



<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Williams, Thomas E. and</b> <b>Juliene A. Williams</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
<b>NONE</b>			
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
<b>NONE</b>			
District:	Relationship:	Judge:	
<b>Exhibit A</b> (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)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition	<b>Exhibit B</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 have delivered to the debtor the notice required by 11 U.S.C. §342(b). <b>X</b> <u>/s/ Craig V. Winslow</u> <span style="float: right;"><b>12/28/2010</b></span> <small>Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></small>		
<b>Exhibit C</b> 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? <input checked="" type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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 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.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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			
<input type="checkbox"/> Debtor has included with 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.			
<input type="checkbox"/> 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):

**Williams, Thomas E. and  
Juliene A. Williams****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/ Williams, Thomas E.**

Signature of Debtor

**X /s/ Juliene A. Williams**

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

**12/28/2010**

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/ Craig V. Winslow**

Signature of Attorney for Debtor(s)

**Craig V. Winslow 73196**

Printed Name of Attorney for Debtor(s)

**Winslow/McLaughlin**

Firm Name

**addresses for counsel to be**

Address

**filed as separate pleading****xx xx xx xx xx xx xx**

Telephone Number

**12/28/2010**

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 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

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 the 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

Craig V. Winslow (CSB#73196)  
630 No. San Mateo Drive  
San Mateo, CA 94401  
Telephone: (650) 347-5445  
FAX: (650) 347-4411

William F. McLaughlin (CSB#62095)  
1305 Franklin Street, Suite 301  
Oakland, CA 94612  
Telephone: (510) 839-4456  
FAX: (510) 839-5833

## Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In Re

Case No. 10-5  
Chapter 11

THOMAS E. WILLIAMS and  
JULIENE A. WILLIAMS,

## ADDRESSES AND TELEPHONE NUMBERS FOR ATTORNEYS OF RECORD

Debtors.

Craig V. Winslow (73196)  
630 No. San Mateo Drive  
San Mateo, CA 94401  
Telephone: (650) 347-5445  
Facsimile: (650) 347-4411

William F. McLaughlin (62095)  
1305 Franklin Street, Suite 301  
Oakland, CA 94612  
Telephone: (510) 839-5333  
Facsimile: (510) 839-5833

/s/ Craig V. Winslow

Dated: December 28, 2010

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Craig V. Winslow, co-counsel for debtors

ADDRESSES AND TELEPHONE  
NUMBERS FOR ATTORNEYS OF  
RECORD

# UNITED STATES BANKRUPTCY COURT

## NORTHERN DISTRICT OF CALIFORNIA

In re *Williams, Thomas E.*  
*and*  
*Juliene A. Williams*

Case No.  
 Chapter 11

Debtor(s)

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
1 <i>James Irvine</i> <i>c/o Laub &amp; Laub</i> <i>10368 Donner Pass Road</i> <i>Truckee CA 96161</i>	Phone: <i>James Irvine</i>	<i>loans</i>	<i>D</i>	<i>\$ 522,887.62</i>
2 <i>Clare Kruse</i> <i>8354 Charbono Courtq</i> <i>San Jose CA 95135</i>	Phone: <i>Clare Kruse</i> <i>8354 Charbono Courtq</i> <i>San Jose CA 95135</i>	<i>loan</i>		<i>\$ 450,000.00</i>
3 <i>PNC Bank</i> <i>4661 E Main St</i> <i>Columbus OH 43213</i>	Phone: <i>PNC Bank</i> <i>PO Box 3429</i> <i>Pittsburg PA 15230</i>	<i>second deed of trust</i>  <i>*Value:</i> <i>Net Unsecured:</i> <i>*Prior Liens Exist</i>		<i>\$ 358,357.00</i>  <i>\$ 1,860,500.00</i> <i>\$ 358,357.00</i>
4 <i>William Rolapp</i> <i>1531 Gilbert Lane</i> <i>Chico CA 95926</i>	Phone: <i>William Rolapp</i> <i>1531 Gilbert Lane</i> <i>Chico CA 95926</i>	<i>loan</i>		<i>\$ 225,000.00</i>
5 <i>Real Time Resolutions</i> <i>1750 Regal Row</i> <i>Dallas TX 75235</i>	Phone: <i>Real Time Resolutions</i> <i>1750 Regal Row</i> <i>Dallas TX 75235</i>	<i>second deed of trust</i>  <i>*Value:</i> <i>Net Unsecured:</i> <i>*Prior Liens Exist</i>		<i>\$ 147,928.00</i>  <i>\$ 450,000.00</i> <i>\$ 147,928.00</i>

Debtor(s)

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
6 Bank of America PO Box 15026 Wilmington DE 19850-5026	Phone: ER Solutions PO Box 9004 Renton WA 98057	line of credit		\$ 109,657.09
7 John Black/Marion Ave Prop. c/o Louis A. Basile PO Box 5339 Tahoe City CA 96145	Phone: John Black/Marion Ave Property c/o Louis A. Basile PO Box 5339 Tahoe City CA 96145	third deed of trust  *Value: Net Unsecured: *Prior Liens Exist		\$ 70,500.00  \$ 450,000.00 \$ 70,500.00
8 James Azevedo PO Box 1651 Palo Alto CA 94301	Phone: James Azevedo PO Box 1651 Palo Alto CA 94301	loan		\$ 53,000.00
9 Nelnet Loans 6420 Southpoint Pkwy Jacksonville FL 32216	Phone: Nelnet Loan Services PO Box 53318 Jacksonville FL 32201	Student Loan		\$ 49,069.00
10 Nelnet Loans 6420 Southpoint Pkwy Jacksonville FL 32216	Phone: Nelnet Loan Services PO Box 53318 Jacksonville FL 32201	Student Loan		\$ 48,420.00
11 Citi Platinum Select P.O. Box 6000 The Lakes NV 89163-6000	Phone: Citi Card P.O. Box 6000 The Lakes NV 89163-6000	Credit Card Purchases		\$ 27,058.00
12 Chase Home Finance P.O. Box 24696 Columbus OH 43224	Phone: California Reconveyance Co. 9200 Oakdale Ave, Mail Stop N110612 Chatsworth CA 91311	First Deed of Trust  Value: Net Unsecured:		\$ 1,882,384.00  \$ 1,860,500.00 \$ 21,884.00

