

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Bowman, Kalika C</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Bowman, Monica</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0919</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-2565</b>
Street Address of Debtor (No. and Street, City, and State): <b>218 Spreckels Dr. Santa Cruz, CA</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>218 Spreckels Dr. Santa Cruz, CA</b>
ZIP Code <b>95003</b>	ZIP Code <b>95003</b>
County of Residence or of the Principal Place of Business: <b>Santa Cruz</b>	County of Residence or of the Principal Place of Business: <b>Santa Cruz</b>
Mailing Address of Debtor (if different from street address): <b>P.O. Box 1288 Santa Cruz, CA</b>	Mailing Address of Joint Debtor (if different from street address): <b>P.O.Box 1288 Santa Cruz, CA</b>
ZIP Code <b>95061</b>	ZIP Code <b>95061</b>

Location of Principal Assets of Business Debtor (if different from street address above):

<p align="center"><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<p align="center"><b>Nature of Business</b> (Check one box)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <p align="center"><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p align="center"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <p align="center"><b>Nature of Debts</b> (Check one box)</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." <input type="checkbox"/> Debts are primarily business debts.
--	--	--

<p align="center"><b>Filing Fee</b> (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <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 3A. <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 align="center"><b>Chapter 11 Debtors</b></p> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
---	--

**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

**Estimated Number of Creditors**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

**Estimated Assets**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

**Estimated Liabilities**

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Bowman, Kalika C</b> <b>Bowman, Monica</b>
---	--

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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).</p> <p><b>X</b> <u>/s/ Shawn R. Parr</u> <span style="float: right;"><u>July 3, 2010</u></span>          Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Shawn R. Parr 206616</b></p>
---	---

**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 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(l)).

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

Name of Debtor(s):  
**Bowman, Kalika C**  
**Bowman, Monica**

**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/ Kalika C Bowman**  
Signature of Debtor **Kalika C Bowman**

**X /s/ Monica Bowman**  
Signature of Joint Debtor **Monica Bowman**

Telephone Number (If not represented by attorney)

**July 3, 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 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.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

\_\_\_\_\_ Date

**Signature of Attorney\***

**X /s/ Shawn R. Parr**  
Signature of Attorney for Debtor(s)

**Shawn R. Parr 206616**  
Printed Name of Attorney for Debtor(s)

**Parr Law Group, PC**  
Firm Name

**1625 The Alameda  
Suite 101  
San Jose, CA 95126**

Address

Email: **shawn@parrlawgroup.com**

**408-267-4500 Fax: 408-267-4535**  
Telephone Number

**July 3, 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 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 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.*

**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

United States Bankruptcy Court  
Northern District of California

In re Kalika C Bowman  
Monica Bowman

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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

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

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

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

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.**

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/ Kalika C Bowman  
Kalika C Bowman

Date:  July 3, 2010

United States Bankruptcy Court  
Northern District of California

In re Kalika C Bowman  
Monica Bowman

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

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

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

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

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

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.**

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/ Monica Bowman  
Monica Bowman

Date: July 3, 2010

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

In re **Kalika C Bowman**  
**Monica Bowman**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 11

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

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

(1)	(2)	(3)	(4)	(5)
<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>
American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355	CreditCard		54,602.00
American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355	American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355	CreditCard		54,602.00
American Home Mtg Srv Please call 1-888-237-9280 with specific loan number	American Home Mtg Srv Please call 1-888-237-9280 with specific loan number	Location: 3416 S GLENMOOR DR, MOSES LAKE, WA. 98837		216,456.00  (145,000.00 secured)
American Home Mtg Srv Please call 1-888-237-9280 with specific loan number	American Home Mtg Srv Please call 1-888-237-9280 with specific loan number	Location: 617 S HARBORVIEW ST. MOSES LAKE, WA. 98837		198,844.00  (145,000.00 secured)
American Home Mtg Srv Please call 1-888-237-9280 with specific loan number	American Home Mtg Srv Please call 1-888-237-9280 with specific loan number	Location: 63315 NW Britta St. Bend, Or. 97701		400,000.00  (299,000.00 secured)
Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Aurora Loan Services Attn: Bankruptcy Dept. Po Box 1706 Scottsbluff, NE 69363	Location: 3420 S. MARINER LN MOSES LAKE, WA. 98837		231,823.00  (150,000.00 secured)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Location: 218 Spreckels Dr. Aptos, Ca. 95003		805,500.00  (675,000.00 secured)
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Location: 3413 W GLENMOOR DR, MOSES LAKE, WA. 98837		205,779.00  (145,000.00 secured)
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801	Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801	CreditCard		45,180.00



