

United States Bankruptcy Court Northern District of California

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): White, Ted Andrew
Name of Joint Debtor (Spouse) (Last, First, Middle):
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) xxx-xx-6136
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 3077 Jennifer Way San Jose, CA
Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 95124
County of Residence or of the Principal Place of Business: Santa Clara
County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):
Mailing Address of Joint Debtor (if different from street address):
ZIP Code
ZIP Code

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

Type of Debtor (Form of Organization) (Check one box)
Nature of Business (Check one box)
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
Nature of Debts (Check one box)
Filing Fee (Check one box)
Chapter 11 Debtors

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
Estimated Assets
Estimated Liabilities

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>White, Ted Andrew</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>San Jose</b>	Case Number: <b>10-57665</b>	Date Filed: <b>7/26/10</b>
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 /s/ Rattan Dev Singh Dhaliwal                      October 27, 2010</b> Signature of Attorney for Debtor(s)                      (Date) <b>Rattan Dev Singh Dhaliwal 177318</b></p>
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**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):  
**White, Ted Andrew**

**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/ Ted Andrew White  
Signature of Debtor **Ted Andrew White**

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

October 27, 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/ Rattan Dev Singh Dhaliwal  
Signature of Attorney for Debtor(s)

Rattan Dev Singh Dhaliwal 177318  
Printed Name of Attorney for Debtor(s)

Dhaliwal, Rhouhani & Simon  
Firm Name

2005 De La Cruz Blvd., Suite 185  
Santa Clara, CA 95050-3024

\_\_\_\_\_  
Address

Email: [duartesierra@gmail.com](mailto:duartesierra@gmail.com)  
(408) 988-7722 Fax: (408) 988-3345

\_\_\_\_\_  
Telephone Number

October 27, 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 Ted Andrew White

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/ Ted Andrew White  
Ted Andrew White

Date:  October 27, 2010

Certificate Number: 00478-CAN-CC-011667470



00478-CAN-CC-011667470

## CERTIFICATE OF COUNSELING

I CERTIFY that on July 16, 2010, at 9:25 o'clock AM PDT, Ted A White received from Springboard Nonprofit Consumer Credit Management, 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 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: July 16, 2010 By: /s/Jeanette Ambriz

Name: Jeanette Ambriz

Title: Certified Financial 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 **Ted Andrew White**

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>
Bank of America POBox 5170 Simi Valley, CA 93062-5170	Bank of America POBox 5170 Simi Valley, CA 93062-5170	3615 & 3621 Cash Drive Winston-Salem, NC. 27103		758,852.00  (369,189.00 secured)
Bank of America POBox 5170 Simi Valley, CA 93062-5170	Bank of America POBox 5170 Simi Valley, CA 93062-5170	Credit Card		23,360.27
Bank Of America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884	ChargeAccount		21,150.00
Bank of America POBox 5170 Simi Valley, CA 93062-5170	Bank of America POBox 5170 Simi Valley, CA 93062-5170	Credit Card		10,258.00
Bank of America POBox 5170 Simi Valley, CA 93062-5170	Bank of America POBox 5170 Simi Valley, CA 93062-5170	Credit Card		7,382.00
Bank of America POBox 5170 Simi Valley, CA 93062-5170	Bank of America POBox 5170 Simi Valley, CA 93062-5170	Credit Card		7,184.00
Bank of America POBox 5170 Simi Valley, CA 93062-5170	Bank of America POBox 5170 Simi Valley, CA 93062-5170	Credit Card		4,130.00
Bank of America POBox 5170 Simi Valley, CA 93062-5170	Bank of America POBox 5170 Simi Valley, CA 93062-5170	Credit Card		3,885.00
Bayview Financial Loan 4425 Ponce De Leon Blvd Coral Gables, FL 33146	Bayview Financial Loan 4425 Ponce De Leon Blvd Coral Gables, FL 33146	Mortgage		251,098.00  (Unknown secured)
Chase Po Box 901039 Fort Worth, TX 76101	Chase Po Box 901039 Fort Worth, TX 76101	Mortgage		110,955.00  (Unknown secured)
Chase Po Box 24696 Columbus, OH 43224	Chase Po Box 24696 Columbus, OH 43224	HomeEquityLineOf Credit		109,427.00  (Unknown secured)

Debtor(s)