Debtor(s)

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
13 Wells Fargo Bank c/o Customer Management PO Box 95225 Albuquerque NM 87199	Phone: INVESTMENT RETRIEVERS 4511 GOLDEN FOOTHILL PKW EL DORADO HILLS CA 95762	Credit Card Purchases		\$ 20,098.00
14 Chase Cardmember Service PO Box 15548 Wilmington DE 19886	Phone: MRS Associates 1930 Olney Ave Cherry Hill NJ 08003	Credit Card Purchases		\$ 18,529.00
15 American Express Retail Services PO Box 15521 Wilmington DE 19850	Phone: American Express Retail Services PO Box 15521 Wilmington DE 19850	Credit Card Purchases		\$ 16,793.00
16 US Bank PO Box 6352 Fargo ND 58125	Phone: US Bank PO Box 790408 St. Louis MO 63179	Credit Card Purchases		\$ 16,656.00
17 RV Cloud Company PO Box 5078 Fresno CA 93703	Phone: RV Cloud Company PO Box 5078 Fresno CA 93703	inventory		\$ 15,824.25
18 USAA Savings Bank PO Box 47504 San Antonio TX 78265	Phone: USAA Savings Bank PO Box 47504 San Antonio TX 78265	Credit Card Purchases		\$ 14,915.00
19 American Express Retail Services PO Box 15521 Wilmington DE 19850	Phone: American Express Retail Services PO Box 15521 Wilmington DE 19850	Credit Card Purchases		\$ 14,561.00
20 US Bank PO Box 6352 Fargo ND 58125	Phone: US Bank PO Box 790408 St. Louis MO 63179	line of credit		\$ 13,909.00

Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I, \_\_\_\_\_, \_\_\_\_\_ of the Individual Debtor named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: 12/28/2010

Signature /s/ Williams, Thomas E.

Name: Williams, Thomas E.

Date: 12/28/2010

Signature /s/ Juliene A. Williams

Name: Juliene A. Williams



In re WILLIAMS, THOMAS & JULIENE  
Debtor(s)Case number: \_\_\_\_\_  
(If known)**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

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

**Part I. CALCULATION OF CURRENT MONTHLY INCOME**

1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> c. <input checked="" type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for lines 2-10.</b>													
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>									
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$0.00	\$0.00									
3	<b>Net Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <table border="1" data-bbox="196 926 1263 1045"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$585.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td>Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$585.00	b.	Ordinary and necessary business expenses	\$0.00	c.	Business income	Subtract Line b from Line a	\$585.00	\$0.00
a.	Gross receipts	\$585.00												
b.	Ordinary and necessary business expenses	\$0.00												
c.	Business income	Subtract Line b from Line a												
4	<b>Net rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <table border="1" data-bbox="196 1142 1263 1255"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$0.00</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$0.00</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td>Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$0.00
a.	Gross receipts	\$0.00												
b.	Ordinary and necessary operating expenses	\$0.00												
c.	Rent and other real property income	Subtract Line b from Line a												
5	<b>Interest, dividends, and royalties.</b>			\$0.00	\$0.00									
6	<b>Pension and retirement income.</b>			\$0.00	\$0.00									
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$0.00	\$0.00									
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" data-bbox="196 1654 1263 1724"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor <u>\$0.00</u></td> <td>Spouse <u>\$0.00</u></td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse <u>\$0.00</u>	\$0.00	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor <u>\$0.00</u>	Spouse <u>\$0.00</u>												

9	<p><b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" data-bbox="203 304 1242 346"> <tr> <td>a.</td> <td>draw</td> <td>\$3,000.00</td> </tr> </table> <p>Total and enter on Line 9</p>	a.	draw	\$3,000.00	\$1,500.00	\$1,500.00
a.	draw	\$3,000.00				
10	<p><b>Subtotal of current monthly income.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).</p>	\$2,085.00	\$1,500.00			
11	<p><b>Total current monthly income.</b> If column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.</p>	\$3,585.00				
<b>Part II: VERIFICATION</b>						
12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>12/28/2010</u> Signature: <u>/s/ Williams, Thomas E.</u> (Debtor)</p> <p>Date: <u>12/28/2010</u> Signature: <u>/s/ Juliene A. Williams</u> (Joint Debtor, if any )</p>					

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re *Williams, Thomas E.*  
*and*  
*Juliene A. Williams*

Case No. \_\_\_\_\_  
(if known)

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Debtor(s)

**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/ Williams, Thomas E.

Date: 12/28/2010

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re *Williams, Thomas E.*  
*and*  
*Juliene A. Williams*

Case No.  
Chapter 11

---

Debtor(s)

**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 file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your 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 dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit 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/ Juliene A. Williams

Date: 12/28/2010

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

In re *Williams, Thomas E. and Juliene A. Williams*Case No.  
Chapter 11

\_\_\_\_\_/ Debtor

## 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	<b>Yes</b>	<b>1</b>	\$ 2,310,500.00		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ 426,323.69		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>4</b>		\$ 3,262,994.39	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>13</b>		\$ 1,754,922.45	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ 11,799.00
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			\$ 15,817.00
TOTAL		<b>28</b>	\$ 2,736,823.69	\$ 5,017,916.84	

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re *Williams, Thomas E. and Juliene A. Williams*

Case No.  
Chapter 11

\_\_\_\_\_ / Debtor

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)	\$ 97,489.00
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	\$ 97,489.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 11,799.00
Average Expenses (from Schedule J, Line 18)	\$ 15,817.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,585.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 624,552.39
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		\$ 1,754,922.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 2,379,474.84



In re *Williams, Thomas E. and Juliene A. Williams*  
Debtor

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 12/28/2010

Signature /s/ Williams, Thomas E.  
Williams, Thomas E.

Date: 12/28/2010

Signature /s/ Juliene A. Williams  
Juliene A. Williams

[If joint case, both spouses must sign.]

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.

