>
c. Other _____		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>5,433.00</u>
17. Other <u>real property expenses</u>		\$ <u>7,760.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		\$ <u>23,130.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<u>In 2010 and thereafter wife will no longer have 1099 contractor expense of \$48,000/yr.</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I (Includes spouse income of \$6,077.00. See Schedule I)		\$ <u>15,584.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>23,130.00</u>
c. Monthly net income (a. minus b.) (Net includes Debtor/Spouse combined Amounts)		\$ <u>-7,546.00</u>

Wife's income and expense from self employment

Income:

Arase	\$ 16,101.41
MSI Development Inc.	\$ 15,265.44
Jim Cai & Serena Chan	\$ 5,500.00
Justin & Salina Lu	\$ 10,380.00
Simon & Matthew San	\$ 13,300.00
Bill Chen	\$ 2,755.00
Tai & Yin Tham	\$ 9,625.00
Total:	\$ 72,926.85

1099 Expense

Home Buyers Alliance, Inc.	\$ 3,850.00
Tai Tham	\$ 2,000.00
Misty Allen	\$ 23,282.02
Kelli Benitez	\$ 1,995.00
Duong Lu	\$ 5,190.00
Steve Goodell Inc.	\$ 9,530.73
Kev Inc.	\$ 2,434.85
Total	\$ 48,282.60

Expenses

Advertising	\$ 720.00
Car and Truck Expenses	\$ 4,479.05
Liability Insurance	\$ 939.57
Office Expense	\$ 825.84
Legal and Professional Services	\$ 575.00
Repairs and Maintenance	\$ 416.78
Taxes and Licenses	\$ 325.00
Travel	\$ 828.94
Meals and Entertainments	\$ 1,620.30
Total	\$ 10,730.48

Other expenses:

Web Hosting/Website Design	\$ 367.93
MLS	\$ 1,495.59
Membership-Foreclsoure/REO	\$ 474.43
DBA Filing-Prosperity RE & Financial Svcs	\$ 64.00
Gifts	\$ 1,000.88
Referral Fees	\$ 700.00

DMV Registration	\$	247.00
Car Insurance	\$	569.86
Total	\$	4,919.69

Utilities

Security Alarm	\$	276.00
Garbage	\$	285.84
Cable	\$	1,212.68
Water	\$	857.25
PG&E	\$	3,668.28
Office Phone	\$	278.80
Total Utilities	\$	6,300.05
Total Utilities divided by 5	\$	1,260.01

TOTAL ANNUAL EXPENSE	\$	65,192.78
TOTAL ANNUAL INCOME	\$	72,926.00

Total Monthly Expenses	\$	5,432.73
Total Monthly Income	\$	6,077.17

Real Property Income and Expense Statement

2544 Spindrift Circle, Hayward CA

rent		2895
first trust deed	3700	
second -avoid	0	
insurance	76	
prop tax	684	
utilities	261	
HOA	38	
garbage	31	
SUBTOTAL	4790	2895
NET INCOME		-1895

1609 Via Tovita, San Lorenzo CA

rent		1500
first trust deed PIT	2800	
second- avoid	0	
insurance	58	
utilities	12	
HOA	100	
SUBTOTAL	2970	1500
NET INCOME		-1470

TOTAL RENTS		4395
TOTAL EXPENSE	7760	

United States Bankruptcy Court
Northern District of California

In re Tri Trong Do & Lily Li Do Cai
Debtor

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,780,000.00		
B - Personal Property	YES	4	\$ 148,350.00		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 2,825,461.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 536,301.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 15,584.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 23,130.00
TOTAL		22	\$ 1,928,350.00	\$ 3,361,762.00	

United States Bankruptcy Court
Northern District of California

In re Tri Trong Do & Lily Li Do Cai
Debtor

Case No. _____

Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 15,584.00
Average Expenses (from Schedule J, Line 18)	\$ 23,130.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 7,352.00

State the Following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,001,000.00
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		\$ 536,301.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 1,537,301.00

Tri Trong Do & Lily Li Do Cai

In re _____ Debtor

Case No. _____ (If known)

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

Date 5/20/2010

Signature: /s/ Tri Trong Do Debtor:

Date 5/20/2010

Signature: /s/ Lily Li Do Cai (Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X Signature of Bankruptcy Petition Preparer

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 signed 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.

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

I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature:

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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 Tri Trong Do & Lily Li Do CaiCase No. _____
(if known)

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 and 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
2010(db)	80496	Takeda Pharmeceutical
2009(db)	80000	Takeda Pharmeceutical
2008(db)	78000	Takeda Pharmeceutical
2010(jdb)	35000	TLD Investments
2009(jdb)	72926	TLD Investments
2008(jdb)	70000	TLD Investments

2. Income other than from employment or operation of business

None



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

AMOUNT

SOURCE

3. Payments to creditors

None



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

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

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT STILL
OWING

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. 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.)

