B1 (Official Fo	orm 1)(1/0									-		
			United Sout	States hern D	Banki istrict of	ruptcy f Califo	Court rnia				Vo	luntary Petition
Name of Debt Landa, Gr			er Last, First	, Middle):					ebtor (Spouse nela Suzan		, Middle):	
All Other Nam (include marrie				8 years					used by the J maiden, and			8 years
Last four digits (if more than one <b>xxx-xx-56</b>	e, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	(if mo	our digits or than one, s	state all)	Individual-	Faxpayer l	.D. (ITIN) No./Complete EIN
Street Address 1758 Victo San Marco	of Debto	*	Street, City,	and State)	_	ZIP Code	Street 17 Sa		f Joint Debtor	(No. and Str	reet, City,	ZIP Code
County of Res		of the Princ	cipal Place o	f Busines		92069		y of Reside n Diego	ence or of the	Principal Pla	ace of Bus	<b>92069</b> iness:
Mailing Addre PO Box 22 San Marce	259	tor (if diffe	rent from str	eet addres	ss):	ZIP Code	PC Sa	ng Address D Box 225 n Marco		or (if differe	nt from str	reet address):  ZIP Code
Location of Pr. (if different fro				r		92079						92079
■ Individual  See Exhibit  □ Corporatio  □ Partnership □ Other (If de	(Check of Check of Ch	Joint Debto ge 2 of this es LLC and	form. LLP) bove entities,	Sing in 1 Rail Stoo	(Checklith Care Bugle Asset Ro 1 U.S.C. § road ckbroker nmodity Broaring Bank	eal Estate as 101 (51B)		☐ Chapt☐	the I ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 a Foreign hapter 15 a Foreign e of Debts	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
		c type or can	, <i>ce.e,</i>	und		of the Unite	e) ganization ed States	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	onsumer debts, 101(8) as dual primarily	for	☐ Debts are primarily business debts.
is unable to  Filing Fee	to be paid ed applica o pay fee o waiver re	hed I in installmation for the except in inquested (ap	e court's cons stallments. I	able to inc sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals o	hat the deb cial Form 3A only). Must	Check	Debtor is  if: Debtor's a to insider all applica A plan is Acceptance	a small busin not a small be aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto acontingent l are less than ith this petiti n were solici	s defined i or as defin iquidated 1 \$2,190,0 on. ted prepet	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00. ition from one or more S.C. § 1126(b).
Statistical/Add  ■ Debtor esti  □ Debtor esti there will b	imates tha	t funds will t, after any	l be available	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
1-	nber of Ci 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
\$0 to	ets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
\$0 to	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Landa, Gregory Scott Landa, Pamela Suzanne (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where 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: - None -District: Relationship: Judge: Exhibit B Exhibit A (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 (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/  $\mathsf{MARJAN}$   $\mathsf{MORTAZAVI}$ **September 21, 2009** Signature of Attorney for Debtor(s) (Date) **MARJAN MORTAZAVI #189701** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08)

# **Voluntary Petition**

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

# 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/ Gregory Scott Landa

Signature of Debtor Gregory Scott Landa

#### X /s/ Pamela Suzanne Landa

Signature of Joint Debtor Pamela Suzanne Landa

Telephone Number (If not represented by attorney)

#### **September 21, 2009**

Date

#### Signature of Attorney\*

#### X /s/ MARJAN MORTAZAVI

Signature of Attorney for Debtor(s)

#### MARJAN MORTAZAVI #189701

Printed Name of Attorney for Debtor(s)

#### Mortazavi & Associates

Firm Name

501 West Broadway Suite 510 San Diego, CA 92101

Address

#### Email: attorneymarj@aol.com

619-233-4415 Fax: 619-233-4428

Telephone Number

#### **September 21, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Landa, Gregory Scott Landa, Pamela Suzanne

#### Signatures

#### 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.

<b>T</b> 7
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Signature of Foreign Representative

Printed Name of Foreign Representative

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 bankrutpcy 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.)

v			
		. 1	•
	٦	ĸ	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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

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

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

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court** Southern District of California

Gregory Scott Landa Pamela Suzanne Landa		Case No.	
	Debtor(s)	Chapter	11
	<b>0</b> ,	Pamela Suzanne Landa	Pamela Suzanne Landa Case No.

