

Official Form 1 (1/08)

United States Bankruptcy Court DISTRICT OF <i>NEVADA</i>				Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>ESPINUEVA, LAURO QUILON</b>		Name of Joint Debtor (Spouse)(Last, First, Middle): <b>ESPINUEVA, EVANGELINA BUEN</b>		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>0532</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>1421</b>		
Street Address of Debtor (No. & Street, City, and State): <b>7521 DESERTSCAPE AVE. LAS VEGAS NV</b>		Street Address of Joint Debtor (No. & Street, City, and State): <b>7521 DESERTSCAPE AVE. LAS VEGAS NV</b>		
ZIPCODE <b>89178</b>		ZIPCODE <b>89178</b>		
County of Residence or of the Principal Place of Business: <b>CLARK</b>		County of Residence or of the Principal Place of Business: <b>CLARK</b>		
Mailing Address of Debtor (if different from street address): <b>SAME</b>		Mailing Address of Joint Debtor (if different from street address): <b>SAME</b>		
ZIPCODE		ZIPCODE		
Location of Principal Assets of Business Debtor (if different from street address above): <b>SAME</b>				ZIPCODE
<b>Type of Debtor</b> (Form of organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below <hr/>		<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <b>EXPORT/IMPORT OF ASIAN PRODUCTS</b> <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" <input checked="" type="checkbox"/> Debts are primarily business debts.		
		<b>Chapter 11 Debtors:</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).		
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.		
		<b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000				
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion				
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion				

<p><b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i></p>	Name of Debtor(s): <b>LAURO ESPINUEVA and EVANGELINA ESPINUEVA</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (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> (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><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> (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 have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <p style="text-align: center;"><b>X</b></p> <div style="display: flex; justify-content: space-between;"> <span>Signature of Attorney for Debtor(s)</span> <span>04/28/2009 Date</span> </div>	
<p><b>Exhibit C</b></p> 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? <p><input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p>		
<p><b>Exhibit D</b></p> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition.</p> If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<p><b>Information Regarding the Debtor - Venue</b> (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action 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.</p>		
<p><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <div style="margin-left: 400px;">                 _____                  (Name of landlord that obtained judgment)             </div> <div style="margin-left: 400px;">                 _____                  (Address of landlord)             </div> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>		

<p><b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): <b>LAURO ESPINUEVA and EVANGELINA ESPINUEVA</b></p>
<b>Signatures</b>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>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.</p> <p>[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)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ LAURO ESPINUEVA</b> _____ Signature of Debtor</p> <p><b>X /s/ EVANGELINA ESPINUEVA</b> _____ Signature of Joint Debtor</p> <p>_____ Telephone Number (if not represented by attorney)</p> <p><b>04/28/2009</b> _____ Date</p>	<p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><b>X</b> _____ (Signature of Foreign Representative)</p> <p>_____ (Printed name of Foreign Representative)</p> <p><b>04/28/2009</b> _____ (Date)</p>
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p><b>X /s/ Thomas E. Crowe</b> _____ Signature of Attorney for Debtor(s)</p> <p><b>Thomas E. Crowe 3048</b> _____ Printed Name of Attorney for Debtor(s)</p> <p><b>Thomas E. Crowe Professional Law Corp.</b> _____ Firm Name</p> <p><b>7381 W. Charleston Blvd.</b> _____ Address</p> <p><b>Suite 110</b> _____ Address</p> <p><b>Las Vegas NV 89117</b> _____ Address</p> <p><b>702-794-0373</b> _____ Telephone Number</p> <p><b>04/28/2009</b> _____ Date</p> <p><small>*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.</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>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.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>_____ Address</p> <p><b>X</b> _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>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.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>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.</i></p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>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.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p><b>04/28/2009</b> _____ Date</p>	

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re **LAURO ESPINUEVA**  
*and*  
**EVANGELINA ESPINUEVA**

Case No.  
Chapter **11**

Debtor(s)

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

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

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)
1 <b>WACHOVIA</b> <b>PO BOX 96074</b> <b>CHARLOTTE NC 28296</b>	Phone: <b>WACHOVIA</b> <b>PO BOX 96074</b> <b>CHARLOTTE NC 28296</b>	<b>LINE OF CREDIT</b>		<b>\$ 183,000.00</b>
2 <b>BANK OF AMERICA</b> <b>PO BOX 21848</b> <b>GREENSBORO NC 27420-1848</b>	Phone: <b>BANK OF AMERICA</b> <b>PO BOX 21848</b> <b>GREENSBORO NC 27420-1848</b>	<b>SECOND MORTGAGE</b>		<b>\$ 98,000.00</b>
3 <b>BANK OF AMERICA</b> <b>PO BOX 21848</b> <b>GREENSBORO NC 27420-1848</b>	Phone: <b>BANK OF AMERICA</b> <b>PO BOX 21848</b> <b>GREENSBORO NC 27420-1848</b>	<b>SECOND MORTGAGE</b>		<b>\$ 97,600.00</b>
4 <b>HOMECOMINGS FINANCIAL</b> <b>PO BOX 205</b> <b>WATERLOO IA 50704-0205</b>	Phone: <b>HOMECOMINGS FINANCIAL</b> <b>PO BOX 205</b> <b>WATERLOO IA 50704-0205</b>	<b>SECOND MORTGAGE</b>		<b>\$ 71,600.00</b>
5 <b>BANK OF AMERICA</b> <b>475 CROSSPOINT PKWY.</b> <b>PO BOX 9000</b> <b>GETZVILLE NY 14068-9000</b>	Phone: <b>BANK OF AMERICA</b> <b>475 CROSSPOINT PKWY.</b> <b>PO BOX 9000</b> <b>GETZVILLE NY 14068-9000</b>	<b>SECOND MORTGAGE</b>		<b>\$ 50,000.00</b>

