B1 (Official Form 1) (4/10)

United States Bankruptcy Court Northern District of California	Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): **Madhvani, Kantilal J.**	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): **AKA Ken Madhvani; AKA Kenneth Madhvani**	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)/Complete EIN (if more than one, state all): **xxx-xx-7585**	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): **19144 Bainter Ave.** **Los Gatos, CA 95030** ZIP CODE **95030-0000**	Street Address of Joint Debtor (No. & Street, City, and State): ZIP CODE
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): ZIP CODE	Mailing Address of Joint Debtor (if different from street address): ZIP CODE

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

Type of Debtor
(Form of Organization)
(Check one box.)

- [x] 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.)

Nature of Business
(Check **one** box.)

- [ ] Health Care Business
- [ ] Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)
- [ ] Railroad
- [ ] Stockbroker
- [ ] Commodity Broker
- [ ] Clearing Bank
- [ ] Other

Tax-Exempt Entity
(Check box, if applicable.)

- [ ] Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- [ ] Chapter 7
- [ ] Chapter 9
- [x] Chapter 11
- [ ] Chapter 12
- [ ] Chapter 13
- [ ] Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- [ ] Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts
(Check one box)

- [ ] 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."
- [x] Debts are primarily business debts.

Filing Fee (Check one box.)

- [x] Full Filing Fee attached
- [ ] Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- [ ] Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Check one box: **Chapter 11 Debtors**

- [ ] Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- [x] Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- [ ] 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:

- [ ] A plan is being filed with this petition.
- [ ] 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

- [x] 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.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

[x] 1-49	[ ] 50-99	[ ] 100-199	[ ] 200-999	[ ] 1,000-5,000	[ ] 5001-10,000	[ ] 10,001-25,000	[ ] 25,001-50,000	[ ] 50,001-100,000	[ ] OVER 100,000

Estimated Assets

[ ] $0 to $50,000	[ ] $50,001 to $100,000	[ ] $100,001 to $500,000	[ ] $500,001 to $1 million	[x] $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 Debts

[ ] $0 to $50,000	[ ] $50,001 to $100,000	[ ] $100,001 to $500,000	[ ] $500,001 to $1 million	[x] $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

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): **Kantilal J. Madhvani**	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)		
Location Where Filed: **- None -**	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor: **- None -**	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

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/ Charles B. Greene** **November 12, 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 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): **Kantilal J. Madhvani**

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/ Kantilal J. Madhvani**
Signature of Debtor **Kantilal J. Madhvani**

X
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 12, 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/ Charles B. Greene**
Signature of Attorney for Debtor(s)

Charles B. Greene 56275
Printed Name of Attorney for Debtor(s)

Law Office of Charles B. Greene
Firm Name

84 W. Santa Clara St. Ste. 770
San Jose, CA 95113
Address

408-279-3518 Fax:408-279-4264
Telephone Number

November 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

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.

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

United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani** 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.]*

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☐ 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/ Kantilal J. Madhvani**
Kantilal J. Madhvani