# 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.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
□ 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/ Gregory Scott Landa
Gregory Scott Landa
Date: September 21, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court** Southern District of California

In re	Gregory Scott Landa Pamela Suzanne Landa		Case No.	
		Debtor(s)	Chapter	11
			-	•

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

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

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

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 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.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
□ 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/ Pamela Suzanne Landa
Pamela Suzanne Landa
Date: September 21, 2009

**B4** (Official Form 4) (12/07)

# **United States Bankruptcy Court** Southern District of California

	Gregory Scott Landa			
In re	Pamela Suzanne Landa		Case No.	
		Debtor(s)	Chapter	11

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

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

(1)	(2)	(3)	(4)	(5)
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]
Advanta Bank Corp Po Box 844 Spring House, PA 19477	Advanta Bank Corp Po Box 844 Spring House, PA 19477	Consumer Debt		16,502.00
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	Credit Card		36,809.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	Bac Home Loans Servici 450 American St Simi Valley, CA 93065	1758 Victoria Way, San Marcos CA, 92069 (Purchased 05/2003 @ 825,000)		259,932.00 (832,500.00 secured) (1,088,673.00 senior lien)
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850	Line of Credit		42,612.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850	Line of Credit		25,940.00
Bank Of America Po Box 17054 Wilmington, DE 19850	Bank Of America Po Box 17054 Wilmington, DE 19850	Credit Card		20,598.00
Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017	Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017	Automobile Deficiency		20,502.00
Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017	Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017	2009 Mini Cooper (3,000 miles) Location: 1758 Victoria Way, San Marcos CA		25,001.00 (21,420.00 secured)
Cit Bank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753	Cit Bank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753	ChargeAccount		222.00
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	Credit Card		22,893.00

B4 (Office	cial Form 4) (12/07) - Cont.		
	Gregory Scott Landa		
In re	Pamela Suzanne Landa	Case No.	
	Debtor(s)		

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
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]
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Credit Card		13,581.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Credit Card		9,715.00
Internal Revenue Service Special Procedures Bankruptcy 880 Front St., Rm 3269 San Diego, CA 92101-8869	Internal Revenue Service Special Procedures Bankruptcy 880 Front St., Rm 3269 San Diego, CA 92101-8869	Taxes (est)		9,000.00
Internal Revenue Service Special Procedures Bankruptcy 880 Front St., Rm 3269 San Diego, CA 92101-8869	Internal Revenue Service Special Procedures Bankruptcy 880 Front St., Rm 3269 San Diego, CA 92101-8869	Taxes		7,540.00
Internal Revenue Service Special Procedures Bankruptcy 880 Front St., Rm 3269 San Diego, CA 92101-8869	Internal Revenue Service Special Procedures Bankruptcy 880 Front St., Rm 3269 San Diego, CA 92101-8869	Taxes		5,187.00
Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081	Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081	1758 Victoria Way, San Marcos CA, 92069 (Purchased 05/2003 @ 825,000)		1,088,673.00 (832,500.00 secured)
Us Bank Po Box 5227 Cincinnati, OH 45201	Us Bank Po Box 5227 Cincinnati, OH 45201	2008 Volvo V50 (10,000 miles) Location: 1758 Victoria Way, San Marcos CA		24,360.00 (23,535.00 secured)
Wachdfs Po Box 3117 Winston Salem, NC 27102	Wachdfs Po Box 3117 Winston Salem, NC 27102	1993 Luhrs 380		141,850.00
Wells Fargo Bank Po Box 5445 Portland, OR 97228	Wells Fargo Bank Po Box 5445 Portland, OR 97228	Credit Card		22,761.00
Wells Fargo Bank Nv Na Po Box 94435 Albuquerque, NM 87199	Wells Fargo Bank Nv Na Po Box 94435 Albuquerque, NM 87199	Line of Credit		74,548.00

B4 (Offi	cial Form 4) (12/07) - Cont.	
	Gregory Scott Landa	
In re	Pamela Suzanne Landa	Case No
	Debtor(s)	

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

We, Gregory Scott Landa and Pamela Suzanne Landa, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	September 21, 2009	Signature	/s/ Gregory Scott Landa	
			Gregory Scott Landa	
			Debtor	
Date	September 21, 2009	Signature	/s/ Pamela Suzanne Landa	
		_	Pamela Suzanne Landa	
			Ioint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court** Southern District of California

In re	Gregory Scott Landa,		Case No		
	Pamela Suzanne Landa				
_		Debtors	Chapter	11	_

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	832,500.00		
B - Personal Property	Yes	4	231,570.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,409,826.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		21,727.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		448,643.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			11,934.62
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,910.00
Total Number of Sheets of ALL Schedu	ıles	18			
	To	otal Assets	1,064,070.00		
			Total Liabilities	1,880,196.00	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court** Southern District of California

In re	Gregory Scott Landa,		Case No.	
	Pamela Suzanne Landa			
_		Debtors	Chapter	11

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	21,727.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	21,727.00

#### State the following:

Average Income (from Schedule I, Line 16)	11,934.62
Average Expenses (from Schedule J, Line 18)	10,910.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	18,900.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		520,511.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	21,727.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		448,643.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		969,154.00

B6A (Official Form 6A) (12/07)

In re	<b>Gregory Scott Landa</b> ,
	Pamela Suzanne I anda

Debtors

# **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 "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.

			Community	Deducting any Secured Claim or Exemption	
Descr	ription and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without	Amount of Secured Claim

Sub-Total > 832,500.00 (Total of this page)

832,500.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Gregory Scott Landa,		
	Pamela Suzanne Landa		

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.		Checking, Wells Fargo	С	5,000.00
	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.	Checking, Chase	С	5,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods Location: 1758 Victoria Way, San Marcos CA	С	4,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing Location: 1758 Victoria Way, San Marcos CA	С	800.00
7.	Furs and jewelry.	Jewelry Location: 1758 Victoria Way, San Marcos CA	С	1,200.00
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.	Insurance Policies Term Life - No Cash Value	С	0.00
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tota (Total of this page)	al > 16,000.00

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

B6B (Official Form 6B) (12/07) - Cont.