Debtor(s)

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

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)
6 US BANK PO BOX 790408 ST LOUS MO 63179-6963	Phone: US BANK PO BOX 790408 ST LOUS MO 63179-6963	CREDIT CARD		\$ 46,000.00
7 US BANK PO BOX 790408 ST LOUIS MO 63179-0408	Phone: US BANK PO BOX 790408 ST LOUIS MO 63179-0408	BUSINESS CREDIT CARD		\$ 41,000.00
8 PRUDENTIAL FINANCIAL FIA CARD SERVICES, PO BOX 15726 WILMINGTON DE 19886-5726	Phone: PRUDENTIAL FINANCIAL FIA CARD SERVICES, PO BOX 15726 WILMINGTON DE 19886-5726	BUSINESS CREDIT CARD		\$ 38,000.00
9 BANK OF AMERICA PO BOX 15726 WILMINGTON DE 19886-5726	Phone: BANK OF AMERICA PO BOX 15726 WILMINGTON DE 19886-5726	BUSINESS CREDIT CARD		\$ 27,200.00
10 WELLS FARGO WELLS FARGO CARD SERVICES PO BOX 30086 LOS ANGELES CA 90030-0086	Phone: WELLS FARGO WELLS FARGO CARD SERVICES PO BOX 30086 LOS ANGELES CA 90030-0086	CREDIT CARD		\$ 24,100.00
11 BANK OF AMERICA PO BOX 15726 WILMINGTON DE 19886-5726	Phone: BANK OF AMERICA PO BOX 15726 WILMINGTON DE 19886-5726	BUSINESS CREDIT CARD		\$ 22,400.00
12 WELLS FARGO PO BOX 54349 LOS ANGELES CA 90054-0349	Phone: WELLS FARGO PO BOX 54349 LOS ANGELES CA 90054-0349	CREDIT CARD		\$ 14,200.00
13 BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026	Phone: BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026	BUSINESS CREDIT CARD		\$ 13,400.00

Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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)
14 DISCOVER PO BOX 30395 SALT LAKE CITY UT 84130-0395	Phone: DISCOVER PO BOX 30395 SALT LAKE CITY UT 84130-0395	CREDIT CARD		\$ 13,000.00
15 US DEPARTMENT OF EDUCATION PO BOX 530260 ATLANTA GA 30353-0260	Phone: US DEPARTMENT OF EDUCATION PO BOX 530260 ATLANTA GA 30353-0260	STUDENT LOAN		\$ 13,000.00
16 BANK OF AMERICA PO BOX 26078 GREENSBORO NC 27420	Phone: BANK OF AMERICA PO BOX 26078 GREENSBORO NC 27420	SECOND MORTGAGE	C  *Value: Net Unsecured: *Prior Liens Exist	\$ 14,700.00  \$ 375,000.00 \$ 12,100.00
17 AMERICAN HONDA, FINANCE CORP PO BOX 60001 CITY OF INDUSTRY CA 91716-0001	Phone: AMERICAN HONDA, FINANCE CORP PO BOX 60001 CITY OF INDUSTRY CA 91716-0001	CO SIGNER ON DAUGHTER'S VEHICLE		\$ 10,300.00
18 FIRST EQUITY PO BOX 23029 COLUMBUS GA 31902-3029	Phone: FIRST EQUITY PO BOX 23029 COLUMBUS GA 31902-3029	BUSINESS CREDIT CARD		\$ 6,500.00
19 SEARS PO BOX 6936 THE LAKES NV 88901-6936	Phone: SEARS PO BOX 6936 THE LAKES NV 88901-6936	CREDIT CARD		\$ 6,000.00
20 NORDSTROM BANK PO BOX 79137 PHOENIX AZ 85062-9137	Phone: NORDSTROM BANK PO BOX 79137 PHOENIX AZ 85062-9137	CREDIT CARD		\$ 4,700.00

Debtor(s)

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

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

I, \_\_\_\_\_, \_\_\_\_\_ of the Individual Debtor named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: 4/28/2009

Signature /s/ LAURO ESPINUEVA  
Name: LAURO ESPINUEVA

Date: 4/28/2009

Signature /s/ EVANGELINA ESPINUEVA  
Name: EVANGELINA ESPINUEVA

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re **LAURO ESPINUEVA and EVANGELINA ESPINUEVA**

Case No.  
Chapter **11**

\_\_\_\_\_ / Debtor

**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	<b>Yes</b>	<b>2</b>	\$ <b>3,073,000.00</b>		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ <b>58,545.00</b>		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		\$ <b>2,961,000.00</b>	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		\$ <b>0.00</b>	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>6</b>		\$ <b>792,600.00</b>	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>11,100.65</b>
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>10,677.19</b>
<b>TOTAL</b>		<b>20</b>	\$ <b>3,131,545.00</b>	\$ <b>3,753,600.00</b>	



## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

In re *LAURO ESPINUEVA and EVANGELINA ESPINUEVA*

Case No.  
Chapter 11

\_\_\_\_\_ / Debtor

### 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)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
<b>TOTAL</b>	\$

State the following:

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

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA  
Debtor

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

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

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 4/28/2009

Signature /s/ LAURO ESPINUEVA  
LAURO ESPINUEVA

Date: 4/28/2009

Signature /s/ EVANGELINA ESPINUEVA  
EVANGELINA ESPINUEVA

[If joint case, both spouses must sign.]