Date: **November 15, 2010**

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani** 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) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Aurora Loan Services P.o. Box 1706 Scottsbluff, NE 69363	**Aurora Loan Services P.o. Box 1706 Scottsbluff, NE 69363**	**43 Marin St. Watsonville, CA Retnal property**		**150,000.00 (130,000.00 secured)**
Citi Mortgage MS 312 1000 Technology Dr. O Fallon, MO 63368	**Citi Mortgage MS 312 1000 Technology Dr. O Fallon, MO 63368**	**2054 Inman Way San Jose, CA Rental property**		**237,250.00 (235,000.00 secured)**
HMH Engineering P.O. Box 611510 San Jose, CA 95161	**HMH Engineering P.O. Box 611510 San Jose, CA 95161**			**6,000.00**
Joatman, LLC c/o Mel Shuman P.O. Box 185 Bridgeville, CA 95526	**Joatman, LLC c/o Mel Shuman P.O. Box 185 Bridgeville, CA 95526**			**250,000.00**
Lucia Garcia 2706 El Vista Way San Jose, CA 95148	**Lucia Garcia 2706 El Vista Way San Jose, CA 95148**			**85,000.00**
Paula Solis 725 E. St. James St. San Jose, CA 95122	**Paula Solis 725 E. St. James St. San Jose, CA 95122**			**70,000.00**
Real Time Solution 1750 Regal Raw Ste. 120 Dallas, TX 75235	**Real Time Solution 1750 Regal Raw Ste. 120 Dallas, TX 75235**	**1822 Tampa Way San Jose, CA Rental property**		**200,000.00 (235,000.00 secured) (212,000.00 senior lien)**
Roman Avila 1290 Commodore Dr. San Jose, CA 95133	**Roman Avila 1290 Commodore Dr. San Jose, CA 95133**	**7233-7247B East Pkwy. Sacramento, CA Commercial Center**		**985,000.00 (1,500,000.00 secured) (1,108,000.00 senior lien)**
Sharon Madhvani 17996 Deer Run Ct. Morgan Hill, CA 95037	**Sharon Madhvani 17996 Deer Run Ct. Morgan Hill, CA 95037**			**150,000.00**

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In re **Kantilal J. Madhvani** Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Strategic Recovery Group P.O. Box 61026 Anaheim, CA 92803	**Strategic Recovery Group P.O. Box 61026 Anaheim, CA 92803**	**469 Century Dr. Campbell, CA**		**189,000.00 (600,000.00 secured) (600,000.00 senior lien)**
TRC, Inc. 21 Griffin Rd. Windsor, CT 06095	**TRC, Inc. 21 Griffin Rd. Windsor, CT 06095**			**11,000.00**
VER, Inc.	**VER, Inc.**			**16,000.00**

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

I, **Kantilal J. Madhvani**, 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 **November 15, 2010** Signature **/s/ Kantilal J. Madhvani**

Kantilal J. Madhvani

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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United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani**, 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.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	4,837,000.00		
B - Personal Property	Yes	4	84,767.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	4		5,258,250.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		588,000.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			39,109.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			38,170.00
Total Number of Sheets of ALL Schedules		21			
		Total Assets	4,921,767.00		
			Total Liabilities	5,846,250.00	

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United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani**, 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)	39,109.00
Average Expenses (from Schedule J, Line 18)	38,170.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,473.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		981,250.00
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		588,000.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,569,250.00

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

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 cotenant, 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
19144 Bainter Ave. Los Gatos, CA Personal residence	**100%**	**J**	**1,300,000.00**	**980,000.00**
3204 Coldwater Dr. San Jose, CA Rental property	**100%**	**J**	**375,000.00**	**210,000.00**
1822 Tampa Way San Jose, CA Rental property	**100%**	**J**	**235,000.00**	**412,000.00**
1719 Silvertree Dr. San Jose, CA Rental property	**100%**	**-**	**400,000.00**	**325,000.00**
3290 Fronda Dr. San Jose, CA Rental property	**50%**	**-**	**62,000.00**	**62,000.00**
2054 Inman Way San Jose, CA Rental property	**50%**	**-**	**235,000.00**	**237,250.00**
43 Marin St. Watsonville, CA Retnal property	**25%**	**-**	**130,000.00**	**150,000.00**
7233-7247B East Pkwy. Sacramento, CA Commercial Center	**100%**	**-**	**1,500,000.00**	**2,093,000.00**
469 Century Dr. Campbell, CA		**-**	**600,000.00**	**789,000.00**
5501 Sky Park Way Sacramento, CA		**-**	**Unknown**	**Unknown**
		Sub-Total >	**4,837,000.00**	(Total of this page)
		Total >	**4,837,000.00**	