In re *Williams, Thomas E. and Juliene A. Williams*,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a 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 the 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		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C		
<i>Rental Property - 5437 No. Lake Blvd, Carnelian Bay, CA 96140</i>	<i>Fee Simple</i>	<i>C</i>	<i>\$ 450,000.00</i>	<i>\$ 670,007.00</i>
<i>Residence - 12085 Hilltop Drive, Los Altos Hills, CA 94024</i>	<i>Fee Simple</i>	<i>C</i>	<i>\$ 1,860,500.00</i>	<i>\$ 2,521,741.00</i>
<b>TOTAL \$</b>			<b>2,310,500.00</b>	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the 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--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash on hand</i> <i>Location: In debtor's possession</i>	C	\$ 1,000.00
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.		<i>Checking account @ Bank of America</i>	C	\$ 109.00
		<i>Checking account @ Bank of the West</i>	C	\$ 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Household furniture &amp; furnishings</i> <i>Location: In debtor's possession</i>	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.		<i>Wearing apparel</i> <i>Location: In debtor's possession</i>	C	\$ 1,500.00
7. Furs and jewelry.		<i>Jewelry</i> <i>Location: In debtor's possession</i>	C	\$ 1,500.00
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.		<i>Life Insurance - whole life through Lincoln Life insuring Juliene Williams; face amount of \$100,000; cash value of \$3,200.00</i> <i>Location: In debtor's possession</i>	C	\$ 3,255.69

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interest 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.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>Stock - 100% shareholder in Antique Interiors West, Inc., a California corporation Location: In debtor's possession</i>	C	\$ 0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
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.		<i>Account Receivable - \$8,500 owed to debtors by USAA</i>	C	\$ 9,204.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<i>Trust - Williams Family Trust - revocable trust holds title to Residence Location: In debtor's possession</i>	C	\$ 0.00
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			

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as described 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.		<i>GMC Envoy - 2004 XL SLT; 60,000 miles Location: In debtor's possession</i>	C	\$ 12,450.00
		<i>GMC Sierra - 2003; 45,000 miles; fair condition Location: In debtor's possession</i>	C	\$ 12,305.00
		<i>Pierce Arrow - 1931 Location: In possession of Mechanic</i>		\$ 375,000.00
26. Boats, motors, and accessories.		<i>Boat - 1957 Century Raven; 23 foot Location: Berthed</i>	C	\$ 5,000.00
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			
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			
<b>Total</b> ➔				\$ 426,323.69



In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether 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 Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

☐ 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.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any	
Account No: 2046 Creditor # : 1 BAC Home Loans PO Box 5170 Simi Valley CA 93062		2004-11-11 First Deed of Trust Rental Property - 5347 No Lake Blvd., Carnelian Bay, CA Value: \$ 450,000.00				\$ 451,579.00	\$ 1,579.00	
Account No: Creditor # : 2 John Black/Marion Ave Prop. c/o Louis A. Basile PO Box 5339 Tahoe City CA 96145	C	4/2007 third deed of trust Rental Property - 5437 No. Lake Blvd., Carnelian Bay, CA Value: \$ 450,000.00				\$ 70,500.00	\$ 70,500.00	
Account No: Representing: John Black/Marion Ave Prop.		Marion Ave Properties PO Box 3435 Olympic Village CA 96146 Value:						
3 continuation sheets attached						<b>Subtotal \$</b> (Total of this page)	\$ 522,079.00	\$ 72,079.00
						<b>Total \$</b> (Use only on last page)		

(Report also on Summary of Schedules.)

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

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 0942 Creditor # : 3 Chase Home Finance P.O. Box 24696 Columbus OH 43224	J	2004-11-29 First Deed of Trust Residence - 12085 Hilltop Drive, Los Altos Hills, CA Value: \$ 1,860,500.00				\$ 1,882,384.00	\$ 21,884.00
Account No: 0942 Representing: Chase Home Finance		California Reconveyance Co. 9200 Oakdale Ave, Mail Stop N110612 Chatsworth CA 91311 Value:					
Account No: Creditor # : 4 Christiano Trust 21120 Wardell Road Saratoga CA 95070		2006 lien on title/deed of trust Pierce Arrow - 1931 Value: \$ 2,235,500.00				\$ 268,000.00	\$ 0.00
Account No: Representing: Christiano Trust		Jack Chevlen 5902 Deerland Court San Jose CA 95124 Value:					
Account No: Creditor # : 5 Covenant Care c/o Robert Cutsinger 5316 E. Chapman Ave Orange CA 93869		2008 Judgment Lien Residence - 12085 Hilltop Drive, Los Altos Hills, CA Value: \$ 1,860,500.00				\$ 13,000.00	\$ 13,000.00
Account No: Creditor # : 6 Bob Jacobson 931 Stanley Street Los Altos CA 94024		2009-2010 Garageman's lien 1931 Pierce Arrow Value: \$ 375,000.00				\$ 51,225.00	\$ 0.00
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims <div style="text-align: right;"> <b>Subtotal \$</b>              (Total of this page)  <b>Total \$</b>              (Use only on last page)           </div>						\$ 2,214,609.00	\$ 34,884.00

(Report also on Summary of Schedules.)

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



In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:  Creditor # : 7 Placer County Tax Collector 2976 Richardson Drive Auburn CA 95603		2010 tax lien  Value: \$ 5,000.00				\$ 304.39	\$ 304.39
Account No: 7676  Creditor # : 8 PNC Bank 4661 E Main St Columbus OH 43213	J	2006-07-18 second deed of trust Residence 12085 Hilltop Drive, Los Altos Hills, CA  Value: \$ 1,860,500.00				\$ 358,357.00	\$ 358,357.00
Account No: 7676  Representing: PNC Bank		PNC Bank PO Box 856177 Louisville KY 40285  Value:					
Account No: 7676  Representing: PNC Bank		PNC Bank PO Box 3429 Pittsburg PA 15230  Value:					
Account No: 7676  Representing: PNC Bank		Specialized Loan Servicing PO Box 636005 Littleton CO 80163  Value:					
Account No: 6288  Creditor # : 9 Real Time Resolutions 1750 Regal Row Dallas TX 75235	J	2006-10-18 second deed of trust Rental Property - 5347 No Lake Blvd., Carnelian Bay, CA  Value: \$ 450,000.00				\$ 147,928.00	\$ 147,928.00
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						<b>Subtotal \$</b> (Total of this page) <b>Total \$</b> (Use only on last page)	\$ 506,589.39  

(Report also on Summary of Schedules.)

