

B 1 (Official Form 1) (1/08)

United States Bankruptcy Court Southern District of California		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Velazquez, Josephine P.		Name of Joint Debtor (Spouse) (Last, First, Middle): N/A
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Madonna Maria Guest Home		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6120		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): 1168 Calle Maria San Marcos, CA		Street Address of Joint Debtor (No. and Street, City, and State):
ZIP CODE 92069		ZIP CODE
County of Residence or of the Principal Place of Business: San Diego		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP CODE		ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):		
ZIP CODE		
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Boarding Facility <input type="checkbox"/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 Main Proceeding <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign <input type="checkbox"/> Chapter 13 Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000		Debtor: JOSEPHINE P. VELAZQUEZ Judge: LAURA TAYLOR Chapter: 11 Filed: May 15, 2009 Deputy: JIAN LI Receipt: 203973 Amount: \$1,038,000 REL OF ORDERED \$1 billion Clerk, U.S. Bankruptcy Court Southern District of California
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> More than \$500,000,001		4:45:54
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

B1 (Official Form 1) (12/07)

Page 2

Voluntary Petition (This page must be completed and filed in every case.)		Name of Debtor(s):	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: United States Bankruptcy Court SD		Case Number: 08-13391-LT13	Date Filed: 12/30/08
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A		Exhibit 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.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		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).	
		x <u>J. Lane</u> <u>5/15/2009</u> Signature of Attorney for Debtor(s) (Date)	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.)			
<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 or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<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):

Velazquez, Josephine P.

Signatures

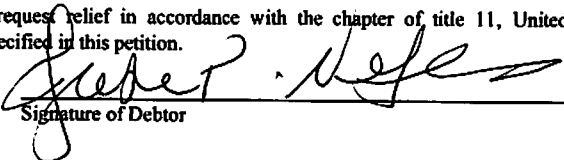
Signature(s) of Debtor(s) (Individual/Joint)

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  _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (if not represented by attorney)
5/15/2009

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.

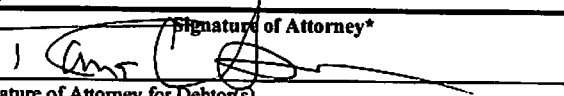
Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney*

X  _____
Signature of Attorney for Debtor(s)

Thomas C. Nelson
Printed Name of Attorney for Debtor(s)

Firm Name
550 West C Street, Suite 1850

Address **San Diego, CA 92101**

(619) 236-1245
Telephone Number

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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

Velasquez.txt

American Express
PO Box 0001
Los Angeles, Ca 90096

AWA Collections
Box 6605
Orange, CA 92613

Chase USA
PO Box 94014
Palantine, IL 60094-4014

Citi Cards
PO Box 6241
Sioux Falls, SD 57117

City of Oceanside
300 N Coast Highway
Oceanside, CA 92054

City of San Diego
1010 2nd Ave
San Diego, CA 92101

Countrywide Financial Corp
4500 Park Granada
Calabasas, CA 91302

El Norte Towing
520 N Quince street Ste 11
Escondido, CA 92025

ERS
PO Box 97029
Renton, WA 98073

Financial Credit Network, Inc.
1300 W Main Street
Visalia, CA 93291

GE Money Bank
PO Box 960061
Orlando, FL 32896-0061

Kimball, Tirey & St John
1202 Kettner Blvd 5th Floor
San Diego, CA 92101

LVNV Funding, LLC
Box 10584
Greenville, SC 29603

Rickenbacker Collections
7568 Monterey Street
Gilroy, CA 95020

Verizon Wireless
10734 International Drive
Rancho Cordova, CA 95670

Wells Fargo Card Services
PO Box 30086
Los Angeles, CA 90030-0086

B 4 (Official Form 4) (12/07)

UNITED STATES BANKRUPTCY COURT

Southern District of California

In re Velazquez, Josephine P.
Debtor

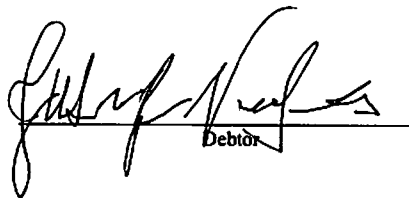
Case No. _____
Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address, including zip code</i> See Attached List	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>

Date: 5/15/2009


 Debtor

[Declaration as in Form 2]

1 THOMAS C. NELSON (CSB #82506)
 2 550 West C Street, Ste. 1850
 3 San Diego, CA 92101
 4 (619) 236-1245 phone
 (619) 236-0230 fax
 tom@tcnlaw.com

5 Attorney for Debtor in Possession

6
 7
 8 **UNITED STATES BANKRUPTCY COURT**
 9 **SOUTHERN DISTRICT OF CALIFORNIA**

10 In Re

11 Velazquez, Josephine P.

12 Debtor in Possession.

Case No.