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

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	NONE	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
1.	Cash on hand	X			
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.		**Chase Bank**	**-**	**97.00**
			Star One Credit Union	**-**	**435.00**
			Star One Credit Union	**-**	**646.00**
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		**Misc. household goods**	**C**	**5,000.00**
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		**Misc. apparel**	**H**	**500.00**
7.	Furs and jewelry.		**Misc. jewelry**	**C**	**500.00**
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > **7,178.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	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
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		**Charles Schwab IRA**	-	**37,589.00**
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		**BBSKM, LLC 20% ownership**	-	**0.00**
		Alta Vista, LLC 20% ownership	-	**0.00**
		CK Partners, LLC 20% ownership	-	**0.00**
		T&K Land, LLC 20% ownership	-	**0.00**
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		**Money owed by Russ Carter (litigation)**	-	**Unknown**
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
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			

Sub-Total > **37,589.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	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
20. Contingent and noncontingent interests in estate of 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 to 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.		**2005 Toyota truck**	**-**	**7,000.00**
		2005 Volvo XC 90	**-**	**15,000.00**
		2005 Lexus LX 470	**-**	**18,000.00**
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			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **40,000.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NONE	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
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **84,767.00**

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

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)
■ 11 U.S.C. §522(b)(3)

■ Check if debtor claims a homestead exemption that exceeds $146,450. *(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.)*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
19144 Bainter Ave. Los Gatos, CA Personal residence	**C.C.P. § 704.730**	**175,000.00**	**1,300,000.00**
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Chase Bank	**C.C.P. § 704.070**	**97.00**	**97.00**
Star One Credit Union	**C.C.P. § 704.070**	**435.00**	**435.00**
Star One Credit Union	**C.C.P. § 704.070**	**646.00**	**646.00**
Household Goods and Furnishings			
Misc. household goods	**C.C.P. § 704.020**	**5,000.00**	**5,000.00**
Wearing Apparel			
Misc. apparel	**C.C.P. § 704.020**	**500.00**	**500.00**
Furs and Jewelry			
Misc. jewelry	**C.C.P. § 704.040**	**500.00**	**500.00**
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Charles Schwab IRA	**C.C.P. § 704.115(a)(1) & (2), (b)**	**37,589.00**	**37,589.00**
Automobiles, Trucks, Trailers, and Other Vehicles			
2005 Toyota truck	**C.C.P. § 704.010**	**2,725.00**	**7,000.00**
	Total:	**222,492.00**	**1,351,767.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

