B1 (Official Form 1)(1/08)									
	States I thern Dist							Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Rocha, Leopoldo					Name of Joint Debtor (Spouse) (Last, First, Middle): Rocha, Lucila				
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years			All Ot (include	her Names de married,	used by the maiden, and	Joint Debtor in trade names):	the last 8 years	
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all) xxx-xx-0045	payer I.D. (ITI	IN) No./C	Complete El	(if mor	our digits of than one, s	tate all)	r Individual-Ta	xpayer I.D. (ITIN) N	No./Complete EIN
Street Address of Debtor (No. and Street, City 111 Mt. Madonna Road Watsonville, CA	, and State):		ZIP Code	Street 11	Address of	Joint Debtor		et, City, and State):	ZIP Code
County of Residence or of the Principal Place	of Business:		95076		-	ence or of the	Principal Plac	e of Business:	95076
Mailing Address of Debtor (if different from s P.O. Box 273 Freedom, CA	reet address):		ZIP Code	Mailir P.C	nterey g Address D. Box 27 eedom, C	73	tor (if different	from street address)	: ZIP Code
		Ţ	95019-02	73					95019-0273
Location of Principal Assets of Business Debt (if different from street address above):	or								
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	in IT U Railroa Stockb Comme Clearin Other (C	Care But Asset Red J.S.C. § I ad proker odity Brong Bank Tax-Exer Check box is a tax-Title 26 of	eal Estate as 101 (51B)	e) anization d States	defined "incurr	er 7 er 9 er 11 er 12 er 13 are primarily coli in 11 U.S.C. 3 ed by an indiv	Cha of a Cha of a Nature of (Check of consumer debts,	one box) Debt busin	eeding Recognition
Filing Fee (Check of Full Filing Fee attached Filing Fee to be paid in installments (application for the court's consist unable to pay fee except in installments. Filing Fee waiver requested (applicable to attach signed application for the court's consistency of	cable to indivi nsideration cer Rule 1006(b). chapter 7 indi	rtifying tl . See Offic viduals c	hat the debte cial Form 3A only). Must	or Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate not s or affiliates; ble boxes: being filed w ces of the pla	ncontingent liq o are less than so with this petition on were solicite	defined in 11 U.S.C. as defined in 11 U.S. uidated debts (excludes 2,190,000.	ding debts owed ne or more
Statistical/Administrative Information ■ Debtor estimates that funds will be availab □ Debtor estimates that, after any exempt prothere will be no funds available for distributions.					es paid,		THIS S	PACE IS FOR COURT	USE ONLY
Estimated Number of Creditors 1		5,001- 0,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets Stop	to \$10 to	10,000,001 o \$50 nillion	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities		10,000,001 o \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

g

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Rocha, Leopoldo Rocha, Lucila (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (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 (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Judson T. Farley February 12, 2010 Signature of Attorney for Debtor(s) (Date) Judson T. Farley 83378 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. П 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 a 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 against the debtor 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 nonbankruptcy 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)).

B1 (Official Form 1)(1/08)

Voluntary Petition

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

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.

\chi /s/ Leopoldo Rocha

Signature of Debtor Leopoldo Rocha

X /s/ Lucila Rocha

Signature of Joint Debtor Lucila Rocha

Telephone Number (If not represented by attorney)

February 12, 2010

Date

Signature of Attorney*

X /s/ Judson T. Farley

Signature of Attorney for Debtor(s)

Judson T. Farley 83378

Printed Name of Attorney for Debtor(s)

Law Office of Judson T. Farley

Firm Name

830 Bay Avenue, Suite B Capitola, CA 95010

Address

Email: judsonfarley@sbcglobal.net

831 476-1766 Fax: 831 476-7296

Telephone Number

February 12, 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

2000: 10 51292 | Doo# 1 | Filad: 02/12/10 | Entorod: 02/

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.)

Name of Debtor(s):

Rocha, Leopoldo Rocha, Lucila

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

_	_
•	,
7	L

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy 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(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

Social-Security number (If the bankrutpcy 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.)

Date

Address

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.

torod: 02/12/10 15:31:04 Page 3 of 1

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

United States Bankruptcy Court Northern District of California

_	Leopoldo Rocha			
In re	Lucila Rocha		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 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.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Leopoldo Rocha
Leopoldo Rocha

Date: **February 12, 2010**

Certificate Number: 01267-CAN-CC-009862034

CERTIFICATE OF COUNSELING

I CERTIFY that on February 9, 2010	, a	2:38	o'clock <u>PM CST</u> ,	
Leopoldo F Rocha	 	received	from	
Money Management International, Inc.			2	
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the	
Northern District of California	, a	n individual [o	r group] briefing that complied	
with the provisions of 11 U.S.C. §§ 109(h) and 111.				
A debt repayment plan was not prepared	If a d	lebt repayment	plan was prepared, a copy of	
the debt repayment plan is attached to this o	ertificat	æ.		
This counseling session was conducted by	internet		•	
Date: February 9, 2010	Ву	/s/Fabiola Zava	ala	
	Name	Fabiola Zavala		
	Title	Counselor I		

^{*} 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).

