

**United States Bankruptcy Court  
Northern District of California**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Mbanugo, Collins A</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA Skyline Terrace; DBA Ridgemont Development; AKA Collin A Mbanugo</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6304</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>90 Skyway Lane Oakland, CA</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>94619</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Alameda</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<p><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p><b>Nature of Business</b> (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p><b>Nature of Debts</b> (Check one box)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.</p> <hr/> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p><b>Statistical/Administrative Information</b></p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p>THIS SPACE IS FOR COURT USE ONLY</p>																				
<p><b>Estimated Number of Creditors</b></p> <table style="width:100%; text-align: center;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	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	
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<p><b>Estimated Assets</b></p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$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	More than \$1 billion	
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Mbanugo, Collins A</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X</b> _____ Signature of Attorney for Debtor(s) (Date)</p>
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**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)).

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

Name of Debtor(s):  
**Mbanugo, Collins A**

**Signatures**

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

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Collins A Mbanugo  
 Signature of Debtor **Collins A Mbanugo**

**X** \_\_\_\_\_  
 Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 15, 2008  
 Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

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

**X** \_\_\_\_\_  
 Signature of Foreign Representative

Printed Name of Foreign Representative

\_\_\_\_\_ Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

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

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

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

\_\_\_\_\_ Address

**X** \_\_\_\_\_

\_\_\_\_\_ Date

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

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

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

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

**Signature of Attorney\***

**X** /s/ James F Beiden  
 Signature of Attorney for Debtor(s)

James F Beiden 111304  
 Printed Name of Attorney for Debtor(s)

Law Offices of James F. Beiden  
 Firm Name

840 Hinckley Road #245  
Burlingame, CA 94010

\_\_\_\_\_ Address

Email: attyjfb@yahoo.com

(650)697-6100 Fax: (650)697-1101  
 Telephone Number

December 15, 2008  
 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

United States Bankruptcy Court  
Northern District of California

In re Collins A Mbanugo

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.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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

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

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*



**United States Bankruptcy Court**  
**Northern District of California**

In re Collins A Mbanugo

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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>13.66 acre parcel, Oakland, CA , parcel no. 37A-3141-1-15, subject to pending application for development approval to subdivide for 22 homesites, appr</b>		<b>3,132.00</b>  <b>(Unknown secured)</b>
<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>20 ac. lot located at Keller Ave., Oakland, CA , parcel no. 37A-3152-15, assessed value: \$21,031</b>		<b>812.00</b>  <b>(Unknown secured)</b>
<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>20 ac. lot located at Viewcrest Dr., Oakland, CA parcel no. 37A-3151-002-05;</b>		<b>410.00</b>  <b>(Unknown secured)</b>
<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612</b>	<b>4000 sq. ft. lot on Pine Crest, Oakland, CA, parcel no. 37A-3159-008-03, assessed value: \$2,103</b>		<b>557.00</b>  <b>(Unknown secured)</b>
<b>Bank of America POB 15027 Wilmington, DE 19850</b>	<b>Bank of America POB 15027 Wilmington, DE 19850</b>	<b>credit line</b>		<b>142.00</b>
<b>Bank of America POB 15026 Wilmington, DE 19850</b>	<b>Bank of America POB 15026 Wilmington, DE 19850</b>	<b>credit line</b>		<b>38,793.00</b>
<b>Beneficial Finance 20455 Redwood Rd. Castro Valley, CA 94546</b>	<b>Beneficial Finance 20455 Redwood Rd. Castro Valley, CA 94546</b>	<b>credit line</b>		<b>15,636.00</b>

Debtor(s)