In re **Kalika C Bowman**  
**Monica Bowman**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(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>
<b>Chase-mnhn</b>	<b>Chase-mnhn</b>	<b>Location: 3721 Floral Dr. Santa Cruz, Ca. 95062</b>		<b>326,123.00 (495,000.00 secured) (353,916.00 senior lien)</b>
<b>Chase-Rewards P.O. Box 78035 Phoenix, AZ 85062-8035</b>	<b>Chase-Rewards P.O. Box 78035 Phoenix, AZ 85062-8035</b>	<b>Credit Card</b>		<b>10,000.00</b>
<b>Cheri Charlton c/o ANNA DIBENNETTO, ESQ 133 Mission St Ste 102 Santa Cruz, CA 95060</b>	<b>Cheri Charlton c/o ANNA DIBENNETTO, ESQ 133 Mission St Ste 102 Santa Cruz, CA 95060</b>	<b>Lawsuit CICCV167216</b>		<b>30,000.00</b>
<b>Deschutes County Tax Collector 1300 NW Wall St., Ste.#200 Bend, OR 97701</b>	<b>Deschutes County Tax Collector 1300 NW Wall St., Ste.#200 Bend, OR 97701</b>	<b>Location: 2121 Umatilla Ave. Redmond, Or. 97756</b>		<b>20,693.53 (695,000.00 secured) (978,600.00 senior lien)</b>
<b>Deschutes County Tax Collector 1300 NW Wall St., Ste.#200 Bend, OR 97701</b>	<b>Deschutes County Tax Collector 1300 NW Wall St., Ste.#200 Bend, OR 97701</b>	<b>Location: 63315 NW Britta St. Bend, Or. 97701</b>		<b>5,491.55 (299,000.00 secured) (400,000.00 senior lien)</b>
<b>MIDLAND LOAN SERVICES P.O. BOX 25965 SHAWNEE MISSION, KS 66225-5965</b>	<b>MIDLAND LOAN SERVICES P.O. BOX 25965 SHAWNEE MISSION, KS 66225-5965</b>	<b>Location: 2121 Umatilla Ave. Redmond, Or. 97756</b>		<b>978,600.00 (695,000.00 secured)</b>
<b>Santa Cruz County Tax Assessor 701 Ocean St. Santa Cruz, CA 95060</b>	<b>Santa Cruz County Tax Assessor 701 Ocean St. Santa Cruz, CA 95060</b>	<b>Location: 131 30th Ave Santa Cruz, Ca. 95062</b>		<b>11,312.34 (899,000.00 secured) (926,070.00 senior lien)</b>
<b>Santa Cruz County Tax Assessor 701 Ocean St. Santa Cruz, CA 95060</b>	<b>Santa Cruz County Tax Assessor 701 Ocean St. Santa Cruz, CA 95060</b>	<b>Location: 218 Spreckels Dr. Aptos, Ca. 95003</b>		<b>10,691.56 (675,000.00 secured) (805,500.00 senior lien)</b>
<b>Santa Cruz County Tax Assessor 701 Ocean St. Santa Cruz, CA 95060</b>	<b>Santa Cruz County Tax Assessor 701 Ocean St. Santa Cruz, CA 95060</b>	<b>Location: 3721 Floral Dr. Santa Cruz, Ca. 95062</b>		<b>6,731.14 (495,000.00 secured) (680,039.00 senior lien)</b>
<b>Wells Fargo Bank P.O. Box 6995 Portland, OR 97228-6995</b>	<b>Wells Fargo Bank P.O. Box 6995 Portland, OR 97228-6995</b>	<b>Credit Card</b>		<b>14,000.00</b>

