B1 (Official Fo	orm 1)(04	/13)										
			United Soutl	States nern D	Banki istrict of	ruptcy f Califo	Court				Voluntary I	Petition
Name of Debtor (if individual, enter Last, First, Middle): Three Frogs, Inc.				Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):				
All Other Nar (include marri				8 years					used by the J maiden, and		in the last 8 years):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) 46-1596182					our digits o		: Individual-	Taxpayer I.D. (ITIN) No./	/Complete EIN			
Street Address 5345 Timb La Mesa,	ken Stre		-	and State)	:	ZID C I		Address of	Joint Debtor	(No. and St	reet, City, and State):	ZID Co. Is
						ZIP Cod 91942						ZIP Code
County of Res		of the Prin	cipal Place of	f Business	S:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Addr		tor (if diffe	erent from str	eet addres	s):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):	
					г	ZIP Cod	e				Г	ZIP Code
Location of Project (if different from	Principal As	ssets of Bus address abo	siness Debtor ove):				I				-	
	Type of	Debtor		1	Nature	of Busines	s		Chapter	of Bankruj	otcy Code Under Which	
 (Form of Organization) (Check one box) ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) 			(Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank		as defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 Petition for Rec a Foreign Main Proceed hapter 15 Petition for Rec a Foreign Nonmain Proc	ing cognition		
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organizatio under Title 26 of the United States Code (the Internal Revenue Code).			ble) ization States	defined	are primarily co I in 11 U.S.C. § ed by an indivi nal, family, or	(Check consumer debts, \$ 101(8) as idual primarily	business for	re primarily s debts.	
Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Debtor is not c if: Debtor's agg are less than c all applicabl A plan is bei Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan was a small busing a small busing regate nonco	debtor as defin ness debtor as on ntingent liquida amount subject this petition.	defined in 11 Unated debts (except to adjustment)		years thereafter).			
Statistical/Administrative Information ■ Debtor estimates that funds will be available for distribution to unsecured creditor □ Debtor estimates that, after any exempt property is excluded and administrative of there will be no funds available for distribution to unsecured creditors.						es paid,		THIS	S SPACE IS FOR COURT U	SE ONLY		
Estimated Number 1-49	mber of Cr 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Ass So to \$50,000	\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$10 \$50,000 to \$1 \$10 to \$50 to \$100 to \$100,000 \$100,00				\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion					
Estimated Lia	\$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	00,001 \$1,000,001 \$10,000,001 \$50,000,001 \$1 \$1 to \$10 to \$50 to \$100 to				\$500,000,001 to \$1 billion				

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Three Frogs, Inc. (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 required by 11 U.S.C. §342(b). and is requesting relief under chapter 11.) ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) ☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13) Page 3

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.

 \mathbf{X}_{-}

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney*

X /s/ Michael T. O'Halloran CLS-B

Signature of Attorney for Debtor(s)

Michael T. O'Halloran CLS-B #99085

Printed Name of Attorney for Debtor(s)

Law Office of Michael T. O'Halloran

Firm Name

1010 Second Avenue, Suite 1727 San Diego, CA 92101-4908

Address

Email: MTO@Debtsd.com

619-233-1727 Fax: 619-233-6526

Telephone Number

July 27, 2015

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 /s/ David S. Wolfe

Signature of Authorized Individual

David S. Wolfe

Printed Name of Authorized Individual

President

Title of Authorized Individual

July 27, 2015

Date

Name of Debtor(s):

Three Frogs, Inc.

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.

X

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.)

 \mathbf{v}

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.

B4 (Official Form 4) (12/07)

United States Bankruptcy Court Southern District of California

In re	Three Frogs, Inc.	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]
Courtney & Catrina Barnett 9741 Arapaho St. Spring Valley, CA 91977	Courtney & Catrina Barnett 9741 Arapaho St. Spring Valley, CA 91977	House buyers		Unknown
Erica Biro 9662 St. George St. Spring Valley, CA 91977	Erica Biro 9662 St. George St. Spring Valley, CA 91977	House buyer		Unknown
Monica & Thomas Blagrave 417 Corte Calypso Chula Vista, CA 91914	Monica & Thomas Blagrave 417 Corte Calypso Chula Vista, CA 91914	House buyers		Unknown
John & Marcela Bowidowicz 3528 Niblick Dr. La Mesa, CA 91941	John & Marcela Bowidowicz 3528 Niblick Dr. La Mesa, CA 91941	House buyers		Unknown
Cal OSHA 7575 Metrolopolitan Drive, Sui San Diego, CA 92108	Cal OSHA 7575 Metrolopolitan Drive, Sui San Diego, CA 92108	Enforcement action after accident	Unliquidated Disputed	90,000.00
California Div. of Labor Standards Enforcement 75757 Metropolitan Dr. Rm 210 San Diego, CA 92108	California DLSE 7575 Metrolpolitan Drive, Suit San Diego, CA 92108	Lawsuit after accident	Unliquidated Disputed	290,000.00
City of San Diego 292 C Street San Diego, CA 92101	City of San Diego 292 C Street San Diego, CA 92101	Fines		Unknown
Raffaella Cowell P.O. Box 19956 San Diego, CA	Raffaella Cowell P.O. Box 19956 San Diego, CA	House buyer		Unknown
Matthew & Mildred Fox 1542 Trailwood Ave. Chula Vista, CA 91913	Matthew & Mildred Fox 1542 Trailwood Ave. Chula Vista, CA 91913	House buyers		Unknown
Derek Franklin 9149 Attisha Way Lakeside, CA 92040	Derek Franklin 9149 Attisha Way Lakeside, CA 92040	House buyer		Unknown
Valli Gibbs-Lopez 2070 Granite Hills Dr. El Cajon, CA 92019	Valli Gibbs-Lopez 2070 Granite Hills Dr. El Cajon, CA 92019	House buyer		Unknown