In re	Gregory Scott Landa,
	Pamela Suzanne Landa

## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Mass	s Mutual - Retirement	С	132,720.00
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.		ela Scott Photography dba - No Stock or Value	С	0.00
	Actinize.		ertrip Rentals LLC Interest)	С	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	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.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 132,720.00 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Gregory Scott Landa,
	Pamela Suzanne I anda

## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22. Patents, copyrights, and other intellectual property. Give particulars.	x		
23. Licenses, franchises, and other general intangibles. Give particulars.	x		
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x		
25. Automobiles, trucks, trailers, and other vehicles and accessories.	2006 Hummer H-3 (45,000 miles) Location: 1758 Victoria Way, San Marcos CA LEASE - To Be Surrendered	С	17,905.00
	2006 Subaru Outback (40,000 miles) Location: 1758 Victoria Way, San Marcos CA LEASE - To Be Surrendered	С	14,415.00
	1994 Ford F-150 (180,000 miles) Location: 1758 Victoria Way, San Marcos CA	С	2,325.00
	2008 Volvo V50 (10,000 miles) Location: 1758 Victoria Way, San Marcos CA	С	23,535.00
	2009 Mini Cooper (3,000 miles) Location: 1758 Victoria Way, San Marcos CA	С	21,420.00
26. Boats, motors, and accessories.	x		
27. Aircraft and accessories.	x		
28. Office equipment, furnishings, and supplies.	Office Equipment for W's Photography Business Location: 1758 Victoria Way, San Marcos CA	С	750.00
29. Machinery, fixtures, equipment, and supplies used in business.	Equipment for W's Photogarphy Business Location: 1758 Victoria Way, San Marcos CA	С	2,000.00

Sub-Total > (Total of this page)

82,350.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Gregory Scott Landa,
	Pamela Suzanne Landa

Case No.

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	Film, Print, etc., for W's Photography Business Location: 1758 Victoria Way, San Marcos CA	С	500.00
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		

500.00 Sub-Total > (Total of this page) Total >

231,570.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re Gregory Scott Landa,
Pamela Suzanne Landa

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Checking, Wells Fargo	Certificates of Deposit C.C.P. § 703.140(b)(5)	5,000.00	5,000.00
Checking, Chase	C.C.P. § 703.140(b)(5)	5,000.00	5,000.00
<u>Household Goods and Furnishings</u> Household Goods Location: 1758 Victoria Way, San Marcos CA	C.C.P. § 703.140(b)(3)	4,000.00	4,000.00
<u>Wearing Apparel</u> Clothing Location: 1758 Victoria Way, San Marcos CA	C.C.P. § 703.140(b)(3)	800.00	800.00
<u>Furs and Jewelry</u> Jewelry Location: 1758 Victoria Way, San Marcos CA	C.C.P. § 703.140(b)(4)	1,200.00	1,200.00
Interests in IRA, ERISA, Keogh, or Other Pension of Mass Mutual - Retirement	or Profit Sharing Plans C.C.P. § 703.140(b)(10)(E)	132,720.00	132,720.00
Automobiles, Trucks, Trailers, and Other Vehicles 1994 Ford F-150 (180,000 miles) Location: 1758 Victoria Way, San Marcos CA	C.C.P. § 703.140(b)(2)	2,325.00	2,325.00
Office Equipment, Furnishings and Supplies Office Equipment for W's Photography Business Location: 1758 Victoria Way, San Marcos CA	C.C.P. § 703.140(b)(5)	750.00	750.00
Machinery, Fixtures, Equipment and Supplies Used Equipment for W's Photogarphy Business Location: 1758 Victoria Way, San Marcos CA	d in Business C.C.P. § 703.140(b)(6)	2,000.00	2,000.00
Inventory Film, Print, etc., for W's Photography Business Location: 1758 Victoria Way, San Marcos CA	C.C.P. § 703.140(b)(5)	500.00	500.00

Total: 154,295.00 154,295.00

B6D (Official Form 6D) (12/07)

In re	Gregory Scott Landa,
	Pamela Suzanne Landa

Case No.	

Debtors

# 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.

other security interests.