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.

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,  
 Debtor(s)

Case No. \_\_\_\_\_  
 (if known)

### 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 the debtor's own benefit. If the debtor is married, state whether the 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 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.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value	Amount of Secured Claim
			of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
FL REAL PROPERTY RENTAL PROPERTY 4767 ATWOOD DR. ORLANDO, FL 32828		C	\$ 375,000.00	\$ 375,000.00
NV REAL PROPERTY RENTAL PROPERTY 5135 MORRIS ST. LAS VEGAS, NV 89123		C	\$ 158,000.00	\$ 158,000.00
NV REAL PROPERTY RENTAL PROPERTY 2728 BEACHSIDE CT., LAS VEGAS, NV 89117		C	\$ 400,000.00	\$ 398,300.00
NV REAL PROPERTY RENTAL PROPERTY 178 LA SERNA ST. HENDERSON, NV 89178		C	\$ 285,000.00	\$ 285,000.00
NV REAL PROPERTY RENTAL PROPERTY 3963 JAMES PAUL AVE. LAS VEGAS, NV 89104		C	\$ 125,000.00	\$ 125,000.00

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE A-REAL PROPERTY**

(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value	Amount of Secured Claim
			of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
NV REAL PROPERTY HOMESTEAD 7521 DESERTSCAPE AVE. LAS VEGAS, NV 89178-8802		C	\$ 600,000.00	\$ 599,500.00
UT REAL PROPERTY, 6347 W. 10670 N. HIGHLAND, UT 84003		C	\$ 1,100,000.00	\$ 1,006,400.00
NV REAL PROPERTY ROW LAND 6360 S. WATERFORD ST. PAHRUMP, NV 89061		C	\$ 30,000.00	\$ 0.00

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

### 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 the 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	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<b>CASH ON HAND</b> <i>Location: In debtor's possession</i>		C	\$ 20.00
2. Checking, savings or other financial 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.		<b>BANK ACCOUNTS</b> <b>WELLS FARGO SAVINGS ACCT#6837638600</b> <b>WELLS FARGO CHECKING ACCT#3469597623</b> <b>WELLS FARGO SAVINGS ACCT#5333839131</b> <b>US BANK SON'S SAVINGS ACCT#253700344570</b> <b>US BANK CHECKING ACCT#153753241717</b> <b>US BANK CHEKING ACCT#153751207793</b> <b>US BANK CECKING ACCT#153791188664</b> <b>BANK OF AMERICA CHECKING ACCT#5631</b> <b>BANK OF AMERICA SAVINGS ACCT#6418</b> <b>NEVADA FEDERAL CREDIT UNION SAVINGS ACCT#200025569</b> <i>Location: In debtor's possession</i>		C	\$ 50,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X				
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>HOUSEHOLD GOODS</b> <i>Location: In debtor's possession</i>		C	\$ 1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.	X				
7. Furs and jewelry.	X				
8. Firearms and sports, photographic, and other hobby equipment.	X				

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest 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).)	X				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.		<i>INSTITUTIONAL FOOD SERVICE MGNT DEBTOR OWNED 49%</i>		C	<i>Unknown</i>
15. Government and corporate bonds and other negotiable and non-negotiable 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 of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
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 described 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.		<i>1979 OLDSMOBILE CUTLASS Location: In debtor's possession</i>		C	<i>\$ 350.00</i>

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		1980 FORD VAN Location: In debtor's possession		C	\$ 300.00
		1991 MAZDA MPV Location: In debtor's possession		C	\$ 875.00
		2002 MITSUBISHI MONTERO Location: In debtor's possession		C	\$ 6,000.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
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				

**Total** ➔ **\$ 58,545.00**

(Report total also on Summary of Schedules.)  
Include amounts from any continuation sheets attached.

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**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 \$136,875.

(Check one box)

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 Exemptions
NV REAL PROPERTY, 7521 DESERTSCAPE AVE., LAS VEGAS, 89178-8802	NRS 21.090 (1) (1), 115.010	\$ 600,000.00	\$ 600,000.00
HOUSEHOLD GOODS	NRS 21.090 (1) (b)	\$ 1,000.00	\$ 1,000.00
1979 OLDSMOBILE CUTLASS	NRS 21.090 (1) (z)	\$ 350.00	\$ 350.00
1980 FORD VAN	NRS 21.090 (1) (z)	\$ 300.00	\$ 300.00
1991 MAZDA MPV	NRS 21.090 (1) (f)	\$ 875.00	\$ 875.00
2002 MITSUBISHI MONTERO	NRS 21.090 (1) (f)	\$ 6,000.00	\$ 6,000.00



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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA  
 Debtor(s)

Case No. \_\_\_\_\_  
 (if known)

**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.

List creditors in alphabetical order to the extent practicable. If a minor child is the 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 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 "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" 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.

