Case 10-13256-11 Filed 07/28/10 Doc 1 Pg. 1 of 11

R1	(Official	Form	1)(4/10)
<u></u>	10 mula	T UL III	

BI (Official Fo			United Sout			ruptcy f Califor					Voluntary	Petition
Name of Debto Carpenter			er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First, Midd	lle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Ot (inclue	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits (if more than one, sta	tate all)	ec. or Indi	vidual-Taxp	ayer I.D. (ITIN) No./O	Complete El	N Last fo	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
xxx-xx-844 Street Address 1942 Sout Oceanside	of Debtor	·		and State)	:	ZIP Code	Street	Street Address of Joint Debtor (No. and Street, City, and State):				
					Г	92054	_					ZIP Code
County of Resi San Diego		f the Princ	cipal Place o	f Business		52004	Count	y of Reside	ence or of the	Principal Place of	Business:	
Mailing Addres	ss of Debto	or (if diffe	rent from str	eet addres	s):		Mailir	ng Address	of Joint Debt	or (if different from	n street address):	
					Γ	ZIP Code						ZIP Code
Location of Pri (if different fro				•								
	Type of I	Debtor			Nature	of Business			Chapter	· of Bankruptcy C	ode Under Whi	ch
(1	Form of Org				(Check	one box)				Petition is Filed (C		
	(Check or	e box)			Ith Care Bu		1 6 1	Chapt				
Individual ((includes J	oint Debto	ors)		□ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B)			Chapt			15 Petition for R eign Main Procee	
See Exhibit	t D on page	e 2 of this	form.	Railroad				Chapt			15 Petition for R	e
Corporation (includes LLC and LLP)		Stockbroker			Chapt			eign Nonmain Pr				
□ Partnership		 Commodity Broker Clearing Bank 				er 15	01 2 1 010		occcung			
☐ Other (If de		ne of the al	ove entities.	Othe						Nature of D	obte	
check this bo						munt Entiter				(Check one b		
						mpt Entity , if applicable	.)	Debts a	tre primarily co	onsumer debts,	Debts	are primarily
				Deb	tor is a tax-	exempt orga	nization	defined	l in 11 U.S.C. §	§ 101(8) as		ess debts.
						of the United nal Revenue			2	idual primarily for household purpose."		
	E	F (61			e (the filter)		,	u perso				
		ig Fee (Ci	heck one bo	K)			one box:	nall huainaaa	-	oter 11 Debtors ned in 11 U.S.C. § 10	1(51D)	
Full Filing Fo						E				defined in 11 U.S.C. § 10		
Filing Fee to						Check i						
									ated debts (excluding t to adjustment on 4/0			
FOTM 3A.					all applicable		amouni subjeci	i to aajusimeni on 4/0	1/15 and every inre	e years inereagier).		
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must								this petition.				
attach signed	application	for the cou	rt's considerat	ion. See Of	ficial Form 3				vere solicited pr S.C. § 1126(b).	repetition from one or	r more classes of cro	editors,
Statistical/Adr	ministrativ	o Inform	ation					e with 11 U.S	s.c. § 1120(0).		E IS FOR COURT	USE ONLY
Debtor estin				e for distri	bution to u	secured cre	ditors.				E IS FOR COURT	USE ONE I
Debtor estin								es paid,				
there will b	e no funds	available	for distribut	ion to uns	ecured cred	itors.	•	-		1		
Estimated Num			-	-	-	-	-	-	-			
1-	50-	100-	200-	□ 1,000-	□ 5,001-	□ 10,001-	□ 25,001-	□ 50,001-	OVER			
		199	999	5,000	10,000	25,000	50,000	100,000	100,000			
Estimated Asse		-	-	-	-	-	-	-	-			
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001		\$500,000,001				
		\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion			
Estimated Liab	oilities									1		
	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than			
	\$100,000 \$100,000	\$500,000 to	to \$1 million	\$1,000,001 to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion				