In re **Kalika C Bowman**  
**Monica Bowman**  
 Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
 (Continuation Sheet)

(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>
<b>Wells Fargo Bank N A Po Box 31557 Billings, MT 59107</b>	<b>Wells Fargo Bank N A Po Box 31557 Billings, MT 59107</b>	<b>Location: 131 30th Ave Santa Cruz, Ca. 95062</b>		<b>497,643.00 (899,000.00 secured) (428,427.00 senior lien)</b>

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

We, **Kalika C Bowman** and **Monica Bowman**, 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 **July 3, 2010**

Signature **/s/ Kalika C Bowman**  
**Kalika C Bowman**  
 Debtor

Date **July 3, 2010**

Signature **/s/ Monica Bowman**  
**Monica Bowman**  
 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.

American Express  
c/o Becket and Lee LLP  
Po Box 3001  
Malvern, PA 19355

American Home Mtg Srv  
Please call 1-888-237-9280  
with specific loan number

Associates/citibank  
Attn: Centralized Bankruptcy  
7255 Baymeadows Way  
Jacksonville, FL 32256

Aurora Loan Services  
Attn: Bankruptcy Dept.  
Po Box 1706  
Scottsbluff, NE 69363

Bac Home Loans Service  
450 American St  
Simi Valley, CA 93065

Bank Of America  
Attn: Bankruptcy NC4-105-03-14  
Po Box 26012  
Greensboro, NC 27410

Bay Federal Credit Uni  
3333 Clares St  
Capitola, CA 95010

Chase  
201 N. Walnut St//De1-1027  
Wilmington, DE 19801

Chase-mnhtn

Chase-Rewards  
P.O. Box 78035  
Phoenix, AZ 85062-8035

Cheri Charlton c/o  
ANNA DIBENNEDETTO, ESQ  
133 Mission St Ste 102  
Santa Cruz, CA 95060

Citi Bank Visa  
P.O. Box 688901  
Des Moines, IA 50368-8901

Deschutes County Tax Collector  
1300 NW Wall St., Ste.#200  
Bend, OR 97701

Deutsche Bank National Trust C/O  
Kimberley Hanks McGair  
121 SW Morrison Street #600  
Portland, OR 97204

Grant County Treasurer  
P.O. Box 37  
Ephrata, WA 98823

Grant County Treasurer  
P.O. Box 37  
Ephrata,, WA 98823

MIDLAND LOAN SERVICES  
P.O. BOX 25965  
SHAWNEE MISSION, KS 66225-5965

Pershing County Tax Assessor  
P.O. Box 820  
Lovelock, NV 89419

Santa Cruz County Tax Assessor  
701 Ocean St.  
Santa Cruz, CA 95060

Santa Cruz County Tax Assessor  
701 Ocean St  
Santa Cruz, CA 95060

Us Bank  
Po Box 5227  
Cincinnati, OH 45201

Us Bank Home Mortgage  
Attn: Bankruptcy Dept  
Po Box 5229  
Cincinnati, OH 42304

US Bank Visa  
P.O. Box 1800  
Saint Paul, MN 55101-0800

Us Bank/na Nd  
101 5th St E Ste A  
St Paul, MN 55101

Wells Fargo Bank  
P.O. Box 6995  
Portland, OR 97228-6995

Wells Fargo Bank N A  
Po Box 31557  
Billings, MT 59107

Wells Fargo Hm Mortgag  
3476 Stateview Blvd  
Fort Mill, SC 29715