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

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.)	C O D E B T O R	J H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	Z Q C	D I SP UT E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 157377791			Opened 12/13/06 Last Active 7/01/09	Ť	A T E D	Ī		
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		С	Second Mortgage 1758 Victoria Way, San Marcos CA, 92069 (Purchased 05/2003 @ 825,000)					
	┸	┖	Value \$ 832,500.00		Ш		259,932.00	259,932.00
Account No. 1000884583  Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017		н	Opened 7/18/09 Last Active 8/01/09  Purchase Money Security  2009 Mini Cooper (3,000 miles) Location: 1758 Victoria Way, San Marcos CA  Value \$ 21,420,00				05.004.00	2.504.00
Account No. <b>10144700</b>	+	+	Value \$ 21,420.00 Opened 10/25/06 Last Active 7/01/09		$\vdash$	$\dashv$	25,001.00	3,581.00
Chase 900 Stewart Ave FI 3 Garden City, NY 11530		w	2006 Subaru Outback (40,000 miles) Location: 1758 Victoria Way, San Marcos CA LEASE - To Be Surrendered					
			Value \$ 14,415.00				9,051.00	0.00
Account No. 061909227733  Gmac Po Box 12699 Glendale, AZ 85318		н	Opened 6/07/06 Last Active 8/01/09 2006 Hummer H-3 (45,000 miles) Location: 1758 Victoria Way, San Marcos CA LEASE - To Be Surrendered					
			Value \$ 17,905.00				2,809.00	0.00
continuation sheets attached	_		S (Total of tl		otal page	- 1	296,793.00	263,513.00

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Gregory Scott Landa, Pamela Suzanne Landa		Case No.	
-		Debtors		

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	) M H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN			D I S P U T E D	DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
Account No. 100734201	T	$\top$	Opened 12/13/06 Last Active 6/13/09	٦Ϋ	T	١.		
Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081		С	First Mortgage  1758 Victoria Way, San Marcos CA, 92069 (Purchased 05/2003 @ 825,000)		E			
				4				
	╀	+	Value \$ 832,500.00	+	+	+	1,088,673.00	256,173.00
Account No. 512307716  Us Bank Po Box 5227 Cincinnati, OH 45201		н	Opened 7/25/09 Last Active 7/01/09  Purchase Money Security  2008 Volvo V50 (10,000 miles)  Location: 1758 Victoria Way, San Marcos CA	s				
			Value \$ 23,535.00	1			24,360.00	825.00
Account No.			Value \$	_				
Account No.			Value \$					
Sheet 1 of 1 continuation sheets atta		ed to	,		otot		1,113,033.00	256,998.00
Schedule of Creditors Holding Secured Claims	S		(Total of	this	pa	ge)	1,112,000	
			(Report on Summary of So		Tot dul		1,409,826.00	520,511.00

B6E (Official Form 6E) (12/07)

In re **Gregory Scott Landa,** Pamela Suzanne Landa

Debtors

#### 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

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.

"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 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 \$10,950\* 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 \$5,400\* 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 \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

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

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re	Gregory Scott Landa,
	Pamela Suzanne Landa

Case No.		

**Debtors** 

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NLIQUIDATED ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2007 Account No. 5651 Taxes Internal Revenue Service 0.00 **Special Procedures Bankruptcy** 880 Front St., Rm 3269 C San Diego, CA 92101-8869 7,540.00 7,540.00 Account No. 5651 2006 Taxes Internal Revenue Service 0.00 **Special Procedures Bankruptcy** 880 Front St., Rm 3269 C San Diego, CA 92101-8869 5,187.00 5,187.00 Account No. 5651 2008 Taxes (est) **Internal Revenue Service** 0.00 **Special Procedures Bankruptcy** 880 Front St., Rm 3269 C San Diego, CA 92101-8869 9,000.00 9,000.00 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 21,727.00 Schedule of Creditors Holding Unsecured Priority Claims 21,727.00 Total 0.00

(Report on Summary of Schedules)

21,727.00

21,727.00

B6F (Official Form 6F) (12/07)