Creditor's Name and Mailing Address Including ZIP Code and Account Number <i>(See Instructions Above.)</i>	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: <b>9183</b>  <b>Creditor # : 1</b> <b>AURORA LOAN SERVICES</b> <b>10350 PARK MEADOWS DR.</b> <b>LITTLETON CO 80124</b>	<b>FIRST MORTGAGE</b> <b>NV REAL PROPERTY, 7521</b> <b>DESERTSCAPE AVE., LAS VEGAS,</b> <b>89178-8802</b>  Value: \$ 600,000.00	C				\$ 599,500.00	\$ 0.00
Account No: <b>0136</b>  <b>Creditor # : 2</b> <b>AVALON PARK PROPERTY</b> <b>5955 T.G. LEE BLVD, STE 300</b> <b>ORLANDO FL 32822-4457</b>	<b>HOA ON SURRENDERED FL PROPERTY</b> <b>FL REAL PROPERTY, 4767 ATWOOD</b> <b>DR., ORLANDO, 32828</b>  Value: \$ 375,000.00	C	X			\$ 1,500.00	\$ 1,500.00
Account No: <b>0136</b>  <b>Representing:</b> <b>AVALON PARK PROPERTY</b>	<b>KRISTIN YOUNG, ESQ</b> <b>1633 EAST VIKING ST., STE 110</b> <b>KISSIMMEE FL 34744</b>  Value:						
<b>Subtotal \$</b> (Total of this page)						<b>\$ 601,000.00</b>	<b>\$ 1,500.00</b>
<b>Total \$</b> (Use only on last page)							

2 continuation sheets attached

(Report also on Summary of Schedules.)  
 (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number <i>(See Instructions Above.)</i>	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 6999 Creditor # : 3 BANK OF AMERICA PO BOX 21848 GREENSBORO NC 27420-1848	FIRST MORTGAGE NV REAL PROPERTY, 3963 JAMES PAUL AVE., LAS VEGAS, 89104 Value: \$ 125,000.00	C				\$ 125,000.00	\$ 0.00
Account No: 7899 Creditor # : 4 BANK OF AMERICA PO BOX 26078 GREENSBORO NC 27420	SECOND MORTGAGE FL REAL PROPERTY, 4767 ATWOOD DR., ORLANDO, 32828 Value: \$ 375,000.00	C	X			\$ 14,700.00	\$ 12,100.00
Account No: 3011 Creditor # : 5 BANK OF AMERICA PO BOX 60875 LOS ANGELES CA 90060-0875	FIRST MORTGAGE NV REAL PROPERTY, 2728 BEACHSIDE CT., LAS VEGAS, 89117 Value: \$ 400,000.00	C				\$ 398,300.00	\$ 0.00
Account No: 2764 Creditor # : 6 BANK OF AMERICA PO BOX 22033 GREENSBORO NC 27430	7/06 FIRST MORTGAGE NV REAL PROPERTY, 5135 MORRIS ST., LAS VEGAS, 89123 Value: \$ 158,000.00	C				\$ 158,000.00	\$ 0.00
Account No: 6307 Creditor # : 7 COUNTRYWIDE PO BOX 660694 DALLAS TX 75266-0694	FIRST MORTGAGE FL REAL PROPERTY, 4767 ATWOOD DR., ORLANDO, 32828 Value: \$ 375,000.00	C	X			\$ 372,400.00	\$ 0.00
Account No: 5419 Creditor # : 8 COUNTRYWIDE PO BOX 650070 DALLAS TX 75265-0070	1993 ONLY MORTGAGE NV REAL PROPERTY, 178 LA SERNA ST., HENDERSON, 89178 Value: \$ 285,000.00	C				\$ 285,200.00	\$ 200.00

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors

Holding Secured Claims

**Subtotal \$** \$ 1,353,600.00  
(Total of this page)  
**Total \$** \$ 12,300.00  
(Use only on last page)

(Report also on Summary of Schedules.)  
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number <i>(See Instructions Above.)</i>	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Co-Debtor H--Husband W--Wife J--Joint C--Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: <b>5698</b> <b>Creditor # : 9</b> <b>WAMU</b> <b>WAMU COLLECTION DEPT.</b> <b>PO BOX 44118</b> <b>JACKSONVILLE FL 32231</b>	<b>ONLY MORTGAGE</b> <b>UT REAL PROPERTY, 6347 W. 10670</b> <b>N., HIGHLAND, 84003</b>  Value: \$ 1,100,000.00	C	X			\$ 1,006,400.00	\$ 0.00
Account No: <b>5698</b> <b>Representing:</b> <b>WAMU</b>	<b>HANSEN &amp; RASMUSSEN</b> <b>BENEFICIAL TOWER</b> <b>15 WEST SOUTH TEMPLE, STE 600</b> <b>SALT LAKE CITY UT 84101-1536</b>  Value:						
Account No:	     Value:						
Account No:	     Value:						
Account No:	     Value:						
Account No:	     Value:						

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors  
Holding Secured Claims

<b>Subtotal \$</b> (Total of this page)	<b>\$ 1,006,400.00</b>	<b>\$ 0.00</b>
<b>Total \$</b> (Use only on last page)	<b>\$ 2,961,000.00</b>	<b>\$ 13,800.00</b>

(Report also on Summary of Schedules.)  
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

**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 "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 priority listed on this Schedule E in the box labeled "Total" 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.