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, 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 the 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" 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" 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 AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	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. **xxx5203** **Aurora Loan Services** **P.o. Box 1706** **Scottsbluff, NE 69363**		-	**First Deed of Trust** **1719 Silvertree Dr.** **San Jose, CA** **Rental property** Value $ **400,000.00**				**325,000.00**	**0.00**
Account No. **xxxx5203** **Aurora Loan Services** **P.o. Box 1706** **Scottsbluff, NE 69363**		-	**First Deed of Trust** **43 Marin St.** **Watsonville, CA** **Retnal property** Value $ **130,000.00**				**150,000.00**	**20,000.00**
Account No. **xxx0775** **Bank of America** **P.O. Box 78823** **Phoenix, AZ 85062**		-	**First Deed of Trust** **3204 Coldwater Dr.** **San Jose, CA** **Rental property** Value $ **375,000.00**				**210,000.00**	**0.00**
Account No. **xxx6475** **Bank of America** **P.O. Box 78823** **Phoenix, AZ 85062**		-	**First Deed of Trust** **1822 Tampa Way** **San Jose, CA** **Rental property** Value $ **235,000.00**				**212,000.00**	**0.00**
3 continuation sheets attached						Subtotal (Total of this page)	**897,000.00**	**20,000.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	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. **xxx1055** **Bank of America** **P.O. Box 78823** **Phoenix, AZ 85062**		-	**First Deed of Trust** **3290 Fronda Dr.** **San Jose, CA** **Rental property** Value $ **62,000.00**				**62,000.00**	**0.00**
Account No. **xxx6480** **Chase Home Finance** **P.o. Box 24696** **Columbus, OH 43224**		-	**First Deed of Trust** **19144 Bainter Ave.** **Los Gatos, CA** **Personal residence** Value $ **1,300,000.00**				**980,000.00**	**0.00**
Account No. **xxx634-2** **Citi Mortgage** **MS 312** **1000 Technology Dr.** **O Fallon, MO 63368**		-	**First Deed of Trust** **2054 Inman Way** **San Jose, CA** **Rental property** Value $ **235,000.00**				**237,250.00**	**2,250.00**
Account No. **Mortgage Lender Services, Inc.** **c/o Marsha Townsend** **401 Hazel Ave. #225** **Fair Oaks, CA 95628**		-	**Notice only** Value $ **0.00**				**0.00**	**0.00**
Account No. **Real Time Solution** **1750 Regal Raw Ste. 120** **Dallas, TX 75235**		-	**Second Deed of Trust** **1822 Tampa Way** **San Jose, CA** **Rental property** Value $ **235,000.00**				**200,000.00**	**177,000.00**
Sheet **1** of **3** continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	**1,479,250.00**	**179,250.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	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. **Roman Avila** **1290 Commodore Dr.** **San Jose, CA 95133**		-	**Second Deed of Trust** **7233-7247B East Pkwy.** **Sacramento, CA** **Commercial Center** Value $ **1,500,000.00**				**985,000.00**	**593,000.00**
Account No. **Sacramento County Tax Collector** **P.O. Box 508** **Sacramento, CA 95812**		-	**Notice only** Value $ **0.00**				**0.00**	**0.00**
Account No. **Santa Clara County Tax Assessor** **70 W. Hedding St.** **San Jose, CA 95110**		-	**Notice only** Value $ **0.00**				**0.00**	**0.00**
Account No. **Strategic Recovery Group** **P.O. Box 61026** **Anaheim, CA 92803**		-	**Second Deed of Trust** **469 Century Dr.** **Campbell, CA** Value $ **600,000.00**				**189,000.00**	**189,000.00**
Account No. **xxxx1128** **Wells Fargo Center** **1901 Harrison St.** **Oakland, CA 94612**		-	**First Deed of Trust** **7233-7247B East Pkwy.** **Sacramento, CA** **Commercial Center** Value $ **1,500,000.00**				**1,108,000.00**	**0.00**
Sheet **2** of **3** continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page)	**2,282,000.00**	**782,000.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	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. **xxx3113** **Wells Fargo Home Mortgage** **P.O. Box 10369** **Des Moines, IA 50306**		-	**First Deed of Trust** **469 Century Dr.** **Campbell, CA** Value $ **600,000.00**				**600,000.00**	**0.00**
Account No. Value $								
Account No. Value $								
Account No. Value $								
Account No. Value $								

Sheet **3** of **3** continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	**600,000.00**	**0.00**
Total (Report on Summary of Schedules)	**5,258,250.00**	**981,250.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

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 the 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).

☐ **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).

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

1 continuation sheets attached

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
Account No. **Franchise Tax Board Special Procedures P.O. Box 2952 Sacramento, CA 95812**		-	**Notice only**				**0.00**	**0.00**	**0.00**
Account No. **Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114**		-	**Notice only**				**0.00**	**0.00**	**0.00**
Account No.									
Account No.									
Account No.									

Sheet **1** of **1** continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	**0.00**	**0.00**
Total (Report on Summary of Schedules)	**0.00**	**0.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

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 the 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 (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Aurora Loan Services** **2617 College Park** **P.O. Box 1706** **Scottsbluff, NE 69363**		-	**Short sale of 2217 Kammerer Ave.** **San Jose, CA** **Notice only**				**0.00**
Account No. **Borel Bank** **160 Bovet Rd.** **San Francisco, CA 94102**	X	-	**Notice only**				**0.00**
Account No. **David Romo** **c/o Douglas Ensminger, Esq.** **110 Gateway Dr. #260** **Lincoln, CA 95648**		-	**Notice only**				**0.00**
Account No. **HMH Engineering** **P.O. Box 611510** **San Jose, CA 95161**		-					**6,000.00**
						Subtotal (Total of this page)	**6,000.00**