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

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
	H--Husband W--Wife J--Joint C--Community						
Account No:  <b>Creditor # : 10</b> <b>Sierra Boat Company</b> <b>PO Box 69</b> <b>Carnelian Bay CA 96140</b>	C	<b>Storage Lien</b>  Value: \$ 5,000.00				\$ 16,000.00	\$ 11,000.00
Account No: 5117 <b>Creditor # : 11</b> <b>USAA Federal Savings Bank</b> <b>PO Box 47504</b> <b>San Antonio TX 78265</b>		<b>2006-08-28</b> <b>lien on title</b> <b>GMC Sierra 2003</b>  Value: \$ 12,305.00				\$ 3,717.00	\$ 0.00
Account No:  		  Value:					
Account No:  		  Value:					
Account No:  		  Value:					
Account No:  		  Value:					
<b>Subtotal \$</b> (Total of this page)						\$ 19,717.00	\$ 11,000.00
<b>Total \$</b> (Use only on last page)						\$ 3,262,994.39	\$ 624,552.39

 Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors  
 Holding Secured Claims

(Report also on Summary of Schedules.)

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

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether 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 "Total" 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 FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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

**No continuation sheets attached**

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether 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 total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

☐ 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.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1002 Creditor # : 1 American Express Retail Services PO Box 15521 Wilmington DE 19850	H--Husband W--Wife J--Joint C--Community	2009-03-30 Credit Card Purchases				\$ 11,371.00
Account No: 1002 Representing: American Express		LVNV FUNDING LLC PO BOX 740281 HOUSTON TX 77274				
Account No: 4022 Creditor # : 2 American Express Retail Services PO Box 15521 Wilmington DE 19850		2008 Credit Card Purchases				\$ 1,296.00
Account No: 4022 Creditor # : 3 American Express Retail Services PO Box 15521 Wilmington DE 19850		2007-2098 Credit Card Purchases				\$ 14,561.00
12 continuation sheets attached						Subtotal \$
						\$ 27,228.00
						Total \$
(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related						

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 5673		2006					\$ 16,793.00
Creditor # : 4 American Express Retail Services PO Box 15521 Wilmington DE 19850		Credit Card Purchases					
Account No: 5673							
Representing: American Express		American Express PO Box 6618 Omaha NE 68105					
Account No: 9192		2008-08-22					\$ 116.00
Creditor # : 5 American Medical Response PO Box 3429 Modesto CA 95353		Ambulance service					
Account No: 9192							
Representing: American Medical Response		NCO FIN/35 PO BOX 41726 PHILADELPHIA PA 19101					
Account No: 1638	J	2008					\$ 3,906.00
Creditor # : 6 AT&T Universal Card PO Box 6500 Sioux Falls SD 57117		Credit Card Purchases					
Account No: 1638							
Representing: AT&T Universal Card		United Collection Bureau 5620 Southwyck Blvd., Ste 206 Toledo OH 43614					

Sheet No. 1 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 20,815.00**

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1638						
Representing: AT&T Universal Card		Harris & Zide 1445 Huntington Drive, Ste 300 South Pasadena CA 91030				
Account No:		2009				\$ 53,000.00
Creditor # : 7 James Azevedo PO Box 1651 Palo Alto CA 94301		loan				
Account No: 4050		2008				\$ 2,411.00
Creditor # : 8 Bank of America PO Box 15028 Wilmington DE 19850-5028		Credit Card Purchases				
Account No: 4399	C	2006-2007				\$ 109,657.09
Creditor # : 9 Bank of America PO Box 15026 Wilmington DE 19850-5026		line of credit				
Account No: 4399		ER Solutions PO Box 9004 Renton WA 98057				
Representing: Bank of America						
Account No: 2096		2008-2009				\$ 12,234.00
Creditor # : 10 Capital Management Services 726 Exchange Street, Ste 700 Buffalo NY 14210		Credit Card Purchases				

Sheet No. 2 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 177,302.09

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0517	H--Husband W--Wife J--Joint C--Community	2008-2009				\$ 18,529.00
Creditor # : 11 Chase Cardmember Service PO Box 15548 Wilmington DE 19886		Credit Card Purchases				
Account No: 0517		MRS Associates 1930 Olney Ave Cherry Hill NJ 08003				
Representing: Chase						
Account No: 0517		Chase PO Box 15298 Wilmington DE 19850-5298				
Representing: Chase						
Account No: 4665		gasoline purchases				\$ 3,581.00
Creditor # : 12 Citi Cards P.O. Box 142319 Irving TX 75014-2319						
Account No: 1614		2006-2009 Credit Card Purchases				\$ 27,058.00
Creditor # : 13 Citi Platinum Select P.O. Box 6000 The Lakes NV 89163-6000						
Account No: 1614		Capital Management Services 726 Exchange Street, #700 Buffalo NY 14210				
Representing: Citi Platinum Select						

Sheet No. 3 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 49,168.00

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8256		2007				\$ 3,273.00
Creditor # : 14 Citibank US Service Center PO Box 760913 San Antonio TX 78245-9013		gasoline purchases				
Account No: 8256		Midland Credit Management PO Box 60578 Los Angeles CA 90060				
Representing: Citibank						
Account No: 2640		2007				\$ 2,772.00
Creditor # : 15 Citibank US Service Center PO Box 760913 San Antonio TX 78245-9013		gasoline purchases				
Account No: 2640		Capital Management Services 726 Exchange Street, #700 Buffalo NY 14210				
Representing: Citibank						
Account No: 2640		LTD Financial Services 7322 Southwest Freeway, #1600 Houston TX 77074				
Representing: Citibank						
Account No: 2938	J	2008-2009				\$ 10,307.00
Creditor # : 16 Discover Financial P.O. Box 30943 Salt Lake City UT 84130		Credit Card Purchases				