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 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).

\*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.

**No continuation sheets attached**

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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

**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 total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. 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, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1002 Creditor # : 1 AMERICAN EXPRESS, COSTCO PO BOX 0001 LOS ANGELES CA 90096-8000	C	BUSINESS CREDIT CARD				\$ 2,000.00
Account No: 3441 Creditor # : 2 AMERICAN HONDA, FINANCE CORP PO BOX 60001 CITY OF INDUSTRY CA 91716-0001	C	CO SIGNER ON DAUGHTER'S VEHICLE 2006 HONDA CIVIC LX SEDAN				\$ 10,300.00
Account No: 2608 Creditor # : 3 BANK OF AMERICA PO BOX 15726 WILMINGTON DE 19886-5726	C	BUSINESS CREDIT CARD				\$ 22,400.00
Account No: 3029 Creditor # : 4 BANK OF AMERICA 475 CROSSPOINT PKWY. PO BOX 9000 GETZVILLE NY 14068-9000	C	SECOND MORTGAGE NV REAL PROPERTY, 2728 BEACHSIDE CT., LAS VEGAS, 89117				\$ 50,000.00
<b>Subtotal \$</b>						<b>\$ 84,700.00</b>
<b>Total \$</b>						

5 continuation sheets attached

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6799 Creditor # : 5 BANK OF AMERICA PO BOX 21848 GREENSBORO NC 27420-1848	C	SECOND MORTGAGE NV REAL PROPERTY, 3963 JAMES PAUL AVE., LAS VEGAS, 89104				\$ 98,000.00
Account No: 6699 Creditor # : 6 BANK OF AMERICA PO BOX 21848 GREENSBORO NC 27420-1848	C	SECOND MORTGAGE NV REAL PROPERTY, 5135 MORRIS ST., LAS VEGAS, 89123				\$ 97,600.00
Account No: 2608 Creditor # : 7 BANK OF AMERICA PO BOX 15726 WILMINGTON DE 19886-5726	C	9/08 BUSINESS CREDIT CARD				\$ 27,200.00
Account No: 3084 Creditor # : 8 BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026	C	BUSINESS CREDIT CARD				\$ 13,400.00
Account No: 4939 Creditor # : 9 DILLARDS PO BOX 960012 ORLANDO FL 32896-0012	C	CREDIT CARD				\$ 500.00
Account No: 3382 Creditor # : 10 DISCOVER PO BOX 30395 SALT LAKE CITY UT 84130-0395	C	CREDIT CARD				\$ 13,000.00

Sheet No. 1 of 5 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 249,700.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules  
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: -885 Creditor # : 11 EXPRESS PO BOX 659728 SAN ANTONIO TX 78265-9728	C	CREDIT CARD				\$ 400.00
Account No: 5566 Creditor # : 12 FIRST EQUITY PO BOX 23029 COLUMBUS GA 31902-3029	C	BUSINESS CREDIT CARD				\$ 6,500.00
Account No: 4160 Creditor # : 13 HOMECOMINGS FINANCIAL PO BOX 205 WATERLOO IA 50704-0205	C	SECOND MORTGAGE NV REAL PROPERTY, 7521 DESERTSCAPE AVE., LAS VEGAS, 89178-8802				\$ 71,600.00
Account No: 4572 Creditor # : 14 LADCO FINANCIAL GROUP 555 ST. CHARLES, STE 200 THOUSAND OAKS CA 91360	C	2003 BUSINESS CREDIT CARD MACHINE				\$ 1,300.00
Account No: 4572 Representing: LADCO FINANCIAL GROUP		C2C RESOURCES, LLC 56 PERIMETER CENTER EAST ATLANTA GA 30346				
Account No: 9590 Creditor # : 15 MACY'S PO BOX 6938 THE LAKES NV 88901-6938	C	CREDIT CARD				\$ 1,000.00

Sheet No. 2 of 5 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 80,800.00

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8928 Creditor # : 16 NORDSTROM BANK PO BOX 79137 PHOENIX AZ 85062-9137	C	CREDIT CARD				\$ 4,700.00
Account No: 6928 Creditor # : 17 PRUDENTIAL FINANCIAL FIA CARD SERVICES, PO BOX 15726 WILMINGTON DE 19886-5726	C	9/08 BUSINESS CREDIT CARD				\$ 38,000.00
Account No: 8191 Creditor # : 18 SAM'S CLUB PO BOX 530942 ATLANTA GA 30353-0942	C	2/06 CREDIT CARD				\$ 900.00
Account No: 9157 Creditor # : 19 SEARS PO BOX 6936 THE LAKES NV 88901-6936	C	CREDIT CARD				\$ 6,000.00
Account No: 2608 Creditor # : 20 TJX REWARDS PO BOX 94012 PALATINE IL 60094-4012	C	CREDIT CARD				\$ 500.00
Account No: 6963 Creditor # : 21 US BANK PO BOX 790408 ST LOUIS MO 63179-0408	C	BUSINESS CREDIT CARD				\$ 41,000.00

Sheet No. 3 of 5 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 91,100.00

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)



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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,

Case No. \_\_\_\_\_

Debtor(s)