Case 10-13256-11 Filed 07/28/10 Doc 1 Pg. 2 of 11

B1 (Official For	m 1)(4/10)		Page 2		
	y Petition	Name of Debtor(s): Carpenter, David Scott			
(This page mu	st be completed and filed in every case)				
T	All Prior Bankruptcy Cases Filed Within Last				
Location Where Filed:	Southern District	Case Number: 03-01095-JM	Date Filed: 2/06/03		
Location Where Filed:	Southern District	Case Number: 02-11151-PB13	Date Filed: 11/13/02		
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more that	an one, attach additional sheet)		
Name of Debt - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
forms 10K a pursuant to S	Exhibit A bleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934	(To be completed if debtor is an individual I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	xhibit B al whose debts are primarily consumer debts.) ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available tifty that I delivered to the debtor the notice		
	sting relief under chapter 11.) A is attached and made a part of this petition.	required by 11 U.S.C. §342(b).			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		le harm to public health or safety?		
Exhibit Ethis is a joi	leted by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	a part of this petition.	a separate Exhibit D.)		
	Information Regardin	ng the Debtor - Venue			
-	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principal ass			
	There is a bankruptcy case concerning debtor's affiliate, ge		•		
	Certification by a Debtor Who Reside (Check all app		erty		
	Landlord has a judgment against the debtor for possession		l, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, th the entire monetary default that gave rise to the judgment f				
	Debtor has included in this petition the deposit with the co 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)(4/10)		ige 3
Vo	oluntary Petition	Name of Debtor(s): Carpenter, David Scott	
(Th	is page must be completed and filed in every case)	Calpenter, David Scott	
(11		tures	
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative	
X	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.	I declare under penalty of perjury that the information provided in this petiti- 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 Co- Certified copies of the documents required by 11 U.S.C. §1515 are attach □ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chap of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative	gn ode. ned. oter
	Signature of Debtor David Scott Carpenter	Signature of Polegin Representative	
X	Signature of Joint Debtor	Printed Name of Foreign Representative Date	
	Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer	
	July 28, 2010 Date	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	
X	Signature of Attorney* /s/ John L. Smaha 95855 Signature of Attorney for Debtor(s) John L. Smaha 95855 (Bar No. 95855) Printed Name of Attorney for Debtor(s) Smaha Law Group Firm Name 7860 Mission Center Ct. #100 San Diego, CA 92108 Address Email: jsmaha@smaha.com 619-688-1557 Fax: 619-688-1558 Telephone Number	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.)	;
	July 28, 2010		
	Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address X	
	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.	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 assisted in preparing this document unless the bankruptcy petition preparer not an individual:	or
X	Signature of Authorized Individual		
	Printed Name of Authorized 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 of Authorized Individual	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.	
	Date		

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

United States Bankruptcy Court Southern District of California

In re David Scott Carpenter

Debtor(s)

Case No. Chapter 11

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

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

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

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.

 \Box 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com Best

Best Case Bankruptcy

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

Page 2

 \Box 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.);

 \Box 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/ David Scott Carpenter David Scott Carpenter Date: July 28, 2010 B4 (Official Form 4) (12/07)

United States Bankruptcy Court Southern District of California

In re David Scott Carpenter

Debtor(s)

Case No. _____ Chapter

11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
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]
Anthony Dethloff 1785 Terrza Street Oceanside, CA 92054	Anthony Dethloff 1785 Terrza Street Oceanside, CA 92054	Small Claims Action		7,625.00
B Hampton 109 39th Avenue SW Seattle, WA 98146	B Hampton 109 39th Avenue SW Seattle, WA 98146	4693 Barcelona Way, Oceanside, CA		362,000.00 (295,000.00 secured)
Carol Anne Bennion 26 Broclebank Rd Southport Lanc England Pro 9LP	Carol Anne Bennion 26 Broclebank Rd Southport Lanc England Pro 9LP	Small Claims Action		3,125.00
Good Hemme & Peterson 6256 Greenwich Drive, Ste. 500 San Diego, CA 92122	Good Hemme & Peterson 6256 Greenwich Drive, Ste. 500 San Diego, CA 92122	Legal Fees		58,000.00
Katia Lopez Torres Coto Javier Haro 374 East H Street - PMB 408 Chula Vista, CA 91910	Katia Lopez Torres Coto Javier Haro 374 East H Street - PMB 408 Chula Vista, CA 91910	Judgment		5,025.00
Kelly Bajada 1373 Arbor Park Drive San Jose, CA 95126	Kelly Bajada 1373 Arbor Park Drive San Jose, CA 95126	Judgment		3,393.35
Leno Gallardo 312 Eaton Street Oceanside, CA 92054	Leno Gallardo 312 Eaton Street Oceanside, CA 92054	2025 South Tremont Street, Oceanside CA		179,520.00 (345,000.00 secured) (201,648.16 senior lien)
Loyce Beville 208 Shooting Star Lane Weems, VA 22576	Loyce Beville 208 Shooting Star Lane Weems, VA 22576	4053 Arcadia, Oceanside, CA		575,000.00 (490,000.00 secured)

B4 (Official Form 4) (12/07) - Cont. In re David Scott Carpenter

Debtor(s)

Case No.