4 continuation sheets attached

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Indymac Mortgage Services** **6900 Beatrice Dr.** **Kalamazoo, MI 49009**		-	**Short sale of 2217 Kammerer Ave.** **San Jose, CA** **Notice only**				**0.00**
Account No. **Joatman, LLC** **c/o Mel Shuman** **P.O. Box 185** **Bridgeville, CA 95526**		-					**250,000.00**
Account No. **Lucia Garcia** **2706 El Vista Way** **San Jose, CA 95148**		-					**85,000.00**
Account No. **Marsha Townsend** **c/o Tyler Folck, Esq.** **400 Capital Mall 27th Floor** **Sacramento, CA 95814**		-	**Notice only**				**0.00**
Account No. **Michael E. Stone, Esq.** **3425 S. Bascom Ave. #I** **Campbell, CA 95008**		-	**Notice only**				**0.00**

Sheet no. **1** of **4** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **335,000.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Mortgage Lender Services** **c/o Tyler Folck, Esq.** **400 Capital Mall 27th Floor** **Sacramento, CA 95814**		-	**Notice only**				**0.00**
Account No. **Paula Solis** **725 E. St. James St.** **San Jose, CA 95122**		-					**70,000.00**
Account No. **Rabobank** **301 Main St.** **Salinas, CA 93901**	X	-	**Notice only**				**0.00**
Account No. **Sells Financial Services** **Defined Benefit Pension Plan** **16400 Lark Ave. #200** **Los Gatos, CA 95030**		-	**Notice only**				**0.00**
Account No. **Sells Financial Services, Inc.** **16400 Lark Ave. #200** **Los Gatos, CA 95030**		-	**Notice only**				**0.00**

Sheet no. **2** of **4** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **70,000.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Sharon Madhvani** **17996 Deer Run Ct.** **Morgan Hill, CA 95037**		-					**150,000.00**
Account No. **Stanley Sells** **16400 Lark Ave. #200** **Los Gatos, CA 95030**		-	**Notice only**				**0.00**
Account No. **Suntrust Mortgage** **1001 Semmes Ave.** **RVW-3054** **Richmond, VA 23224**		-	**Short sale of 2661 Carol Dr.** **San Jose, CA** **Notice only**				**0.00**
Account No. **TRC, Inc.** **21 Griffin Rd.** **Windsor, CT 06095**		-					**11,000.00**
Account No. **United Security Bank** **7088 N. First St.** **Fresno, CA 93720**	X	-	**Short sale of 2661 Carol Dr.** **San Jose, CA** **Notice only**				**0.00**

Sheet no. **3** of **4** sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **161,000.00**

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **Valley Community Bank** **P.O. Box 1497** **Pleasanton, CA 94566**	X	-	**Notice only**				**0.00**
Account No. **VER, Inc.**		-					**16,000.00**
Account No.							
Account No.							
Account No.							

Sheet no. _4___ of _4___ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) **16,000.00**

Total (Report on Summary of Schedules) **588,000.00**

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In re **Kantilal J. Madhvani**, Case No. _____
Debtor

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.

0
_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re **Kantilal J. Madhvani**, Debtor

Case No. _____

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

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Alta Vista, LLC	**Valley Community Bank P.O. Box 1497 Pleasanton, CA 94566**
BBSKM Family, LLC	**Borel Bank 160 Bovet Rd. San Francisco, CA 94102**
BBSKM Family, LLC	**Rabobank 301 Main St. Salinas, CA 93901**
BBSKM Family, LLC	**United Security Bank 7088 N. First St. Fresno, CA 93720**
CK Partners, LLC	**Borel Bank 160 Bovet Rd. San Francisco, CA 94102**
T&K Land Developers, LLC	**United Security Bank 7088 N. First St. Fresno, CA 93720**

0 _____ continuation sheets attached to Schedule of Codebtors

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B6I (Official Form 6I) (12/07)

In re **Kantilal J. Madhvani** Case No. _____

Debtor(s)

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:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	**None.**	

Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	**Retired**	
How long employed		
Address of Employer		