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

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT
PAID

AMOUNT STILL
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 RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Mei Lin Cai and Wing Wei Cai 29009 Rosecliff Lane Hayward CA 94544 Relationship: Wife's parents	\$600.00	10000	350000

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

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	---	-----------------------------------

6. Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment 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 ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	--	---------------	-----------------------------------

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions 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 PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. 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
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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 a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Robert C. Borris Jr., Esq. Robert C. Borris Jr., Esq. Law Offices 21550 Foothill Blvd Hayward, CA 94541	5/14/10 Payor: none	10,000 plus 1039 filing fee

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, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Toan Trong Do 86 Arundel Drive Hayward CA Relationship: Husband's brother	October 2008	2000 Acura TL auto. Mr. Do needed a car to attend employment and therefore Debtors made gift of a surplus vehicle. \$5,000 FMV

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.

None

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
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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 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
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12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this 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.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None

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

ADDRESS	NAME USED	DATES OF OCCUPANCY
2544 Spindrift Circle Hayward CA	same as Debtors' names	Jan 2005- October 2007

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 Sites

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 NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



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

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.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, 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 the 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 the 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 the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
TLD Investments, aka Prosperity Real Estate and Financial Services	94-XXXXX5434	Debtors' residence	Real Estate Brokerage	9/2006
My Love Bridal	unknown	debtors and sisters' residence	bridal ceremony articles sales	7/08-7/09

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.

None



NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

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	<u>5/20/2010</u>	Signature of Debtor	<u>/s/ Tri Trong Do</u> TRI TRONG DO
Date	<u>5/20/2010</u>	Signature of Joint Debtor	<u>/s/ Lily Li Do Cai</u> LILY LI DO CAI

0 continuation sheets attached

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

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 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.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X
Signature of Bankruptcy Petition Preparer

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 signed 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. 18 U.S.C. §156.

America's Servicing Company
1 Home Campus
Des Moines IA 50328

AMEX
PO BOX 297871
FORT LAUDERDALE, FL 33329

Bank of America
PO Box 15710
Wilmington DE 19850

BANK OF AMERICA
PO BOX 1598
NORFOLK, VA 23501

Bank of Stockton
301 East Miner Avenue
Stockton, CA 95201

BMW FINANCIAL SERVICES
5515 PARKCENTER CIR
DUBLIN, OH 43017

BMW FINANCIAL SERVICES
5515 PARKCENTER CIR
DUBLIN, OH 43017

BMW of North America, LLC
300 Chestnut Ridge Road
Woodcliff Lake, NJ 07677-7731

CAP ONE
PO BOX 85520
RICHMOND, VA 23285

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE
PO BOX 15298
WILMINGTON, DE 19850

CHASE
PO BOX 901039
FORT WORTH, TX 76101

Chase
PO Box 94014
Palatine IL 60094

Chase Home Finance LLC
P.O. Box 99999
Any City, ST 99999-9999

Chase Home Finance LLC
P.O. Box 99999
Any City, ST 99999-9999

Chase Home Finance LLC
P.O. Box 99999
Any City, ST 99999-9999

CITI
PO BOX 6241
SIOUX FALLS, SD 57117

CITI CARDS
PO BOX 6497
SIOUX FALLS, SD 57117

CSLF/AFSA
501 BLEECKER ST FUNDIN
UTICA, NY 13501-2498

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DISCOVER FIN SVCS LLC
PO BOX 15316
WILMINGTON, DE 19850