Sheet No. 4 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 16,352.00

Total \$

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



In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: <b>2938</b>  <b>Representing:</b> <b>Discover Financial</b>			<b>Capital Management Services</b> <b>726 Exchange Street, #700</b> <b>Buffalo NY 14210</b>				
Account No: <b>6586</b> <b>Creditor # : 17</b> <b>Gemb/Mervyns</b> <b>PO Box 981400</b> <b>El Paso TX 79998</b>			<b>2009-04-29</b> <b>Credit Card Purchases</b>				<b>\$ 129.00</b>
Account No: <b>6586</b> <b>Representing:</b> <b>Gemb/Mervyns</b>			<b>PARAGON WAY INC</b> <b>2101 W BEN WHITE BLVD</b> <b>AUSTIN TX 78704</b>				
Account No: <b>Creditor # : 18</b> <b>General Plumbing</b> <b>1530 San Luis Road</b> <b>Walnut Creek CA 94597</b>	<b>X</b>	<b>C</b>	<b>2007</b> <b>services</b> <b>guaranteed debt of Antique</b> <b>Interiors West, Inc.</b>				<b>\$ 12,500.00</b>
Account No: <b>Creditor # : 19</b> <b>James Irvine</b> <b>c/o Laub &amp; Laub</b> <b>10368 Donner Pass Road</b> <b>Truckee CA 96161</b>			<b>2004-2008</b> <b>loans</b>			<b>X</b>	<b>\$ 522,887.62</b>
Account No: <b>Creditor # : 20</b> <b>Clare Kruse</b> <b>8354 Charbono Courtq</b> <b>San Jose CA 95135</b>			<b>1985</b> <b>loan</b>				<b>\$ 450,000.00</b>

Sheet No. 5 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 985,516.62**

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9120	H--Husband W--Wife J--Joint C--Community	2008-2009 Clothing purchases				\$ 3,125.00
Creditor # : 21 Macys Bankruptcy Processing PO Box 8053 Mason OH 45040						
Account No: 9120		FMS, Inc. PO Box 707601 Tulsa OK 74170				
Representing: Macys						
Account No: 2096		2006-2008 Credit Card Purchases				\$ 12,234.37
Creditor # : 22 Macys Visa PO Box 8066 Mason OH 45040						
Account No: 2096		Capital Management Services 726 Exchange Street, #700 Buffalo NY 14210				
Representing: Macys Visa						
Account No:	C	2010 Medical Services				\$ 408.64
Creditor # : 23 Menlo Medical Clinic PO Box 60000 San Francisco CA 94160						
Account No: 5174		2007-07-12 Student Loan				\$ 48,420.00
Creditor # : 24 Nelnet Loans 6420 Southpoint Pkwy Jacksonville FL 32216						

Sheet No. 6 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 64,188.01

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 5174							
Representing: Nelnet Loans			Nelnet Loan Services PO Box 53318 Jacksonville FL 32201				
Account No: 6574			2007-11-08 Student Loan				\$ 49,069.00
Creditor # : 25 Nelnet Loans 6420 Southpoint Pkwy Jacksonville FL 32216							
Account No: 6574							
Representing: Nelnet Loans			Nelnet Loan Services PO Box 53318 Jacksonville FL 32201				
Account No: 5744			2008 Clothing purchases				\$ 3,319.00
Creditor # : 26 Nordstrom P.O. Box 6565 Englewood CO 80155							
Account No: 8181	X		2008-2010 Credit Card Purchases				\$ 3,806.46
Creditor # : 27 Office Depot P.O. Box 689020 Des Moines IA 50368							
Account No:	C		2010 Medical Services				\$ 2,014.56
Creditor # : 28 Palo Alto Medical Foundation 795 El Camino Real Palo Alto CA 94301							

Sheet No. 7 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 58,209.02

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No:							
Representing: Palo Alto Medical Foundation		Bureau of Medical Economics 700 Empey Way San Jose CA 95128					
Account No:	C	2009 Medical Services					\$ 3,000.00
Creditor # : 29 Stephen Richmond, MD 1200 University Drive, Ste 101 Menlo Park CA 94025							
Account No:		2008 loan					\$ 225,000.00
Creditor # : 30 William Rolapp 1531 Gilbert Lane Chico CA 95926							
Account No:	X	inventory guaranteed debt of Antique Interiors West, Inc.					\$ 15,824.25
Creditor # : 31 RV Cloud Company PO Box 5078 Fresno CA 93703							
Account No:		Steve Cloud PO Box 6078 Fresno CA 93703					
Representing: RV Cloud Company							
Account No:	C	2010 Medical Services					\$ 39.17
Creditor # : 32 SHC Reference Laboratory PO Box 60000 San Francisco CA 94160							

Sheet No. 8 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ **\$ 243,863.42**

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3182 Creditor # : 33 Sprint PCS PO Box 54977 Los Angeles CA 90054		H--Husband W--Wife J--Joint C--Community	2008 telephone service			X	\$ 1,849.00
Account No: 3182 Representing: Sprint PCS			Petnagroup Financial PO Box 742209 HOUSTON TX 77274				
Account No: Creditor # : 34 Stanford Hospital & Clinics File 74431 PO Box 60000 San Francisco CA 94160	C		2010 Medical Services				\$ 4,111.29
Account No: Representing: Stanford Hospital & Clinics			Collection Bureau of America PO Box 5013 Hayward CA 94540				
Account No: Representing: Stanford Hospital & Clinics			USCB Incorporated PO Box 74929 Los Angeles CA 90004				
Account No: 8228 Creditor # : 35 Talbots 175 Beal St Hingham MA 02043			2008 Clothing purchases				\$ 899.00

Sheet No. 9 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 6,859.29

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		Contingent	Unliquidated	Disputed	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 8050 Creditor # : 36 Target National Bank PO Box 59317 Minneapolis MN 55459-0317		2008 Credit Card Purchases					\$ 4,599.00
Account No: 8050 Representing: Target National Bank		Target P.O. Box 9475, MS 3A-R Minneapolis MN 55440					
Account No: 5128 Creditor # : 37 The Home Depot P.O. Box 653000 Dallas TX 75265		2009-2010 Credit Card Purchases					\$ 4,838.00
Account No: 4727 Creditor # : 38 University Anesthesiologist c/o North Coast Collection 3700 Montgomery Drive Santa Rosa CA 95405		2008-09-09 Medical Services					\$ 183.00
Account No: 0687 Creditor # : 39 US Bank PO Box 6352 Fargo ND 58125	J	2008-2009 Credit Card Purchases					\$ 16,656.00
Account No: 4174 Creditor # : 40 US Bank PO Box 6352 Fargo ND 58125	J	2008-2009 line of credit					\$ 13,909.00