In re	Gregory Scott Landa, Pamela Suzanne Landa		Case No.	
_		Debtors	-,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			· · · · · · · · · · · · · · · · · · ·				
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	CONSIDERATION FOR CLAIM. IF CLAIM	ONTINGEN	Q U I	SPUTED	AMOUNT OF CLAIM
Account No. 5584189705992430			Opened 9/12/05 Last Active 7/13/09 Consumer Debt	T N	A T E D	Ď	
Advanta Bank Corp Po Box 844 Spring House, PA 19477		٧					16,502.00
Account No3499907543310743	$\dagger$	t	Opened 1/26/69 Last Active 8/01/09	+		H	
Amex Po Box 297871 Fort Lauderdale, FL 33329		C	Credit Card				36,809.00
Account No046445366010396412	╁	+	Opened 10/01/98 Last Active 11/01/04	+	H	$\vdash$	30,003.00
Amex P.O. Box 297871 Fort Lauderdale, FL 33329-7871		C	AttorneyFees				
				$\perp$		L	110.00
Account No. 05  Bank Of America Po Box 17054 Wilmington, DE 19850		Н	Opened 4/04/06 Last Active 8/01/09 Line of Credit				42,612.00
continuation sheets attached		•	(Total of	Subt			96,033.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Gregory Scott Landa,	Case No.
	Pamela Suzanne Landa	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	Č	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	LIQUID	ıυ	AMOUNT OF CLAIN
Account No. 8018			Opened 7/09/98 Last Active 8/01/09	٦т	A T E D		
Bank Of America Po Box 17054 Wilmington, DE 19850		н	Line of Credit		D		25,940.00
Account No. 45	l	<u> </u>	Opened 6/22/07 Last Active 7/11/09	+	<u> </u>	-	20,040.00
Bank Of America Po Box 17054 Wilmington, DE 19850		н	Credit Card				20,598.00
Account No. 1000252721	1		Opened 1/08/04 Last Active 10/01/06	+		+	
Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017		н	Automobile Deficiency				20,502.00
Account No. <b>79450129051178906</b>	┞		Opened 10/20/06 Last Active 11/01/08	-	<u> </u>	+	20,302.00
Cit Bank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753		w	ChargeAccount				222.00
Account No. <b>542418079424</b>	╁	$\vdash$	Opened 2/01/99 Last Active 6/29/09	+	+	-	
Citi Po Box 6241 Sioux Falls, SD 57117		н	Credit Card				22,893.00
Sheet no. 1 of 2 sheets attached to Schedule of	_	_		Sub	tota	al	00.455.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	90,155.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Gregory Scott Landa,	Case No.
	Pamela Suzanne Landa	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.0		1 1 1 1 2 2	1.	, ,			
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	-	5	N	וט	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A A B	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- O O O O O O O O O O O O O O O O O O O	í	UNLLQULDA	S P U T E D	AMOUNT OF CLAIM
Account No. <b>601100079004</b>			Opened 4/11/89 Last Active 7/19/09	☐ 1	-	D A T E D	t	
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		С	Credit Card			D		13,581.00
Account No. <b>601100175711</b>			Opened 4/29/08 Last Active 7/12/09	$\dagger$	T	1	T	
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		w	Credit Card					
					1			9,715.00
Account No. 105000003388225			Opened 3/17/06 Last Active 7/01/09 1993 Luhrs 380		1		1	
Wachdfs Po Box 3117 Winston Salem, NC 27102		С	1993 Luiii S 300					
								141,850.00
Account No. 446542017291	T		Opened 3/14/07 Last Active 8/17/09		1	+	1	
Wells Fargo Bank Po Box 5445 Portland, OR 97228		С	Credit Card					
					1			22,761.00
Account No. 66266252370170001			Opened 10/11/05 Last Active 8/01/09 Line of Credit					
Wells Fargo Bank Nv Na Po Box 94435 Albuquerque, NM 87199		С	Line of orealt					
								74,548.00
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sul this			()	262,455.00
			(Report on Summary of			otal iles	- 1	448,643.00

B6G (Official Form 6G) (12/07)

T	
In	re

Gregory Scott Landa, Pamela Suzanne Landa

Case No.

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

In re	Gregory Scott Landa,
	Pamela Suzanne I and

Case No.

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 09-14144-PB11 Filed 09/21/09 Doc 1 Pg. 28 of 48

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

T.,	Gregory Scott Landa Pamela Suzanne Landa		C N-	
In re	Parriela Suzaririe Lariua		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (	OF DEBTOR A	ND SF	OUSE		
Married	RELATIONSHIP(S): Son	AG	E(S):			
Employment:	DEBTOR			SPOUSE		
Occupation	VP of Business Development	Photograp	her			
Name of Employer	Live Power - NEP			Scott Photograp	hy	
How long employed	1 Year	4 Years				
Address of Employer	2 Beta Drive Pittsburgh, PA 15238	1758 Victor San Marc				
INCOME: (Estimate of avera	age or projected monthly income at time case filed)			DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)		\$	15,384.62	\$	0.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL		[	\$_	15,384.62	\$	0.00
4. LESS PAYROLL DEDUC	CTIONS	-				
<ol> <li>Payroll taxes and soci</li> </ol>	ial security		\$	5,300.00	\$	0.00
b. Insurance			\$ _	190.00	\$	0.00
c. Union dues			\$ _	0.00	\$	0.00
d. Other (Specify):			\$ <u> </u>	0.00	\$	0.00
			\$ <u> </u>	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	[	\$_	5,490.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	9,894.62	\$	0.00
7. Regular income from opera	ation of business or profession or farm (Attach detailed state	ement)	\$	0.00	\$	2,040.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above		or that of	\$	0.00	\$	0.00
11. Social security or government (Specify):	ment assistance		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement inco	ome		\$	0.00	\$	0.00
13. Other monthly income (Specify):			\$	0.00	\$	0.00
(Speenly).			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13		\$_	0.00	\$	2,040.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)		\$_	9,894.62	\$	2,040.00
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)		\$	11,934	.62

(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:

H's employer has anticipated ceasing bonuses and is contemplating deducting a draw H had taken towards this year's bonus.