B4 (Offic	rial Form 4) (12/07) - Cont.			
In re	Three Frogs, Inc.		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]
Julie & John Gregory 11985 Avenida Marcella El Cajon, CA 92019	Julie & John Gregory 11985 Avenida Marcella El Cajon, CA 92019	House buyers		Unknown
Sean Haight 10515 Moorpark St. Spring Valley, CA 91978	Sean Haight 10515 Moorpark St. Spring Valley, CA 91978	House buyer		Unknown
Brian Helmich 4806 Monroe Ave. San Diego, CA 92115	Brian Helmich 4806 Monroe Ave. San Diego, CA 92115	House buyer		Unknown
Yesenia Hernandez 616 East J St. Chula Vista, CA 91910	Yesenia Hernandez 616 East J St. Chula Vista, CA 91910	House buyer		Unknown
Holmerud 1997 Trust 3354 Bonita Woods Dr. Bonita, CA 91902	Holmerud 1997 Trust 3354 Bonita Woods Dr. Bonita, CA 91902	House buyer		Unknown
Yuriko & John Icardo 7280 Annapolis Ave. La Mesa, CA 91942	Yuriko & John Icardo 7280 Annapolis Ave. La Mesa, CA 91942	House buyers		Unknown
J. Perez-Ledesma Trust 4614 Biona Dr. San Diego, CA 92116	J. Perez-Ledesma Trust 4614 Biona Dr. San Diego, CA 92116	House buyer		Unknown
Jackson Pudsey c/o Gomez Trial Lawyers 655 W. Broadway #1700 San Diego, CA 92101	Jackson Pudsey c/o Gomez Trial Lawyers 655 W. Broadway #1700 San Diego, CA 92101	Lawsuit	Unliquidated Disputed	360,000.00
Brianne Vanderford c/o Gomez Trial Lawyers 655 W. Broadway #1700 San Diego, CA 92101	Brianne ~Vanderford	Lawsuit	Unliquidated Disputed	360,000.00

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

I, the President of the corporation named as 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 27, 2015	Signature	/s/ David S. Wolfe
	-		David S. Wolfe
			President

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.

Courtney & Catrina Barnett 9741 Arapaho St.
Spring Valley, CA 91977

Erica Biro 9662 St. George St. Spring Valley, CA 91977

Monica & Thomas Blagrave 417 Corte Calypso Chula Vista, CA 91914

John & Marcela Bowidowicz 3528 Niblick Dr. La Mesa, CA 91941

Cal OSHA 7575 Metrolopolitan Drive, Sui San Diego, CA 92108

California Div. of Labor Standards Enforcement 75757 Metropolitan Dr. Rm 210 San Diego, CA 92108

City of San Diego 292 C Street San Diego, CA 92101

Raffaella Cowell P.O. Box 19956 San Diego, CA

Raffaella Cowell 8604 Paseo del Sol Santee, CA 92071 Jonathan Cox 5345 Timken St. Suite C La Mesa, CA 91942

Matthew & Mildred Fox 1542 Trailwood Ave. Chula Vista, CA 91913

Derek Franklin 9149 Attisha Way Lakeside, CA 92040

Valli Gibbs-Lopez 2070 Granite Hills Dr. El Cajon, CA 92019

Julie & John Gregory 11985 Avenida Marcella El Cajon, CA 92019

Sean Haight 10515 Moorpark St. Spring Valley, CA 91978

Brian Helmich 4806 Monroe Ave. San Diego, CA 92115

Yesenia Hernandez 616 East J St. Chula Vista, CA 91910

Holmerud 1997 Trust 3354 Bonita Woods Dr. Bonita, CA 91902 Yuriko & John Icardo 7280 Annapolis Ave. La Mesa, CA 91942