Sheet No. 10 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 40,185.00

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5084	H--Husband W--Wife J--Joint C--Community	2006-2008				\$ 12,811.00
Creditor # : 41 USAA Federal Savings Bank PO Box 47504 San Antonio TX 78265		Credit Card Purchases				
Account No: 3948		2006-2008				\$ 14,915.00
Creditor # : 42 USAA Savings Bank PO Box 47504 San Antonio TX 78265		Credit Card Purchases				
Account No: 5529		2009-10-23				\$ 714.00
Creditor # : 43 Valley Radiology 285 South Drive, #5 Mountain View CA 94040		Medical Services				
Account No: 5529		CONTINENTAL CREDIT CTR 22 N MILPAS ST STE C SANTA BARBARA CA 93103				
Representing: Valley Radiology						
Account No: 9309		2010-04-29				\$ 8,410.00
Creditor # : 44 Wells Fargo Bank c/o Customer Management PO Box 95225 Albuquerque NM 87199		Credit Card Purchases				
Account No: 9309		LHR INC 56 MAIN ST HAMBURG NY 14075				
Representing: Wells Fargo Bank						

Sheet No. 11 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 36,850.00

Total \$

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

In re Williams, Thomas E. and Juliene A. Williams,

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

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3962	H--Husband W--Wife J--Joint C--Community	2010-07-01				\$ 20,098.00
Creditor # : 45 Wells Fargo Bank c/o Customer Management PO Box 95225 Albuquerque NM 87199		Credit Card Purchases				
Account No: 3962		INVESTMENT RETRIEVERS 4511 GOLDEN FOOTHILL PKW EL DORADO HILLS CA 95762				
Representing: Wells Fargo Bank						
Account No: 3962		Faicollect PO Box 7148 Bellevue WA 98008				
Representing: Wells Fargo Bank						
Account No: 3962		Financial Assistance Inc #10 148th Ave NE Bellevue WA 98007				
Representing: Wells Fargo Bank						
Account No: 5479		2008				\$ 7,680.00
Creditor # : 46 Wells Fargo Bank PO Box 10347 Des Moines IA 50306		Credit Card Purchases				
Account No: 3721		2006				\$ 608.00
Creditor # : 47 Wells Fargo Fin Nat Bank 800 Walnut St., F4030-04C Des Moines IA 50309		Credit Card Purchases				

Sheet No. 12 of 12 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 28,386.00Total \$ \$ 1,754,922.45

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



In re Williams, Thomas E. and Juliene A. Williams / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests 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 the debtor has no executory contracts or unexpired leases.

<b>Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.</b>	<b>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.</b>

In re Williams, Thomas E. and Juliene A. Williams / DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the 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 preceeding the commencement of the case, identify the name of the debtors 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 the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<i>Antique Interiors West</i> <i>801 High Street</i> <i>Palo Alto CA 94301</i>	<i>General Plumbing</i> <i>1530 San Luis Road</i> <i>Walnut Creek CA 94597</i>  <i>Office Depot</i> <i>P.O. Box 689020</i> <i>Des Moines IA 50368</i>  <i>RV Cloud Company</i> <i>PO Box 5078</i> <i>Fresno CA 93703</i>

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**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: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT: DEBTOR		SPOUSE
Occupation <b>Vice President</b>		<b>President</b>
Name of Employer <b>Antique Interiors West, Inc.</b>		<b>Antique Interiors West, Inc.</b>
How Long Employed <b>30 years</b>		<b>30 years</b>
Address of Employer <b>801 High Street Palo Alto CA 94031</b>		<b>801 High Street Palo Alto CA 94031</b>
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 \$ 0.00
2. Estimate monthly overtime		\$ 0.00 \$ 0.00
3. SUBTOTAL		\$ 0.00 \$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security		\$ 0.00 \$ 0.00
b. Insurance		\$ 0.00 \$ 0.00
c. Union dues		\$ 0.00 \$ 0.00
d. Other (Specify):		\$ 0.00 \$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS		\$ 0.00 \$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY		\$ 0.00 \$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)		\$ 0.00 \$ 0.00
8. Income from real property		\$ 0.00 \$ 0.00
9. Interest and dividends		\$ 0.00 \$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		\$ 0.00 \$ 0.00
11. Social security or government assistance (Specify): <b>social security</b>		\$ 1,299.00 \$ 0.00
12. Pension or retirement income		\$ 0.00 \$ 0.00
13. Other monthly income (Specify): <b>Management Fee draw from Antique Interiors</b>		\$ 500.00 \$ 0.00 \$ 5,000.00 \$ 5,000.00
14. SUBTOTAL OF LINES 7 THROUGH 13		\$ 6,799.00 \$ 5,000.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)		\$ 6,799.00 \$ 5,000.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)		<b>\$ 11,799.00</b>
(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:

**The listed draw is anticipated income from Antique Interiors West, Inc.**

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)Case No. \_\_\_\_\_  
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. 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 22 A 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) .....	\$ 8,292.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities: a. Electricity and heating fuel .....	\$ 0.00
b. Water and sewer .....	\$ 0.00
c. Telephone .....	\$ 0.00
d. Other <b>PG&amp;E</b> .....	\$ 700.00
Other <b>W&amp;G</b> .....	\$ 224.00
Line 2 Continuation Page Total (see continuation page for itemization)	\$ 266.00
3. Home maintenance (repairs and upkeep) .....	\$ 0.00
4. Food .....	\$ 800.00
5. Clothing .....	\$ 100.00
6. Laundry and dry cleaning .....	\$ 40.00
7. Medical and dental expenses .....	\$ 100.00
8. Transportation (not including car payments) .....	\$ 400.00
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 .....	\$ 117.00
b. Life .....	\$ 0.00
c. Health .....	\$ 0.00
d. Auto .....	\$ 150.00
e. Other .....	\$ 0.00
Other .....	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage)	
(Specify) <b>County Property Tax</b>	\$ 416.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto .....	\$ 364.00
b. Other: <b>Second loan on residence</b>	\$ 700.00
c. Other: .....	\$ 0.00
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) .....	\$ 3,148.00
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.)	\$ 15,817.00
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 16 of Schedule I	\$ 11,799.00
b. Average monthly expenses from Line 18 above	\$ 15,817.00
c. Monthly net income (a. minus b.)	\$ (4,018.00)

In re Williams, Thomas E. and Juliene A. Williams,  
Debtor(s)

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

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR  
(Continuation page)

2. (continuation) OTHER UTILITIES

land line.....	\$.....100.00
dsl.....	\$.....78.00
dish.....	\$.....88.00
Line 2 Continuation Page Total (seen as line item "2" on Schedule J)	\$.....266.00

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

In re: **Williams, Thomas E.**  
**and**  
**Juliene A. Williams**

Case No.