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

In re	Gregory Scott Landa Pamela Suzanne Landa		Case No.	
		Debtor(s)		

# ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,450.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	250.00
c. Telephone	\$	120.00
d. Other See Detailed Expense Attachment	\$	290.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	850.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	\$	120.00
8. Transportation (not including car payments)	\$	850.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	100.00
b. Life	\$	100.00
c. Health	\$	0.00
d. Auto	\$	200.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
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)	\$	1,800.00
17. Other Child's Tuition Expense	\$	2,100.00
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.)	\$	10,910.00
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	Ф	44 004 00
a. Average monthly income from Line 15 of Schedule I	\$	11,934.62
b. Average monthly expenses from Line 18 above	\$	10,910.00
c. Monthly net income (a. minus b.)	\$	1,024.62

# Case 09-14144-PB11 Filed 09/21/09 Doc 1 Pg. 30 of 48

B6J (Official Form 6J) (12/07)
Gregory Scott Landa

	Gregory Scott Landa			
In re	Pamela Suzanne Landa		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

# **Other Utility Expenditures:**

Rubbish	 50.00
Cell Phones x2	\$ 180.00
Cable / Internet	\$ 60.00
Total Other Utility Expenditures	\$ 290.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court** Southern District of California

In re	Gregory Scott Landa Pamela Suzanne Landa		Case No.	
		Debtor(s)	Chapter	11

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

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

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of		
Date	September 21, 2009	Signature	/s/ Gregory Scott Landa Gregory Scott Landa Debtor
Date	September 21, 2009	Signature	/s/ Pamela Suzanne Landa Pamela Suzanne Landa Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Southern District of California

	Gregory Scott Landa			
In re	Pamela Suzanne Landa		Case No.	
		Debtor(s)	Chapter	11

#### 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; 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 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 also may 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 corporate 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 \$180,000.00	SOURCE 2009 YTD: Husband Employment Income
\$200,000.00	2008: Husband Employment Income
\$200,000.00	2007: Husband Employment Income
\$10,000.00	2009 YTD: Wife Self - Pamela Scott Photography
\$20,000.00	2008: Wife Self - Pamela Scott Photography
\$20,000.00	2007: Wife Self - Pamela Scott Photography

#### 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, or 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** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

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 (\*) 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.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

2

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 the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. 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 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.)

> DATES OF PAYMENTS/ TRANSFERS

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT PAID

AMOUNT STILL OWING

DATE OF PAYMENT

#### 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

STATUS OR

AND LOCATION

DISPOSITION

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.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 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 Wachdfs PO Box 3117 Winston Salem, NC 27102 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 09/2009

DESCRIPTION AND VALUE OF PROPERTY 1993 Luhrs 380 Boat (Worth 100K, Owed 140K). 3

#### 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.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

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.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

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.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Mortazavi & Associates 501 West Broadway Suite 510 San Diego, CA 92101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 08/2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$5.000.00

#### 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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

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.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 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.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 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.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 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.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

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

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

#### 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.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 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.

NAME

#### 17. Environmental Information.

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 a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

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:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

#### 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.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

Pamela Scott 8296 Photography

**ADDRESS** 1758 Victoria Way

San Marcos, CA 92069

Powertrip Rentals LLC

NATURE OF BUSINESS Photography

(10% Interest)

2006-Current

**BEGINNING AND** 

**ENDING DATES** 

2005 - Current

6

**Equipment Rentals** 

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. None

NAME

NAME **ADDRESS** 

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

None b. List all firms or individuals who within the **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.

NAME

DATES SERVICES RENDERED

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.

NAME **ADDRESS** 

**ADDRESS** 

None 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.

NAME AND ADDRESS DATE ISSUED 20. Inventories

None

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.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the de

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None 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.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None 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.

NAME ADDRESS DATE OF WITHDRAWAL

None 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.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None 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.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OR DESCRIPTION AND
RELATIONSHIP TO DEBTOR
OF WITHDRAWAL
VALUE OF PROPERTY

24. Tax Consolidation Group.

None 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.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

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

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	September 21, 2009	Signature	/s/ Gregory Scott Landa Gregory Scott Landa Debtor
Date	September 21, 2009	Signature	/s/ Pamela Suzanne Landa Pamela Suzanne Landa Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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## **United States Bankruptcy Court** Southern District of California

_		Gregory Scott Landa				
In	re	Pamela Suzanne Landa	Debtor(s)	Case No. Chapter	11	
				•		
		DISCLOSURE OF COMP	ENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)	
1.	cor	rsuant to 11 U.S.C. § 329(a) and Bankruptcy in pensation paid to me within one year before the rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	y, or agreed to be pa	id to me, for services ren	
		For legal services, I have agreed to accept		\$	5,000.00	
		Prior to the filing of this statement I have received	ed	\$	5,000.00	
		Balance Due		\$	0.00	
2.	The	e source of the compensation paid to me was:				
		■ Debtor □ Other (specify):				
3.	The	e source of compensation to be paid to me is:				
		■ Debtor □ Other (specify):				
4.		I have not agreed to share the above-disclosed con	mpensation with any other person	unless they are men	bers and associates of my	/ law firm.
		I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the				firm. A
5.	In	return for the above-disclosed fee, I have agreed to	render legal service for all aspect	s of the bankruptcy	case, including:	
	b. c.	Analysis of the debtor's financial situation, and rer Preparation and filing of any petition, schedules, s Representation of the debtor at the meeting of cred [Other provisions as needed] Negotiations with secured creditors to re agreements and applications as needed of liens on household goods.	statement of affairs and plan which ditors and confirmation hearing, and educe to market value; exempti	n may be required; and any adjourned her on planning; prepa	arings thereof;	firmation
6.	Ву	agreement with the debtor(s), the above-disclosed Representation of the debtors in any dis other adversary proceeding.			ief from stay actions or	any
			CERTIFICATION			
thi		ertify that the foregoing is a complete statement of kruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the debto	or(s) in
Da	ted:	September 21, 2009	/s/ MARJAN MOR	TAZAVI		
			MARJAN MORTA			
			Mortazavi & Assoc 501 West Broadw			
			Suite 510	,		
			San Diego, CA 92			
			619-233-4415 Fa attorneymarj@aol			
			anomoyman waoi			