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

United States Bankruptcy Court Northern District of California

In re	Leopoldo Rocha Lucila Rocha		Case No.	
		Debtor(s)	Chapter	11

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 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.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

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

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7 4 1	and the belief and the second of the second
<u> </u>	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of re-	alizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
• `	in a credit counseling briefing in person, by telephone, or
through the Internet.);	in a create counseling oriening in person, by terephone, or
,,	ombot zono
☐ Active military duty in a military c	onioat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Lucila Rocha
	Lucila Rocha
Date: February 12, 20	010

Certificate Number: 01267-CAN-CC-009862037

CERTIFICATE OF COUNSELING

I CERTIFY that on February 9, 2010	, at	2:38	o'clock <u>PM CST</u> ,
Lucila S Rocha		received	l from
Money Management International, Inc.			
an agency approved pursuant to 11 U.S.C. §	111 to	provide credit	counseling in the
Northern District of California	, ar	individual [c	or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet		•
Date: February 9, 2010	Ву	/s/Fabiola Zay	rala
	Name	Fabiola Zaval	a
	Title	Counselor I	

Case: 10-51383 Doc# 1 Filed: 02/12/10 Entered: 02/12/10 15:31:04 Page 9 of 13

^{*} 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).

B4 (Official Form 4) (12/07)

United States Bankruptcy CourtNorthern District of California

In re	Leopoldo Rocha Lucila Rocha		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Chase Cardmember Service PO Box 94014 Palatine, IL 60094-4014	Chase Cardmember Service PO Box 94014 Palatine, IL 60094-4014	credit card		2,529.58
Comerica Bank Cardmember Service P.O. Box 790408 Saint Louis, MO 63179-0408	Comerica Bank Cardmember Service P.O. Box 790408 Saint Louis, MO 63179-0408	credit card		455.52
Duran Cooler 135 Allison Road Watsonville, CA 95076	Duran Cooler 135 Allison Road Watsonville, CA 95076			107,358.00
EMC Mortgage Corporation P.O. Box 293150 Lewisville, TX 75029-3150	EMC Mortgage Corporation P.O. Box 293150 Lewisville, TX 75029-3150	House 111 Mt. Madonna Road Watsonville, CA 95076		1,182,304.00 (650,000.00 secured)
GMAC Mortgage P.O. Box 79135 Phoenix, AZ 85062-9135	GMAC Mortgage P.O. Box 79135 Phoenix, AZ 85062-9135	House 202 Manfre Road Watsonville, CA 95076		264,676.00 (250,000.00 secured)
Prudential Financial The Prudential Insurance Co. of America 751 Broad Street Newark, NJ 07102-3777	Prudential Financial The Prudential Insurance Co. of America 751 Broad Street Newark, NJ 07102-3777	credit card		6,894.35
Robert Mann Packaging, Inc. c/o Steven B. Haley 1570 The Alameda San Jose, CA 95126	Robert Mann Packaging, Inc. c/o Steven B. Haley 1570 The Alameda San Jose, CA 95126	packaging materials	Disputed	273,710.00
Wells Fargo P.O. Box 54780 Los Angeles, CA 90054-0780	Wells Fargo P.O. Box 54780 Los Angeles, CA 90054-0780	House 111 Mt. Madonna Road Watsonville, CA 95076		145,569.00 (650,000.00 secured) (1,182,304.00 senior lien)

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B4 (Official Form 4) (12/07) - Cont				
	Leopoldo Rocha			
In re	Lucila Rocha			

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

We, **Leopoldo Rocha** and **Lucila Rocha**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	February 12, 2010	Signature	/s/ Leopoldo Rocha
		-	Leopoldo Rocha
			Debtor
Date	February 12, 2010	Signature	/s/ Lucila Rocha
		-	Lucila Rocha
			Joint Debtor

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

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Bay Federal Credit Union 3333 Clares Street Capitola, CA 95010

Chase Cardmember Service PO Box 94014 Palatine, IL 60094-4014

Comerica Bank Cardmember Service P.O. Box 790408 Saint Louis, MO 63179-0408

Duran Cooler 135 Allison Road Watsonville, CA 95076

EMC Mortgage Corporation P.O. Box 293150 Lewisville, TX 75029-3150

GMAC Mortgage P.O. Box 79135 Phoenix, AZ 85062-9135

Prudential Financial
The Prudential Insurance Co. of America
751 Broad Street
Newark, NJ 07102-3777

Robert Mann Packaging, Inc. c/o Steven B. Haley 1570 The Alameda San Jose, CA 95126

SunTrust Mortgage P.O. Box 79041 Baltimore, MD 21279-0041

Wells Fargo P.O. Box 54780 Los Angeles, CA 90054-0780