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]
Ocean Hills HOA c/o The Judge Law Firm 19900 MacArthur Blvd., Ste. 50 Irvine, CA 92612	Ocean Hills HOA c/o The Judge Law Firm 19900 MacArthur Blvd., Ste. 50 Irvine, CA 92612	HOA Fees for Properties: 4693 Barcelona Way, Oceanside, CA 4053 Arcadia Way, Oceanside, CA		19,960.00
Ozella Snead 21076 George Brown Avenue Riverside, CA 95218	Ozella Snead 21076 George Brown Avenue Riverside, CA 95218	Personal Loan		17,000.00
Phillip Riesland 3935 East Rough Rider, #1180 Phoenix, AZ 85050	Phillip Riesland	Judgment		3,513.95
Scott Smiley 2878 Camino Del Rio So., #200 San Diego, CA 92108	Scott Smiley 2878 Camino Del Rio So., #200 San Diego, CA 92108	Services Rendered		2,172.21
South Oceanside Dental 2484 Vista Way Oceanside, CA 92054	South Oceanside Dental 2484 Vista Way Oceanside, CA 92054	Medical Bills		11,000.00
State of California Franchise Tax Board P.O. Box 942840 Sacramento, CA 94240	State of California Franchise Tax Board P.O. Box 942840 Sacramento, CA 94240	Unpaid Taxes		8,000.00
Steven Luna c/o Charles Richmond 2537 Via Pisa Del Mar, CA 92014	Steven Luna c/o Charles Richmond 2537 Via Pisa Del Mar, CA 92014	139 Parnassus Circle, Oceanside, CA		644,498.97 (450,000.00 secured)
Steven Olson 1633 Canyon Oaks Circle Bountiful, UT 84010	Steven Olson 1633 Canyon Oaks Circle Bountiful, UT 84010	Real Estate Debt		6,935.20
Todd Burrows 3087 Baollard Rd. West Palm Beach, FL 33411	Todd Burrows 3087 Baollard Rd. West Palm Beach, FL 33411	Small Claims Action		5,000.00
Troy Schneeweis 2572 Arindel Avenue Carlsbad, CA 92009	Troy Schneeweis 2572 Arindel Avenue Carlsbad, CA 92009	Small Claims Action		2,400.00
Wachovia Mortgage 4101 Wiseman Blvd. San Antonio, TX 78251	Wachovia Mortgage 4101 Wiseman Blvd. San Antonio, TX 78251	3135 Skyline Drive, Oceanside, CA		498,000.00 (475,000.00 secured)
Ying Gie Liu 200 Oak Street Bakersfield, CA 93304	Ying Gie Liu 200 Oak Street Bakersfield, CA 93304	Small Claims Action		7,605.00

B4 (Official Form 4) (12/07) - Cont. In re David Scott Carpenter

Debtor(s)

Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

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

Date July 28, 2010

Signature /s/ David Scott Carpenter David Scott Carpenter

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. American Express 2965 W. Corporate Lakes Blvd. Fort Lauderdale, FL 33331

Anthony Dethloff 1785 Terrza Street Oceanside, CA 92054

Carol Anne Bennion 26 Broclebank Rd Southport Lanc England Pro 9LP

Cynthia Webb 459 Sierra Ave., #153 Solana Beach, CA 92075

Good Hemme & Peterson 6256 Greenwich Drive, Ste. 500 San Diego, CA 92122

Katia Lopez Torres Coto Javier Haro 374 East H Street - PMB 408 Chula Vista, CA 91910

Kelly Bajada 1373 Arbor Park Drive San Jose, CA 95126

Kermean Robert 4053 Arcadia Way Oceanside, CA 92056

Krissy Marie Villasana 215 Yesteryear Lane Fallbrook, CA 92028

Case 10-13256-11 Filed 07/28/10 Doc 1 Pg. 10 of 11

Ocean Hills HOA c/o The Judge Law Firm 19900 MacArthur Blvd., Ste. 50 Irvine, CA 92612

Ozella Snead 21076 George Brown Avenue Riverside, CA 95218

Phillip Riesland 3935 East Rough Rider, #1180 Phoenix, AZ 85050

Reza Niroomand 2331 Littler Lane Oceanside, CA 92056

Richard Webb 4693 Barcelona Way Oceanside, CA 92056

Scott Smiley 2878 Camino Del Rio So., #200 San Diego, CA 92108

South Oceanside Dental 2484 Vista Way Oceanside, CA 92054

State of California Franchise Tax Board P.O. Box 942840 Sacramento, CA 94240

Steven Luna c/o Charles Richmond 2537 Via Pisa Del Mar, CA 92014 Steven Olson 1633 Canyon Oaks Circle Bountiful, UT 84010

Todd Burrows 3087 Baollard Rd. West Palm Beach, FL 33411

Troy Schneeweis 2572 Arindel Avenue Carlsbad, CA 92009

Wachovia Mortgage 4101 Wiseman Blvd. San Antonio, TX 78251

Ying Gie Liu 200 Oak Street Bakersfield, CA 93304