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)	$ 0.00	$ N/A
2. Estimate monthly overtime	$ 0.00	$ N/A
3. SUBTOTAL	$ 0.00	$ N/A
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ 0.00	$ N/A
b. Insurance	$ 0.00	$ N/A
c. Union dues	$ 0.00	$ N/A
d. Other (Specify):	$ 0.00	$ N/A
	$ 0.00	$ N/A
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ 0.00	$ N/A
6. TOTAL NET MONTHLY TAKE HOME PAY	$ 0.00	$ N/A
7. Regular income from operation of business or profession or farm (Attach detailed statement)	$ 0.00	$ N/A
8. Income from real property	$ 36,151.00	$ N/A
9. Interest and dividends	$ 0.00	$ N/A
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$ 0.00	$ N/A
11. Social security or government assistance (Specify): **Social security**	$ 1,485.00	$ N/A
	$ 0.00	$ N/A
12. Pension or retirement income	$ 1,473.00	$ N/A
13. Other monthly income (Specify):	$ 0.00	$ N/A
	$ 0.00	$ N/A
14. SUBTOTAL OF LINES 7 THROUGH 13	$ 39,109.00	$ N/A
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ 39,109.00	$ N/A
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	$ 39,109.00	

(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:

B6J (Official Form 6J) (12/07)

In re **Kantilal J. Madhvani** Case No. _____

Debtor(s)

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 bi-weekly, 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)		$ 0.00
a. Are real estate taxes included?	Yes ___ No X	
b. Is property insurance included?	Yes ___ No X	
2. Utilities: a. Electricity and heating fuel		$ 387.00
b. Water and sewer		$ 0.00
c. Telephone		$ 76.00
d. Other Internet/Cable/Landline		$ 126.00
3. Home maintenance (repairs and upkeep)		$ 0.00
4. Food		$ 425.00
5. Clothing		$ 225.00
6. Laundry and dry cleaning		$ 25.00
7. Medical and dental expenses		$ 75.00
8. Transportation (not including car payments)		$ 355.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		$ 0.00
10. Charitable contributions		$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		$ 0.00
b. Life		$ 0.00
c. Health		$ 0.00
d. Auto		$ 282.00
e. Other _____		$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____		$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		$ 0.00
b. Other See Detailed Expense Attachment		$ 36,194.00
14. Alimony, maintenance, and support paid to others		$ 0.00
15. Payments for support of additional dependents not living at your home		$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		$ 0.00
17. Other _____		$ 0.00
Other _____		$ 0.00
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.)		$ 38,170.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

_____

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	$ 39,109.00
b. Average monthly expenses from Line 18 above	$ 38,170.00
c. Monthly net income (a. minus b.)	$ 939.00

B6J (Official Form 6J) (12/07)

In re **Kantilal J. Madhvani** Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Installment Payments:

Mortgage payments (home and rental)	$	**24,812.00**
Rental maintenance	$	**3,122.00**
Rental taxes & insurance	$	**8,260.00**
Total Other Installment Payments	$	**36,194.00**

United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani** Debtor(s)

Case No.

Chapter **11**

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

Date **November 15, 2010**

Signature **/s/ Kantilal J. Madhvani**
Kantilal J. Madhvani
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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United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani** Debtor(s)

Case No.

Chapter **11**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.

2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
   a) For legal services rendered or to be rendered in contemplation of and in connection with this case ..... $ **$425.00/Hr.**
   b) Prior to the filing of this statement, debtor(s) have paid ..... $ **$20,000.00**
   c) The unpaid balance due and payable is ..... $ **To be determined**

3. $ **1039.00** of the filing fee in this case has been paid.

4. The Services rendered or to be rendered include the following:
   a. Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
   b. Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
   c. Representation of the debtor(s) at the meeting of creditors.

5. The source of payments made by the debtor(s) to the undersigned was from loan from relative, and

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: **November 11, 2010**

Respectfully submitted,

/s/ Charles B. Greene

Attorney for Debtor: **Charles B. Greene 56275**
Law Office of Charles B. Greene
84 W. Santa Clara St. Ste. 770
San Jose, CA 95113
408-279-3518 Fax: 408-279-4264

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WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation ($245 filing fee, $39 administrative fee, $15 trustee surcharge: Total Fee $299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income ($235 filing fee, $39 administrative fee: Total fee $274)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization ($1000 filing fee, $39 administrative fee: Total fee $1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman ($200 filing fee, $39 administrative fee: Total fee $239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani** Debtor(s)

Case No.