**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>
Chase POBox 94014 Palatine, IL 60094-4014	Chase POBox 94014 Palatine, IL 60094-4014	Credit Card		14,846.00
Chase POBox 94014 Palatine, IL 60094-4014	Chase POBox 94014 Palatine, IL 60094-4014	Credit Card		14,468.00
Chase POBox 94014 Palatine, IL 60094-4014	Chase POBox 94014 Palatine, IL 60094-4014	Credit Card		12,418.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850			8,143.00
Gmac Mortgage Po Box 4622 Waterloo, IA 50704	Gmac Mortgage Po Box 4622 Waterloo, IA 50704	Mortgage		235,525.00 (Unknown secured)
San Joaquin County 44 N. San Joaquin St. Suite 150 Po Box 2169 Stockton, CA 95201-2169	San Joaquin County 44 N. San Joaquin St. Suite 150 Stockton, CA 95201-2169	325 Watson St.		5,182.00
U.S. Bank Home Mortgag 3121 Michaelson Dr Irvine, CA 92612	U.S. Bank Home Mortgag 3121 Michaelson Dr Irvine, CA 92612	Mortgage		149,825.00 (Unknown secured)
Wachovia P O BOX 659558 San Antonio, TX 78265-9558	Wachovia P O BOX 659558 San Antonio, TX 78265-9558	3077 Jennifer Way San Jose CA 95124		589,467.97 (61,680.00 secured)
Wachovia P O BOX 659558 San Antonio, TX 78265-9558	Wachovia P O BOX 659558 San Antonio, TX 78265-9558	Credit Card		4,187.00

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

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

Date October 27, 2010Signature /s/ Ted Andrew White**Ted Andrew White**

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.



Amex  
Po Box 297871  
Fort Lauderdale, FL 33329

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

Bank of America  
POBox 5170  
Simi Valley, CA 93062-5170

Bank Of America  
Po Box 15311  
Wilmington, DE 19884

Bank Of America  
4161 Piedmont Pkwy  
Greensboro, NC 27410

Bank Of America  
Po Box 17054  
Wilmington, DE 19850

Bank Of America  
Po Box 1598  
Norfolk, VA 23501

Bayview Financial Loan  
4425 Ponce De Leon Blvd  
Coral Gables, FL 33146

Bk Of Amer  
Po Box 15026  
Wilmington, DE 19850

Bp/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Cap One  
Po Box 85520  
Richmond, VA 23285

Chase  
POBox 94014  
Palatine, IL 60094-4014

Chase  
Po Box 1093  
Northridge, CA 91328

Chase  
Po Box 15298  
Wilmington, DE 19850

Chase  
Po Box 901039  
Fort Worth, TX 76101

Chase  
Po Box 24696  
Columbus, OH 43224

Chevron  
Pob 5010 Room 1242  
Concord, CA 94524

Cpu/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

Discover  
PO Box 3008  
New Albany, OH 43054-3008

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Emc Mortgage  
Po Box 293150  
Lewisville, TX 75029

Ford Cred  
Po Box Box 542000  
Omaha, NE 68154

Frontier Ford  
3701 Stevens Creek Blvd  
Santa Clara, CA 95051

Fst Usa Bk B  
Po Box 8650  
Wilmington, DE 19899

G M A C  
Po Box 4622  
Waterloo, IA 50704

Gemb/Chevron  
4125 Windward Plz  
Alpharetta, GA 30005

Gemb/Walmart  
Po Box 981400  
El Paso, TX 79998

Gmac Mortgage  
Po Box 4622  
Waterloo, IA 50704

Novastar Financial  
8140 Ward Pkwy Ste 300  
Kansas City, MO 64114

Provident Funding Asso  
1235 N Dutton Ave Ste E  
Santa Rosa, CA 95401

San Joaquin County  
44 N. San Joaquin St.  
Suite 150  
Po Box 2169  
Stockton, CA 95201-2169

Sears  
701 E 60TH ST Nort  
PO BOX 6241  
Sioux Falls, SD 57117

Sears/Cbsd  
Po Box 6189  
Sioux Falls, SD 57117

Shell/Citi  
Po Box 6497  
Sioux Falls, SD 57117

Target Nb  
Po Box 673  
Minneapolis, MN 55440

Thd/Cbsd  
Po Box 6497  
Sioux Falls, SD 57117

U.S. Bank Home Mortgag  
3121 Michaelson Dr  
Irvine, CA 92612

Wachovia  
P O BOX 659558  
San Antonio, TX 78265-9558

Wells Fargo Hm Mortgag  
8480 Stagecoach Cir  
Frederick, MD 21701

Wfm/Wbm  
4101 Wiseman Blvd # Mc-T  
San Antonio, TX 78251