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF CALIFORNIA

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

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

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

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

#### 1. Services Available from Credit Counseling Agencies

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

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

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

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

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

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

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice	required by § 342(b) of the Bankruptcy Cod	e.
MARJAN MORTAZAVI #189701	X /s/ MARJAN MORTAZAVI	September 21, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
501 West Broadway		
Suite 510		
San Diego, CA 92101		
619-233-4415		
attorneymarj@aol.com		
Certifica	nte of Debtor	
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.	
Gregory Scott Landa		
Pamela Suzanne Landa	X /s/ Gregory Scott Landa	September 21, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X s/ Pamela Suzanne Landa	September 21, 2009
	Signature of Joint Debtor (if any)	Date

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CSD 1008 [08/21/00]  Name, Address, Telephone No. & I.D. No.  MARJAN MORTAZAVI #189701  501 West Broadway  Suite 510  San Diego, CA 92101 619-233-4415 #189701		
UNITED STATES BANKRUPTC SOUTHERN DISTRICT OF CALLS 325 West "F" Street, San Diego, Cali:	FORNIA	
In Re Gregory Scott Landa Pamela Suzanne Landa	Debtor.	BANKRUPTCY NO.
VERIF	ICATION OF CREDITO	R MATRIX
PART I (check and complete one):		
New petition filed. Creditor <u>diskette</u> required.		TOTAL NO. OF CREDITORS: 17
□ Conversion filed on See instructions □ Former Chapter 13 converting. Creditor of □ Post-petition creditors added. Scannable □ There are no post-petition creditors. No materials.	<u>liskette</u> required. matrix required.	TOTAL NO. OF CREDITORS:
☐ Amendment or Balance of Schedules filed concurre Equity Security Holders. See instructions on reverse ☐ Names and addresses are being ☐ Names and addresses are being ☐ Names and addresses are being	e side. ADDED. DELETED.	le matrix affecting Schedule of Debts and/or Schedule of
PART II (check one):		
■ The above-named Debtor(s) hereby verifies that the	list of creditors is true and cor	rect to the best of my (our) knowledge.
☐ The above-named Debtor(s) hereby verifies that the the filing of a matrix is not required.	re are no post-petition creditor	s affected by the filing of the conversion of this case and that
Date: September 21, 2009	/s/ Gregory Scott Landa	
	Gregory Scott Landa Signature of Debtor	
Date: September 21, 2009	/s/ Pamela Suzanne Lan Pamela Suzanne Landa Signature of Debtor	

REFER TO INSTRUCTIONS ON REVERSE SIDE

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CSD 1008 (Page 2) [08/21/00]

#### **INSTRUCTIONS**

- 1) Full compliance with <u>Special Requirements for Mailing Addresses</u> (CSD 1007) is required.
- 2) A creditors matrix with <u>Verification</u> is required whenever the following occurs:
  - a) A new petition is filed. Diskette required.
  - b) A case is converted on or after SEPTEMBER 1, 2000. (See paragraph 4b concerning post-petition creditors.)
  - c) An amendment to a case on or after SEPTEMBER 1, 2000, which adds, deletes or changes creditor address information on the debtor's Schedule of Debts and/or Schedule of Equity Security Holders. Scannable matrix format required.
- 3) The scannable matrix must be <u>originally</u> typed or printed. It may not be a copy.

#### 4) CONVERSIONS:

- a) When converting a Chapter 13 case filed before SEPTEMBER 1, 2000, to another chapter, <u>ALL</u> creditors must be listed on the mailing matrix at the time of filing and accompanied by a <u>Verification</u>. Diskette required.
- b) For Chapter 7, 11, or 12 cases converted on or after SEPTEMBER 1, 2000, <u>only post-petition creditors need be listed on the mailing matrix</u>. The matrix and <u>Verification</u> must be filed with the post-petition schedule of debts and/or schedule of equity security holders. If there are no post-petition creditors, only the verification form is required. Scannable matrix format required.
- 5) AMENDMENTS AND BALANCE OF SCHEDULES:
  - a) Scannable matrix format required.
  - b) The matrix with <u>Verification</u> is a document separate from the amended schedules and may not be used to substitute for any portion of the schedules. IT MUST BE SUBMITTED WITH THE AMENDMENT/BALANCE OF SCHEDULES.
  - c) Prepare a separate page for each type of change required: ADDED, DELETED, or CORRECTED. On the **REVERSE** side of each matrix page, indicate which category that particular page belongs in. Creditors falling in the same category should be placed on the same page in alphabetical order.
- 6) Please refer to CSD 1007 for additional information on how to avoid matrix-related problems.