DSNB BLOOM
PO BOX 8218
MASON, OH 45040

FEB/FRYS
280 W 10200 S STE 200
SANDY, UT 84070

FST USA BK B
PO BOX 8650
WILMINGTON, DE 19899

GEMB/BANANA REP
PO BOX 981400
EL PASO, TX 79998

GEMB/MERVYNS
PO BOX 981400
EL PASO, TX 79998

GREEN POINT SAVINGS
4160 MAIN ST
FLUSHING, NY 11355

HSBC BANK
PO BOX 5253
CAROL STREAM, IL 60197

HSBC/RS
POB 15521
WILMINGTON, DE 19805

Jim Cai

MCYDSNB
9111 DUKE BLVD
MASON, OH 45040

MCYDSNB
9111 DUKE BLVD
MASON, OH 45040

MCYDSNB
9111 DUKE BLVD
MASON, OH 45040

Mei Lin Cai and Wing Wei Cai
29009 Rosecliff Lane
Hayward CA 94544

NELNET LOANS
6420 SOUTHPOINT PKWY
JACKSONVILLE, FL 32216

NELNET LOANS
6420 SOUTHPOINT PKWY
JACKSONVILLE, FL 32216

San Duong and Cung Vam Do

Sang Duong

Sang Duong

UNVL/CITI
PO BOX 6241
SIOUX FALLS, SD 57117

US DEPT OF EDUCATION
PO BOX 5609
GREENVILLE, TX 75403

VISDSNB
9111 DUKE BLVD
MASON, OH 45040

WELLS FARGO BANK
PO BOX 5445
PORTLAND, OR 97228

WELLS FARGO BANK N A
PO BOX 31557
BILLINGS, MT 59107

WELLS FARGO BANK N A
PO BOX 31557
BILLINGS, MT 59107

WELLS FARGO BANK NV NA
PO BOX 31557
BILLINGS, MT 59107

WELLS FARGO BANK NV NA
PO BOX 94435
ALBUQUERQUE, NM 87199

Wells Fargo Home Mortgage
540 California Street
San Francisco, CA 94104

**UNITED STATES BANKRUPTCY COURT
Northern District of California**

In re Tri Trong Do & Lily Li Do Cai _____,
Debtor

Case No. _____

Chapter 11 _____

VERIFICATION OF LIST OF CREDITORS

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 5 pages, is true, correct and complete to the best of my knowledge.

Date 5/20/2010 _____

Signature
of Debtor

/s/ Tri Trong Do

TRI TRONG DO

Date 5/20/2010 _____

Signature
of Joint Debtor

/s/ Lily Li Do Cai

LILY LI DO CAI

STATEMENT OF SOCIAL SECURITY NUMBER(S) OR INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

United States Bankruptcy Court Northern District of California

In re Tri Trong Do & Lily Li Do Cai, aka Lily Cai Do, Lily Cai, TLD Investments, Inc., My Love Bridal [Set forth here all names including married, maiden, and trade names used by debtor within last 8 years.] Debtor Address 86 Arundel Drive Hayward, CA 94542 Last four digits of Social Security or Individual Taxpayer Identification (ITIN) No(s), (if any): 3118 spouse: 4068 Employer Tax Identification (EIN) No(s), (if any)

Case No.

Chapter 11

STATEMENT OF SOCIAL SECURITY NUMBER(S) (or other Individual Taxpayer Identification Number(s) (ITIN(s)))

1. Name of Debtor (Last, First, Middle): Do, Tri Trong (Check the appropriate box and, if applicable, provide the required information.)

- Debtor has a Social Security Number and it is : 260-79-3118 (If more than one, state all.) Debtor does not have a Social Security Number but has an Individual Taxpayer Identification Number (ITIN), and it is : (If more than one, state all.) Debtor does not have either a Social Security Number or an Individual Taxpayer Identification Number (ITIN).

2. Name of Joint Debtor (Last, First, Middle): Cai, Lily Li Do (Check the appropriate box and, if applicable, provide the required information.)

- Joint Debtor has a Social Security Number and it is : 600-66-4068 (If more than one, state all.) Joint Debtor does not have a Social Security Number but has an Individual Taxpayer Identification Number (ITIN), and it is : (If more than one, state all.) Joint Debtor does not have either a Social Security Number or an Individual Taxpayer Identification Number (ITIN).

I declare under penalty of perjury that the foregoing is true and correct.

X /s/ Tri Trong Do 5/20/2010 Signature of Debtor Date

X /s/ Lily Li Do Cai 5/20/2010 Signature of Joint Debtor Date

*Joint debtors must provide information for both spouses. Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court Northern District of California

In re Tri Trong Do & Lily Li Do Cai

Case No. _____

Chapter 11

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 10,000.00

Prior to the filing of this statement I have received \$ 10,000.00

Balance Due \$ 0.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

523, 727 actions

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

5/20/2010

Date

/s/ Robert C. Borriss Jr., Esq.

Signature of Attorney

Robert C. Borriss Jr., Esq. Law Offices

Name of law firm

In re Tri Trong Do & Lily Li Do Cai
Debtor(s)

Case Number: _____
(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedule I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.			
	All figures must reflect average monthly income received from all sources, derived during the the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you divide the six-month total by six, and enter the result on the appropriate line.		Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 6,708.00	\$ 0.00
3	Net income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference on Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero			
	a.	Gross receipts	\$ 6,077.00	
	b.	Ordinary and necessary business expenses	\$ 5,433.00	
	c.	Business Income	Subtract Line b from Line a	\$ 644.00
			\$ 0.00	\$ 0.00
4	Rents and other real property income. Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero.			
	a.	Gross receipts	\$ 4,395.00	
	b.	Ordinary and necessary operating expenses	\$ 7,760.00	
	c.	Business Income	Subtract Line b from Line a	
			\$ 0.00	\$ 0.00
5	Interest, dividends and royalties.		\$ 0.00	\$ 0.00
6	Pension and retirement income.		\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the the debtor's spouse if Column B is completed.		\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00
			\$ 0.00	\$ 0.00

9	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.			
	a.		\$ 0.00	
	b.		\$ 0.00	
Total and enter on Line 9			\$ 0.00	\$ 0.00
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 6,708.00	\$ 644.00
11	Total Current Monthly. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ 7,352.00	

Part VIII: VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>		
	Date: <u>5/20/2010</u>	Signature: <u>/s/ Tri Trong Do</u> (Debtor)	
	Date: <u>5/20/2010</u>	Signature: <u>/s/ Lily Li Do Cai</u> (Joint Debtor, if any)	