Chapter **11**

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Kantilal J. Madhvani
Printed Name(s) of Debtor(s)

X **/s/ Kantilal J. Madhvani** **November 15, 2010**
Signature of Debtor Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court
Northern District of California

In re **Kantilal J. Madhvani**
Debtor(s)

Case No.
Chapter **11**

CREDITOR MATRIX COVER SHEET

I declare that the attached Creditor Mailing Matrix, consisting of **5** sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: **November 15, 2010**

/s/ Charles B. Greene
Signature of Attorney
Charles B. Greene 56275
Law Office of Charles B. Greene
84 W. Santa Clara St. Ste. 770
San Jose, CA 95113
408-279-3518 Fax: 408-279-4264

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Alta Vista, LLC

Aurora Loan Services
P.o. Box 1706
Scottsbluff, NE 69363

Aurora Loan Services
2617 College Park
P.O. Box 1706
Scottsbluff, NE 69363

Bank of America
P.O. Box 78823
Phoenix, AZ 85062

BBSKM Family, LLC

Borel Bank
160 Bovet Rd.
San Francisco, CA 94102

Chase Home Finance
P.o. Box 24696
Columbus, OH 43224

Citi Mortgage
MS 312
1000 Technology Dr.
O Fallon, MO 63368

CK Partners, LLC

David Romo
c/o Douglas Ensminger, Esq.
110 Gateway Dr. #260
Lincoln, CA 95648

Franchise Tax Board
Special Procedures
P.O. Box 2952
Sacramento, CA 95812

HMH Engineering
P.O. Box 611510
San Jose, CA 95161

Indymac Mortgage Services
6900 Beatrice Dr.
Kalamazoo, MI 49009

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Joatman, LLC
c/o Mel Shuman
P.O. Box 185
Bridgeville, CA 95526

Lucia Garcia
2706 El Vista Way
San Jose, CA 95148

Marsha Townsend
c/o Tyler Folck, Esq.
400 Capital Mall 27th Floor
Sacramento, CA 95814

Michael E. Stone, Esq.
3425 S. Bascom Ave. #I
Campbell, CA 95008

Mortgage Lender Services
c/o Tyler Folck, Esq.
400 Capital Mall 27th Floor
Sacramento, CA 95814

Mortgage Lender Services, Inc.
c/o Marsha Townsend
401 Hazel Ave. #225
Fair Oaks, CA 95628

Paula Solis
725 E. St. James St.
San Jose, CA 95122

Rabobank
301 Main St.
Salinas, CA 93901

Real Time Solution
1750 Regal Raw Ste. 120
Dallas, TX 75235

Roman Avila
1290 Commodore Dr.
San Jose, CA 95133

Sacramento County Tax Collector
P.O. Box 508
Sacramento, CA 95812

Santa Clara County Tax Assessor
70 W. Hedding St.
San Jose, CA 95110

Sells Financial Services
Defined Benefit Pension Plan
16400 Lark Ave. #200
Los Gatos, CA 95030

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Sharon Madhvani
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Stanley Sells
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Los Gatos, CA 95030

Strategic Recovery Group
P.O. Box 61026
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Suntrust Mortgage
1001 Semmes Ave.
RVW-3054
Richmond, VA 23224

T&K Land Developers, LLC

TRC, Inc.
21 Griffin Rd.
Windsor, CT 06095

United Security Bank
7088 N. First St.
Fresno, CA 93720

Valley Community Bank
P.O. Box 1497
Pleasanton, CA 94566

VER, Inc.

Wells Fargo Center
1901 Harrison St.
Oakland, CA 94612

Wells Fargo Home Mortgage
P.O. Box 10369
Des Moines, IA 50306