Chapter 11 Proceeding

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

16	1	2	3	4	5
17	Name of creditor and complete mailing, address including Zip code	Name, telephone number and complete mailing address, of employee, agent or department of Creditor familiar with claim who can be contacted	Nature of claim (trade debt, bank loan, government contract, etc)	Contingent, unliquidated or disputed	Amount of Claim
20	Rickenbacker Coll. 7568 Monterey St. Gilroy, CA 95020	Rickenbacker Coll. 7568 Monterey St. Gilroy, CA 95020	Judgment	No.	\$ 2,797.00
22	AWA Collections Box 6605 Orange, CA 92613	AWA Collections Box 6605 Orange, CA 92613	Judgment	No.	1,183.00

24 ///

25 ///

1	1	2	3	4	5
2	Name of creditor and complete mailing, address including Zip code	Name, telephone number and complete mailing address, of employee, agent or department of Creditor familiar with claim who can be contacted	Nature of claim (trade debt, bank loan, government contract, etc)	Contingent, unliquidated or disputed	Amount of Claim
5	Countrywide Financial 4500 Park Ave. Calabasas, CA 91302	Countrywide Financial 4500 Park Ave. Calabasas, CA 91302	Loan	No	\$ 876.00
7	El Norte Towing 520 N. Quince, #11 Escondido, CA 92025	El Norte Towing 520 N. Quince, #11 Escondido, CA 92025	Services	No.	
9	ERS PO Box 97029 Renton, WA 98073	ERS PO Box 97029 Renton, WA 98073	Trade Debt	No.	533.00
10	Wells Fargo Card Svc PO Box 30086 Los Angeles, CA 90030	Wells Fargo Card Svc PO Box 30086 Los Angeles, CA 90030	Credit Card	No.	384.00
12	GE Money Bank PO Box 960061 Orlando, FL 32896-0061	GE Money Bank PO Box 960061 Orlando, FL 32896-0061	Credit Card	No.	282.00
14	City of San Diego 1010 2 nd Ave. San Diego, CA 92101	City of San Diego 1010 2 nd Ave. San Diego, CA 92101		No.	97.00
15	Sears Card Services PO Box 6924 The Lakes, NV 88901	Sears Card Services PO Box 6924 The Lakes, NV 88901	Credit Card	No.	1,533.00
17	Capital One PO Box 60024 City of Industry, CA 91716	Capital One PO Box 60024 City of Industry, CA 91716	Credit Card	No.	451.00
19	American Express Box 0001 Los Angeles, CA 90096	American Express Box 0001 Los Angeles, CA 90096	Credit Card	No.	16.00
20	Chase USA PO Box 94014 Palantine, IL 60094-4014	Chase USA PO Box 94014 Palantine, IL 60094-4014	Credit Card	No.	21,068.00
22	Citi Cards PO Box 6241 Sioux Falls, SD 57117	Citi Cards PO Box 9241 Sioux Falls, SD 57117	Credit Card	No.	16,211.00
23	Kimball, Tirey & St. John 1202 Kettner Blvd., 5 th Fl San Diego, CA 92101	Kimball, Tirey & St. John 1202 Kettner Blvd., 5 th Fl San Diego, CA 92101	Services	No.	6,340.00
25	Verizon Wireless 10734 International Dr. Rancho Cordova, CA 95670	Verizon Wireless 10734 International Dr. Rancho Cordova, CA 95670	Telephone Service	No	3,146.00

1	1.	2	3	4	5
2	Name of creditor	Name, telephone number	Nature of claim (trade	Contingent,	Amount of Claim
3	and complete mailing,	and complete mailing	debt, bank loan, government	unliquidated or	
4	address including	address,of employee,	contract, etc)	disputed	
5	Zip code	agent or department of			
6		Creditor familiar with claim			
7		who can be contacted			
5	LVNV Funding, LLC Box 10584 Greenville, SC 29603	LVNV Funding, LLC Box 10584 Greenville, SC 29603	Trade Debt	No.	\$ 90.00
6					
7	City of Oceanside 300 N. Coast Hwy Oceanside, CA 92054	City of Oceanside 300 N. Coast Hwy Oceanside, CA 92054		No.	78.00
8	Financial Credit Network	Financial Credit Network	Telephone	No.	74.00
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B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Southern District of California

In re Velazquez, Josephine P.
Debtor

Case No. _____
(if known)

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 15 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 five 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.);

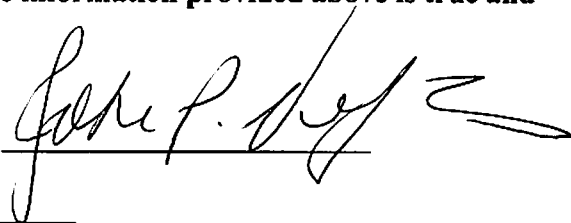
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

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: _____



Date: 05/14/2009