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0260 Creditor # : 22 US DEPARTMENT OF EDUCATION PO BOX 530260 ATLANTA GA 30353-0260	C	12/09 STUDENT LOAN				\$ 13,000.00
Account No: 6963 Creditor # : 23 US BANK PO BOX 790408 ST LOUS MO 63179-6963	C	CREDIT CARD				\$ 46,000.00
Account No: 3092 Creditor # : 24 VICTORIA SECRET PO BOX 659728 SAN ANTONIO TX 78265-9728	C	CREDIT CARD				\$ 400.00
Account No: 1341 Creditor # : 25 VISA PO BOX 60097 CITY OF INDUSTRY CA 91716-0097	C	CREDIT CARD				\$ 3,000.00
Account No: 6154 Creditor # : 26 WACHOVIA PO BOX 96074 CHARLOTTE NC 28296	C	2/09 LINE OF CREDIT SURRENDERED FL REAL PROPERTY				\$ 183,000.00
Account No: 5277 Creditor # : 27 WELLS FARGO PO BOX 30086 LOS ANGELES CA 90030-0086	C	CREDIT CARD				\$ 2,500.00

Sheet No. 4 of 5 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 247,900.00

**Total \$**

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA, ,

Case No. \_\_\_\_\_ (if known)

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5277 Creditor # : 28 WELLS FARGO WELLS FARGO CARD SERVICES PO BOX 30086 LOS ANGELES CA 90030-0086	C	CREDIT CARD				\$ 24,100.00
Account No: 8965 Creditor # : 29 WELLS FARGO PO BOX 54349 LOS ANGELES CA 90054-0349	C	CREDIT CARD				\$ 14,200.00
Account No: 9488 Creditor # : 30 WELLS FARO C/O STATES RECOVERY SYSTEMS PO BOX 2860, 2951 SUNRISE BLVD RANCHO CORDOVA CA 95742-7201	C	CREDIT CARD				\$ 100.00
Account No:						
Account No:						
Account No:						

Sheet No. 5 of 5 continuation sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

**Subtotal \$** \$ 38,400.00

**Total \$** \$ 792,600.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA / Debtor

Case No. \_\_\_\_\_  
(if known)

### 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 the nature of debtor's interests 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 the 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.
<p><b>ALICE HERA</b> 178 LA SERNA ST. HENDERSON NV 89074</p>	<p>Contract Type: <b>RESIDENTIAL LEASE</b> Terms: 12 MONTHS/\$1,495.00 PER MONTH Beginning date: 2/26/2008 Debtor's Interest: <b>LESSEE</b> Description: Buyout Option: <b>NO</b></p>
<p><b>MANOLO DIMAANO</b> 3963 JAMES PAUL LAS VEGAS NV 89104</p>	<p>Contract Type: <b>RESIDENTIAL LEASE</b> Terms: 12 MONTHS/\$1,200.00 PER MONTH Beginning date: 10/30/2008 Debtor's Interest: <b>LESSEE</b> Description: Buyout Option: <b>NO</b></p>
<p><b>PASQUAI ABASTA</b> 5135 MORRIS ST. LAS VEGAS NV 89123</p>	<p>Contract Type: <b>RESIDENTIAL LEASE</b> Terms: 12 MONTHS/\$995.00 Beginning date: 4/27/2003 Debtor's Interest: <b>LESSEE</b> Description: Buyout Option: <b>NO</b></p>

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA / Debtor

Case No. \_\_\_\_\_  
(if known)

### 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 the 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 debtors 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 the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA, Debtor(s), Case No. \_\_\_\_\_ (if known)

### 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 AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>BROTHER</b> <b>DAUGHTER</b> <b>DAUGHTER</b>	AGE(S): <b>26</b> <b>24</b> <b>21</b>
EMPLOYMENT: DEBTOR		SPOUSE
Occupation <b>SUPERVISOR</b>		<b>Unemployed</b>
Name of Employer <b>INSTITUTIONAL FOOD MGMT</b>		
How Long Employed <b>10 YEARS</b>		
Address of Employer <b>716 6TH ST. LAS VEGAS NV 89124</b>		
INCOME: (Estimate of average or projected monthly income at time case filed)		
	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 3,029.40	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 3,029.40	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 763.08	\$ 398.67
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 763.08	\$ 398.67
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,266.32	\$ (398.67)
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 3,690.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): <b>SOCIAL SECURITY</b>	\$ 1,563.00	\$ 0.00
12. Pension or retirement income	\$ 2,980.00	\$ 0.00
13. Other monthly income (Specify): <b>DAUGHTER'S CONTRIBUTE</b>	\$ 1,000.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 9,233.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 11,499.32	\$ (398.67)
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 11,100.65	
(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:		

In re LAURO ESPINUEVA and EVANGELINA ESPINUEVA,  
 Debtor(s)

Case No. \_\_\_\_\_  
 (if known)

### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) .....	\$	2,899.54
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel .....	\$	250.00
b. Water and sewer .....	\$	45.00
c. Telephone .....	\$	195.00
d. Other .....	\$	0.00
Other .....	\$	0.00
3. Home maintenance (repairs and upkeep) .....	\$	99.00
4. Food .....	\$	300.00
5. Clothing .....	\$	100.00
6. Laundry and dry cleaning .....	\$	0.00
7. Medical and dental expenses .....	\$	150.00
8. Transportation (not including car payments) .....	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. ....	\$	0.00
10. Charitable contributions .....	\$	100.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's .....	\$	0.00
b. Life .....	\$	0.00
c. Health .....	\$	0.00
d. Auto .....	\$	0.00
e. Other .....	\$	0.00
Other .....	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (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) .....	\$	6,313.65
17. Other: <b>PAYMENT ON 7521 TAX</b> .....	\$	125.00
Other: .....	\$	0.00
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.)	\$	10,677.19
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		
a. Average monthly income from Line 16 of Schedule I	\$	11,100.65
b. Average monthly expenses from Line 18 above	\$	10,677.19
c. Monthly net income (a. minus b.)	\$	423.46

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re: LAURO ESPINUEVA
and
EVANGELINA ESPINUEVA

Case No.