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

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
California Regional Water Qual. Cnt. Bd. 1515 Clay St. #1400 Oakland, CA 94612	California Regional Water Qual. Cnt. Bd. 1515 Clay St. #1400 Oakland, CA 94612	civil penalty for sulfur mine contamination	Disputed	200,000.00
Carlos Hernandez 339 Garcia Ave. San Leandro, CA 94577	Carlos Hernandez 339 Garcia Ave. San Leandro, CA 94577	weed control, etc.	Unliquidated	20,000.00
Chase Auto Finance POB 78101 Phoenix, AZ 85062	Chase Auto Finance POB 78101 Phoenix, AZ 85062	2007 Mercedes E63 with 45k miles, good condition		62,600.00  (47,000.00 secured)
Citifinancial Mortgage 1111 Northpoint Dr. Coppell, TX 75019	Citifinancial Mortgage 1111 Northpoint Dr. Coppell, TX 75019	credit line		150,241.00
Countrywide POB 260599 Plano, TX 75026	Countrywide POB 260599 Plano, TX 75026	single family residence located at 90 Skyway Lane, Oakland, CA		1,608,516.00 (1,600,000.00 secured) (20,000.00 senior lien)
Franchise Tax Board Special Procedures POB 2952 Sacramento, CA 95814	Franchise Tax Board Special Procedures POB 2952 Sacramento, CA 95814	2007 income taxes, subject to credit on amended return; unpaid estimated tax payments, 2008	Unliquidated	2,000.00
Internal Revenue Service Special Procedures POB 70038 1301 Clay Street Oakland, CA 94612-0038	Internal Revenue Service Special Procedures POB 70038 Oakland, CA 94612-0038	2007 taxes, net of amended return credit, 2008 unpaid estimated tax payments	Unliquidated	15,000.00
Morgan Miller & Blair 1676 N. California Blvd. Walnut Creek, CA 94596	Morgan Miller & Blair 1676 N. California Blvd. Walnut Creek, CA 94596	attorney's fees	Unliquidated Disputed	5,000.00
Office Depot POB 689020 Des Moines, IA 50368	Office Depot POB 689020 Des Moines, IA 50368	office supplies		2,686.00
TJKM 4324 Hacienda Dr. #101 Pleasanton, CA 94588	TJKM 4324 Hacienda Dr. #101 Pleasanton, CA 94588	traffic engineering study	Disputed	3,600.00
Wells Fargo Bank POB 7666 Boise, ID 83707	Wells Fargo Bank POB 7666 Boise, ID 83707	business loan		18,798.00
Wells Fargo Card Services POB 10347 Des Moines, IA 50306	Wells Fargo Card Services POB 10347 Des Moines, IA 50306	credit line		2,967.00
Wells Fargo Home Mortgage POB 14411 Des Moines, IA 50306	Wells Fargo Home Mortgage POB 14411 Des Moines, IA 50306	condominium located at 2 Commodore Dr., Emeryville, CA		359,397.00  (300,000.00 secured)



In re Collins A Mbanugo  
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, **Collins A Mbanugo**, 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 December 15, 2008

Signature /s/ Collins A Mbanugo  
**Collins A Mbanugo**  
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.



Alameda County Tax Collector  
1221 Oak St.  
Oakland, CA 94612

Alcoa, Inc.

American General Finance  
3435 Sonoma Blvd. #30  
Vallejo, CA 94590

Bank of America  
POB 15027  
Wilmington, DE 19850

Bank of America  
POB 15026  
Wilmington, DE 19850

Beneficial Finance  
20455 Redwood Rd.  
Castro Valley, CA 94546

California Regional Water Qual. Cnt. Bd.  
1515 Clay St. #1400  
Oakland, CA 94612

Carlos Hernandez  
339 Garcia Ave.  
San Leandro, CA 94577

Chase Auto Finance  
POB 78101  
Phoenix, AZ 85062

Citifinancial Mortgage  
1111 Northpoint Dr.  
Coppell, TX 75019

Countrywide  
POB 260599  
Plano, TX 75026

Crown Ridge HOA

E F Foley & Co.  
1500 Hamilton Ave. #109  
Campbell, CA 95008

Franchise Tax Board  
Special Procedures  
POB 2952  
Sacramento, CA 95814

Frontline Properties  
187 Maritime Terrace  
Hercules, CA 94547

Internal Revenue Service  
Special Procedures  
POB 70038  
1301 Clay Street  
Oakland, CA 94612-0038

IPA Planning Solutions  
17th St.  
Oakland, CA 94612

Meridian Mortgage Investment Fund VII  
POB 21646  
Seattle, WA 98111

Morgan Miller & Blair  
1676 N. California Blvd.  
Walnut Creek, CA 94596

Ocean Industries, Inc.

Office Depot  
POB 689020  
Des Moines, IA 50368

Ogo S. Mbanugo  
90 Skyway Lane  
Oakland, CA 94619

Ogo S. Mbanugo

Ogo Sl Mbanugo

Regional Trustee Services Corp.  
616 1st Ave #500  
Seattle, WA 98104

Renato Baldarama  
Success Realty  
3911 Glacier Ct  
Vallejo, CA 94591

TJKM  
4324 Hacienda Dr. #101  
Pleasanton, CA 94588

Wells Fargo Bank  
POB 7666  
Boise, ID 83707

Wells Fargo Card Services  
POB 10347  
Des Moines, IA 50306

Wells Fargo Home Mortgage  
POB 14411  
Des Moines, IA 50306