J. Perez-Ledesma Trust 4614 Biona Dr. San Diego, CA 92116

Julie Jermstad 350 Rosecrans St. #2 San Diego, CA 92106

Mark Kokta 10107 Carreta Dr. Santee, CA 92071

Anita & Fred Matthiesen 2827 Hidden Valley Ct. Spring Valley, CA 91977

Patricia & Norbert Mclaughlin 4552 Camino de la Codorniz Tucson, AZ 85745

Kathleen Meadows 10145 Greenleaf Rd. Spring Valley, CA 91977

John Murphy 6050 Henderson Drive, #7 La Mesa, CA 91942

Rebekkah & Tony Naputi 1246 Boca Raton Dr. Chula Vista, CA 91915 Tina & Peter Pena 13456 Sawtooth Rd. San Diego, CA 92129

Progressive Copiers 5345 Timken, Suite C La Mesa, CA 91942

Jackson Pudsey c/o Gomez Trial Lawyers 655 W. Broadway #1700 San Diego, CA 92101

Gordon Reynoldshaight 10515 Moorpark St. Spring Valley, CA 91978

Alberto Rivera 616 East J. Street Chula Vista, CA 91910

Elizabeth & Zachary Sharp 11028 Del Rio Rd. Spring Valley, CA 91978

Aimee & Jon Smith 4450 Date Ave. La Mesa, CA 91941

Christopher Smith 10003 Diversion Dr. Spring Valley, CA 91977

Vangela Sobrehrad c/o Gomez Trial Lawyers 655 W. Broadway #1700 San Diego, CA 92101 Michael and Patrick Stillman 275 East Liberty Street Lancaster, PA 17602

Brianne Vanderford c/o Gomez Trial Lawyers 655 W. Broadway #1700 San Diego, CA 92101

Rachel Wheelwright 10003 Diversion Dr. Spring Valley, CA 91977

William Jordan Capital 23046 Avenida de la Carlota Suite 150 Laguna Hills, CA 92653

David Scott Wolfe 5345 Timken St. Suite C La Mesa, CA 91942

Marion Young 162 Evergreen Ave. Imperial Beach, CA 91932

United States Bankruptcy Court Southern District of California

In re	Three Frogs, Inc.		Case No.	
		Debtor(s)	Chapter	11
	~~~~			
	CORPORATE	OWNERSHIP STATEMENT (RUI	LE 7007.1)	
or recu	nt to Federal Rule of Bankruptcy Procesal, the undersigned counsel for <u>Thre</u>	ee Frogs, Inc. in the above captioned a	action, certi	fies that the following is a
(are) co	orporation(s), other than the debtor or	a governmental unit, that directly or in	ndirectly ov	vn(s) 10% or more of any
class of	f the corporation's(s') equity interests,	or states that there are no entities to re	eport under	FRBP 7007.1:
■ Non	a [Chack if applied blo]			
■ Non	e [Check if applicable]			
July 27	7, 2015	/s/ Michael T. O'Halloran CLS-B		
Date		Michael T. O'Halloran CLS-B #99085		
		Signature of Attorney or Litigant		
		Counsel for Three Frogs, Inc.		
		Law Office of Michael T. O'Halloran		
		1010 Second Avenue, Suite 1727		
		San Diego, CA 92101-4908		
		619-233-1727 Fax:619-233-6526		
		MTO@Debtsd.com		

CSD 1801 [12/01/09] Name, Address, Telephone No. & I.D. No. Michael T. O'Halloran CLS-B #99085 1010 Second Avenue, Suite 1727 San Diego, CA 92101-4908 619-233-1727 #99085	
UNITED STATES BANKRUPTCY COURT  SOUTHERN DISTRICT OF CALIFORNIA 325 West "F" Street, San Diego, California 92101-6991	
In Re Three Frogs, Inc.	BANKRUPTCY NO.
Debtor	

## DECLARATION RE: ELECTRONIC FILING OF PETITION, SCHEDULES & STATEMENTS

#### PART I - DECLARATION OF PETITIONER

I [We]David S. Wolfe and	, the undersigned debtor(s), hereby declare under penalty of perjury that
the information I have given my attorney and the informati	on provided in the electronically filed petition, statements, and schedules is
true and correct. I consent to my attorney sending my petit	ion, this declaration, statements and schedules to the United States
Bankruptcy Court. I understand that this DECLARATION	RE: ELECTRONIC FILING is to be filed with the Clerk once all schedules
have been filed electronically but, in no event, no later that	n 14 days following the date the petition was electronically filed. I
understand that failure to file the signed original of this DI	ECLARATION will cause my case to be dismissed pursuant to 11 U.S.C. §
707(a)(3) without further notice.	

- [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 11 United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter specified in this petition.
- [If petitioner is a corporation or 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 specified in this petition.

Dated: July 27, 2015

Signed: /s/ David S. Wolfe
David S. Wolfe

(Applicant)

#### PART II - DECLARATION OF ATTORNEY

I *declare under penalty of perjury* that I have informed the petitioner, if an individual, that [he or she] may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that I have no knowledge after an inquiry that the information in the schedules is incorrect.

Dated: July 27, 2015

/s/ Michael T. O'Halloran CLS-B Michael T. O'Halloran CLS-B #99085 Attorney for Debtor(s)