Advanta Bank Corp Po Box 844 Spring House, PA 19477

Amex Po Box 297871 Fort Lauderdale, FL 33329

Amex P.O. Box 297871 Fort Lauderdale, FL 33329-7871

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

Bank Of America Po Box 17054 Wilmington, DE 19850

Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017

Chase 900 Stewart Ave Fl 3 Garden City, NY 11530

Cit Bank/Dfs 12234 N Ih 35 Sb Bldg B Austin, TX 78753

Citi Po Box 6241 Sioux Falls, SD 57117 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Gmac Po Box 12699 Glendale, AZ 85318

Internal Revenue Service Special Procedures Bankruptcy 880 Front St., Rm 3269 San Diego, CA 92101-8869

Litton Loan Servicing 4828 Loop Central Dr Houston, TX 77081

Us Bank Po Box 5227 Cincinnati, OH 45201

Wachdfs Po Box 3117 Winston Salem, NC 27102

Wells Fargo Bank Po Box 5445 Portland, OR 97228

Wells Fargo Bank Nv Na Po Box 94435 Albuquerque, NM 87199

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#### **B22B** (Official Form 22B) (Chapter 11) (01/08)

	Gregory Scott Landa
In re	Pamela Suzanne Landa
	Debtor(s)
Case Nu	mber:
	(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	rom 1	NTHLY INC	OM	E		
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. □ Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10.							
	c. Married, filing jointly. Complete both Column	A ("Debtor's Inco	me'') ar	nd Column B ("S	Spouse's Income") for Lines 2-10.			
	All figures must reflect average monthly income received calendar months prior to filing the bankruptcy case, enter the filing. If the amount of monthly income varied dursix-month total by six, and enter the result on the approximation.	ding on the last day ing the six months,	of the n	nonth before		Column A  Debtor's  Income	:	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commis	ssions.			\$	17,230.00	\$	0.00
3	Net income from the operation of a business, profess and enter the difference in the appropriate column(s) or profession or farm, enter aggregate numbers and provionumber less than zero.  a. Gross receipts	f Line 3. If more th	an one l chment.	ousiness		,		
	b. Ordinary and necessary business expenses \$	0.00		0.00				
		btract Line b from I			\$	0.00	\$	1,670.00
4	Net Rental and other real property income. Subtract difference in the appropriate column(s) of Line 4. Do at a column a. Gross receipts	Debtor 0.00	less thar \$	Spouse 0.00				
	b. Ordinary and necessary operating expenses \$ c. Rent and other real property income Su	0.00 obtract Line b from		0.00	\$	0.00	¢.	0.00
5	Interest, dividends, and royalties.	source Ellie o Holli	Eme u				\$	0.00
	<u> </u>				\$	0.00	\$	0.00
6	Pension and retirement income.				\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a expenses of the debtor or the debtor's dependents, in purpose. Do not include alimony or separate maintena debtor's spouse if Column B is completed.	ncluding child supp	port pai	d for that	\$	0.00	\$	0.00
8	Unemployment compensation. Enter the amount in th However, if you contend that unemployment compensation benefit under the Social Security Act, do not list the an or B, but instead state the amount in the space below:  Unemployment compensation claimed to	ntion received by you	ou or you ensation	ur spouse was a n in Column A				
9	be a benefit under the Social Security Act Debtor \$  Income from all other sources. Specify source and ar on a separate page. Total and enter on Line 9. Do not i payments paid by your spouse if Column B is compl alimony or separate maintenance. Do not include ar Security Act or payments received as a victim of a war victim of international or domestic terrorism.  [a.]	nclude alimony or eted, but include a ny benefits received	list add separat ll other under tl	payments of he Social		0.00		0.00
	b.   \$		\$		\$	0.00	\$	0.00
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru completed, add Lines 2 thru 9 in Column B. Enter the		d, if Co	lumn B is	\$	17,230.00	¢	1,670.00

### B22B (Official Form 22B) (Chapter 11) (01/08)

11		thly income. If Column B has been com and enter the total. If Column B has no nn A.		
		Part II. V	VERIFICATION	
	I declare under pena	alty of perjury that the information provi	ded in this statement is t	true and correct. (If this is a joint case, both debto
	Dates	September 21, 2009	Signature:	/s/ Gregory Scott Landa
				Gregory Scott Landa
12				(Debtor)
	Date	September 21, 2009	Signature	/s/ Pamela Suzanne Landa
			· ·	Pamela Suzanne Landa
				(Joint Debtor, if any)

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