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 and 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 the 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 may also 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 corporation 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

SOURCE

Year to date: \$63,000.00
Last Year: \$51,180.00
Year before: \$56,200.00

DEBTOR'S INCOME FROM EMPLOYMENT

Year to date: \$0
Last Year: \$15,540.00
Year before: \$2,715.00

SPOUSES INCOME FROM EMPLOYMENT

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, 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

*Year to date:\$36,000.00*  
*Last Year:\$71,080.00*  
*Year before:\$43,000.00*

**RENTAL PROPERTY**

**3. Payments to creditors**

None Complete a. or b., as appropriate, and c.

a. 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 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.)

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 this 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 and other 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.)

None  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.)

**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.)

None  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.)

**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.)

**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.)



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.)

**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.)

**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.)

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: Thomas E. Crowe Address: 7381 W. Charleston Blvd. Suite 110 Las Vegas, NV 89117</i>	<i>Date of Payment: 2/20/09 Payor: LAURO ESPINUEVA</i>	<i>\$7,889.00</i>

<i>Payee: SPRINGBOARD NON PROFIT CREDIT COUNSELING Address: 4351 LATHAM ST. RIVERSIDE, CA 92501</i>	<i>Date of Payment: 3/13/09 Payor: LAURO ESPINUEVA</i>	<i>\$100.00</i>
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**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
<i>Transferee: INSTITUTIONAL FOOD SERVICE MGMT. Address: 716 6TH ST., LAS VEGAS, NV 89124 Relationship: BUSINESS</i>	<i>2008</i>	<i>Property: NV REAL PROPERTY ROW LAND PAHRUMP, NV 89061 Value: \$30,000.00</i>

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.

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**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.)

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**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.)

---

**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.)

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**14. Property held for another person**

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

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**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.

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**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.

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**17. Environmental Information**

None  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 hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

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:

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.

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.

**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.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<i>INTERNATIONAL RANCH MARKET</i>	<i>ID: 90-0172646</i>	<i>4225 EAST SAHARA AVE. LAS VEGAS, NV 89104</i>	<i>MINI MART ASIAN FOODS</i>	<i>03/2005-06/2007</i>
<i>CHINOS WHOLESALE INC.</i>	<i>ID: 68-0568096</i>	<i>6000 S. EASTERN LAS VEGAS, NV 89199</i>	<i>EXPORT, IMPORT ASIAN FOODS</i>	<i>2003-07/2007</i>
<i>INSTITUTIONAL FOOD SERVICE MGMT (P)</i>	<i>ID: 88-0363888</i>	<i>716 6TH ST. LAS VEGAS, NV 89124</i>	<i>CATERING</i>	<i>05/2004-05/2008</i>

None  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.

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.)

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**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.

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None  b. List all firms or individuals who within 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.

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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.

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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.

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**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.

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

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**21. Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

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.

**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.

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.

**23. Withdrawals from a partnership or distribution 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.

**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.

**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.

*[If completed by an individual or individual and spouse]*

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 04/28/2009

Signature /s/ LAURO ESPINUEVA  
of Debtor

Date 04/28/2009

Signature /s/ EVANGELINA ESPINUEVA  
of Joint Debtor  
(if any)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re LAURO ESPINUEVA
and
EVANGELINA ESPINUEVA

Case No.
Chapter 11

Attorney for Debtor: Thomas E. Crowe / Debtor

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
a) For legal services rendered or to be rendered in contemplation of and in connection with this case ... \$ 7,889.00
b) Prior to the filing of this statement, debtor(s) have paid ... \$ 7,889.00
c) The unpaid balance due and payable is ... \$ 0.00
3. \$ 1,039.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated: None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows: None

Dated: 04/28/2009

Respectfully submitted,

X /s/ Thomas E. Crowe
Attorney for Petitioner: Thomas E. Crowe
Thomas E. Crowe Professional Law Corp.
7381 W. Charleston Blvd.
Suite 110
Las Vegas NV 89117
702-794-0373
tcrowelaw@yahoo.com

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re **LAURO ESPINUEVA**  
**and**  
**EVANGELINA ESPINUEVA**

Case No.  
Chapter **11**

\_\_\_\_\_/ Debtor

Attorney for Debtor: **Thomas E. Crowe**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: \_\_\_\_\_