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**Year to date: \$36,000.00****Joint Draw from Antique Interiors West****Last Year:****Joint Draw from Antique Interiors West****Year before:****Joint Draw from Antique Interiors West**

#### 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**Year to date: \$15,600.00****Social Security - Thomas Williams****Last Year: \$15,600.00****Social Security - Thomas Williams**

## AMOUNT

## SOURCE

*Year before:\$15,600.00**Social Security - Thomas Willlliams**Year to date:\$6,900.00**Management Fee - Thomas Williams**Last Year:\$6,900.00**Management Fee - Thomas Williams**Year before:\$12,000.00**Management Fee - Thomas Williams***3. Payments to creditors**

None Complete a. or b., as appropriate, and c.



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

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None



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

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR DISPOSITION

*RV Cloud Company v.  
Williams & Antique  
Interiors West;  
108CV111104*

*breach of contract*

*Santa Clara County  
Superior Court*

*Judgment entered*

*James Black &  
Marion Avenue  
Properties v.  
Williams;  
TCV1547*

*Breach of Contract*

*Placer County  
Superior Court*

*Judgment entered*

*Covenant Care  
California v.*

*breach of contract*

*Santa Clara County  
Superior Court*

*judgment entered*

CAPTION OF SUIT  
AND CASE NUMBER

## NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

## STATUS OR DISPOSITION

**Williams;  
108CV122268**

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Name: Chase Home Finance Address:</b>	<b>foreclosure sale scheduled for 12/29/2010</b>	<b>Description: first lien of \$1,882,284.84 foreclosing on 12085 Hilltop Drive, Los Altos Hills, CA Property Valued at \$2,250,000.00.</b>

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: Craig V. Winslow and William F. McLaughlin Address: addresses for counsel to be filed as separate pleading xx xx xx, xx xx xx xx</i>	<i>Date of Payment: Payor: Williams, Thomas E.</i>	<i>\$20,000.00</i>

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

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**15. Prior address of debtor**

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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**17. Environmental Information**

None ☒ For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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**18. Nature, location and name of business**

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<i>Antique Interiors West, Inc.; corporaton owned 100% by debtors</i>	<i>ID:</i>	<i>801 High Street, Palo Alto, CA</i>	<i>sale of antiques and decorate plumbing fixtures</i>	<i>1980 to date of filing</i>

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<i>Name: Leila Nielsen Address: 833 Pleasant Valley Road, Diamond Springs, CA 95619</i>	<i>Dates: 1998 to date of filing</i>

None ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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None <input checked="" type="checkbox"/>	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
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## 20. Inventories

None <input checked="" type="checkbox"/>	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
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None <input checked="" type="checkbox"/>	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
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## 21. Current Partners, Officers, Directors and Shareholders

None <input checked="" type="checkbox"/>	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
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None <input checked="" type="checkbox"/>	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
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## 22. Former partners, officers, directors and shareholders

None <input checked="" type="checkbox"/>	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
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None <input checked="" type="checkbox"/>	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
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## 23. Withdrawals from a partnership or distribution by a corporation

None <input checked="" type="checkbox"/>	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
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## 24. Tax Consolidation Group.

None <input checked="" type="checkbox"/>	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
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**25. Pension Funds.**

None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/28/2010

Signature /s/ Williams, Thomas E.  
of Debtor

Date 12/28/2010

Signature /s/ Juliene A. Williams  
of Joint Debtor  
(if any)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

In re *Williams, Thomas E.*  
*and*  
*Juliene A. Williams*

Case No.  
Chapter *11*

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Craig V. Winslow*

## 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 . . . . .	\$	<i>20,000.00</i>
b) Prior to the filing of this statement, debtor(s) have paid . . . . .	\$	<i>20,000.00</i>
c) The unpaid balance due and payable is . . . . .	\$	<i>0.00</i>
3. \$ *1,039.00* 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 financial 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 earnings, wages and compensation for services performed, and  
*not applicable*
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  
*not applicable*
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
*not applicable*
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:  
*Fees are being to Craig V. Winslow and William F. McLaughlin*

Dated: *12/28/2010*

Respectfully submitted,

X/s/ *Craig V. Winslow*  
\_\_\_\_\_  
Attorney for Petitioner: *Craig V. Winslow*  
*Winslow/McLaughlin*  
*addresses for counsel to be*  
*filed as separate pleading*  
*xx xx xx xx xx xx xx*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re *Williams, Thomas E.*  
*and*  
*Juliene A. Williams*

Case No.  
Chapter 11

\_\_\_\_\_/ Debtor

Attorney for Debtor: *Craig V. Winslow*

**CERTIFICATION OF CREDITOR MATRIX**

I hereby certify that the attached matrix includes the names and addresses of all creditors listed  
on the debtor's schedules.

Dated: 12/28/2010

/s/ Craig V. Winslow

Debtor's Attorney

American Express  
PO Box 6618  
Omaha NE 68105

American Express  
Retail Services  
PO Box 15521  
Wilmington DE 19850

American Medical Response  
PO Box 3429  
Modesto CA 95353

Antique Interiors West  
801 High Street  
Palo Alto CA 94301

AT&T Universal Card  
PO Box 6500  
Sioux Falls SD 57117

James Azevedo  
PO Box 1651  
Palo Alto CA 94301

BAC Home Loans  
PO Box 5170  
Simi Valley CA 93062



Bank of America  
PO Box 15026  
Wilmington DE 19850-5026

Bank of America  
PO Box 15028  
Wilmington DE 19850-5028

John Black/Marion Ave Prop  
c/o Louis A Basile  
PO Box 5339  
Tahoe City CA 96145

Bureau of Medical Economics  
700 Empey Way  
San Jose CA 95128

California Reconveyance Co  
9200 Oakdale Ave  
Mail Stop N110612  
Chatsworth CA 91311

Capital Management Services  
726 Exchange Street #700  
Buffalo NY 14210

Capital Management Services  
726 Exchange Street Ste 700  
Buffalo NY 14210

Chase  
PO Box 15298  
Wilmington DE 19850-5298

Chase  
Cardmember Service  
PO Box 15548  
Wilmington DE 19886

Chase Home Finance  
P O Box 24696  
Columbus OH 43224

Jack Chevlen  
5902 Deerland Court  
San Jose CA 95124

Christiano Trust  
21120 Wardell Road  
Saratoga CA 95070

Citi Cards  
P O Box 142319  
Irving TX 75014-2319

Citi Platinum Select  
P O Box 6000  
The Lakes NV 89163-6000

Citibank  
US Service Center  
PO Box 760913  
San Antonio TX 78245-9013

Steve Cloud  
PO Box 6078  
Fresno CA 93703

Collection Bureau of America  
PO Box 5013  
Hayward CA 94540

CONTINENTAL CREDIT CTR  
22 N MILPAS ST STE C  
SANTA BARBARA CA 93103

Covenant Care  
c/o Robert Cutsinger  
5316 E Chapman Ave  
Orange CA 93869

Discover Financial  
P O Box 30943  
Salt Lake City UT 84130

ER Solutions  
PO Box 9004  
Renton WA 98057

Faicollect  
PO Box 7148  
Bellevue WA 98008

Financial Assistance Inc  
#10 148th Ave NE  
Bellevue WA 98007

FMS Inc  
PO Box 707601  
Tulsa OK 74170

Gemb/Mervyns  
PO Box 981400  
El Paso TX 79998

General Plumbing  
1530 San Luis Road  
Walnut Creek CA 94597

Harris & Zide  
1445 Huntington Drive Ste 300  
South Pasadena CA 91030

INVESTMENT RETRIEVERS  
4511 GOLDEN FOOTHILL PKW  
EL DORADO HILLS CA 95762

James Irvine  
c/o Laub & Laub  
10368 Donner Pass Road  
Truckee CA 96161

Bob Jacobson  
931 Stanley Street  
Los Altos CA 94024

Clare Kruse  
8354 Charbono Courtq  
San Jose CA 95135

LHR INC  
56 MAIN ST  
HAMBURG NY 14075

LTD Financial Services  
7322 Southwest Freeway #1600  
Houston TX 77074

LVNV FUNDING LLC  
PO BOX 740281  
HOUSTON TX 77274

Macys  
Bankruptcy Processing  
PO Box 8053  
Mason OH 45040

Macys Visa  
PO Box 8066  
Mason OH 45040

Marion Ave Properties  
PO Box 3435  
Olympic Village CA 96146

Menlo Medical Clinic  
PO Box 60000  
San Francisco CA 94160

Midland Credit Management  
PO Box 60578  
Los Angeles CA 90060

MRS Associates  
1930 Olney Ave  
Cherry Hill NJ 08003

NCO FIN/35  
PO BOX 41726  
PHILADELPHIA PA 19101

Nelnet Loan Services  
PO Box 53318  
Jacksonville FL 32201

Nelnet Loans  
6420 Southpoint Pkwy  
Jacksonville FL 32216

Nordstrom  
P O Box 6565  
Englewood CO 80155

Office Depot  
P O Box 689020  
Des Moines IA 50368

Palo Alto Medical Foundation  
795 El Camino Real  
Palo Alto CA 94301

PARAGON WAY INC  
2101 W BEN WHITE BLVD  
AUSTIN TX 78704

Petnagroup Financial  
PO Box 742209  
HOUSTON TX 77274

Placer County Tax Collector  
2976 Richardson Drive  
Auburn CA 95603

PNC Bank  
PO Box 3429  
Pittsburg PA 15230

PNC Bank  
4661 E Main St  
Columbus OH 43213

PNC Bank  
PO Box 856177  
Louisville KY 40285

Real Time Resolutions  
1750 Regal Row  
Dallas TX 75235

Stephen Richmond MD  
1200 University Drive Ste 101  
Menlo Park CA 94025

William Rolapp  
1531 Gilbert Lane  
Chico CA 95926

RV Cloud Company  
PO Box 5078  
Fresno CA 93703



SHC Reference Laboratory  
PO Box 60000  
San Francisco CA 94160

Sierra Boat Company  
PO Box 69  
Carmelien Bay CA 96140

Specialized Loan Servicing  
PO Box 636005  
Littleton CO 80163

Sprint PCS  
PO Box 54977  
Los Angeles CA 90054

Stanford Hospital & Clinics  
File 74431 PO Box 60000  
San Francisco CA 94160

Talbots  
175 Beal St  
Hingham MA 02043

Target  
P O Box 9475 MS 3A-R  
Minneapolis MN 55440

Target National Bank  
PO Box 59317  
Minneapolis MN 55459-0317

The Home Depot  
P O Box 653000  
Dallas TX 75265

United Collection Bureau  
5620 Southwyck Blvd Ste 206  
Toledo OH 43614

University Anesthesiologist  
c/o North Coast Collection  
3700 Montgomery Drive  
Santa Rosa CA 95405

US Bank  
PO Box 6352  
Fargo ND 58125

USAA Federal Savings Bank  
PO Box 47504  
San Antonio TX 78265

USAA Savings Bank  
PO Box 47504  
San Antonio TX 78265

USCB Incorporated  
PO Box 74929  
Los Angeles CA 90004

Valley Radiology  
285 South Drive #5  
Mountain View CA 94040

Wells Fargo Bank  
c/o Customer Management  
PO Box 95225  
Albuquerque NM 87199

Wells Fargo Bank  
PO Box 10347  
Des Moines IA 50306

Wells Fargo Fin Nat Bank  
800 Walnut St F4030-04C  
Des Moines IA 50309