/s/ LAURO ESPINUEVA

Debtor

/s/ EVANGELINA ESPINUEVA

Joint Debtor

LAURO ESPINUEVA  
7521 DESERTSCAPE AVE.  
LAS VEGAS, NV 89178

BANK OF AMERICA  
475 CROSSPOINT PKWY.  
PO BOX 9000  
GETZVILLE, NY 14068-9000

COUNTRYWIDE  
PO BOX 650070  
DALLAS, TX 75265-0070

EVANGELINA ESPINUEVA  
7521 DESERTSCAPE AVE.  
LAS VEGAS, NV 89178

BANK OF AMERICA  
PO BOX 21848  
GREENSBORO, NC 27420-1848

DILLARDS  
PO BOX 960012  
ORLANDO, FL 32896-0012

THOMAS E. CROWE  
7381 W. CHARLESTON BLVD.  
SUITE 110  
LAS VEGAS, NV 89117

BANK OF AMERICA  
PO BOX 21848  
GREENSBORO, NC 27420-1848

DISCOVER  
PO BOX 30395  
SALT LAKE CITY, UT 84130-0395

ALICE HERA  
178 LA SERNA ST.  
HENDERSON, NV 89074

BANK OF AMERICA  
PO BOX 15726  
WILMINGTON, DE 19886-5726

EXPRESS  
PO BOX 659728  
SAN ANTONIO, TX 78265-9728

AMERICAN EXPRESS, COSTCO  
PO BOX 0001  
LOS ANGELES, CA 90096-8000

BANK OF AMERICA  
PO BOX 26078  
GREENSBORO, NC 27420

FIRST EQUITY  
PO BOX 23029  
COLUMBUS, GA 31902-3029

AMERICAN HONDA, FINANCE CORP  
PO BOX 60001  
CITY OF INDUSTRY, CA 91716

BANK OF AMERICA  
PO BOX 60875  
LOS ANGELES, CA 90060-0875

HANSEN & RASMUSSEN  
BENEFICIAL TOWER  
15 WEST SOUTH TEMPLE, STE 600  
SALT LAKE CITY, UT 84101-1500

AURORA LOAN SERVICES  
10350 PARK MEADOWS DR.  
LITTLETON, CO 80124

BANK OF AMERICA  
PO BOX 22033  
GREENSBORO, NC 27430

HOMEcomings FINANCIAL  
PO BOX 205  
WATERLOO, IA 50704-0205

AVALON PARK PROPERTY  
5955 T.G. LEE BLVD, STE 300  
ORLANDO, FL 32822-4457

C2C RESOURCES, LLC  
56 PERIMETER CENTER EAST  
ATLANTA, GA 30346

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
P.O BOX 21126  
PHILADELPHIA, PA 19114-0326

BANK OF AMERICA  
PO BOX 15026  
WILMINGTON, DE 19850-5026

COUNTRYWIDE  
PO BOX 660694  
DALLAS, TX 75266-0694

KRISTIN YOUNG, ESQ  
1633 EAST VIKING ST., STE 100  
KISSIMMEE, FL 34744



LADCO FINANCIAL GROUP  
555 ST. CHARLES, STE 200  
THOUSAND OAKS, CA 91360

SEARS  
PO BOX 6936  
THE LAKES, NV 88901-6936

WAMU  
WAMU COLLECTION DEPT.  
PO BOX 44118  
JACKSONVILLE, FL 32231

MACY'S  
PO BOX 6938  
THE LAKES, NV 88901-6938

STATE OF NEVADA DEPARTMENT (C  
PUBLIC SAFETY, REG. DIVISIOI  
555 WRIGHT WAY  
CARSON CITY, NV 89711

WELLS FARGO  
WELLS FARGO CARD SERVICES  
PO BOX 30086  
LOS ANGELES, CA 90030-0086

MANOLO DIMAANO  
3963 JAMES PAUL  
LAS VEGAS, NV 89104

TJX REWARDS  
PO BOX 94012  
PALATINE , IL 60094-4012

WELLS FARGO  
PO BOX 30086  
LOS ANGELES, CA 90030-0086

NEVADA DEPARTMENT OF TAXATIO  
555 E. WASHINGTON AVENUE #1  
LAS VEGAS, NV 89101

US BANK  
PO BOX 790408  
ST LOUIS, MO 63179-0408

WELLS FARGO  
PO BOX 54349  
LOS ANGELES, CA 90054-0349

NORDSTROM BANK  
PO BOX 79137  
PHOENIX, AZ 85062-9137

US DEPARTMENT OF EDUCATION  
PO BOX 530260  
ATLANTA, GA 30353-0260

WELLS FARO  
C/O STATES RECOVERY SYSTEMS  
PO BOX 2860, 2951 SUNRISE B  
RANCHO CORDOVA, CA 95742-7

OFFICE OF THE UNITED STATES  
300 LAS VEGAS BLVD SO.  
SUITE 4300  
LAS VEGAS, NV 89101

US BANK  
PO BOX 790408  
ST LOUS, MO 63179-6963

PASQUAI ABASTA  
5135 MORRIS ST.  
LAS VEGAS, NV 89123

VICTORIA SECRET  
PO BOX 659728  
SAN ANTONIO, TX 78265-9728

PRUDENTIAL FINANCIAL  
FIA CARD SERVICES,PO BOX 15  
WILMINGTON, DE 19886-5726

VISA  
PO BOX 60097  
CITY OF INDUSTRY, CA 91716

SAM'S CLUB  
PO BOX 530942  
ATLANTA, GA 30353-0942

WACHOVIA  
PO BOX 96074  
CHARLOTTE, NC 28296