# Case 09-23861-lbr Doc 1 Entered 07/31/09 16:52:30 Page 1 of 12

B1 (Official Form 1)(1/08)

United States Bankruptcy Co District of Nevada							Volun	tary Petition
Name of Debtor (if individual, enter Last, First, Middle): Goldstein, Howard				Name of Joint Debtor (Spouse) (Last, First, Middle): Goldstein, Jody				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): FKA Jody Lynn Holdeman				
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all) <b>xxx-xx-0357</b>	-	omplete EIN	(if mor XXX	e than one, s	tate all)			IIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 616 Chervil Valley Drive Las Vegas, NV	and State):	ZIP Code	610		Valley Dr		reet, City, and St	tate): ZIP Code
	8	9138	-					89138
County of Residence or of the Principal Place of		5100			ence or of the	Principal Pla	ace of Business:	00100
Clark Mailing Address of Debtor (if different from str	eet address):		Cla Mailin		of Joint Debt	or (if differe	nt from street ad	dress):
	_	ZIP Code						ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	Location of Principal Assets of Business Debtor (if different from street address above):							
<b>Type of Debtor</b> (Form of Organization)		f Business one box)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)				
<ul> <li>(Form of organization) (Check one box)</li> <li>Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.</li> <li>Corporation (includes LLC and LLP)</li> <li>Partnership</li> <li>Commodity Broker</li> <li>Clearing Bank</li> </ul>		efined	<ul> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> <li>Chapt</li> </ul>	er 7 er 9 er 11 er 12		hapter 15 Petitio a Foreign Main hapter 15 Petitio	n for Recognition	
□ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Other □ <b>Tax-Exempt Entity</b> (Check box, if applicable) □ Debtor is a tax-exempt organiz: under Title 26 of the United Sta Code (the Internal Revenue Co			States	defined "incurr	ure primarily co l in 11 U.S.C. § ed by an indivi nal, family, or	(Checl onsumer debts, § 101(8) as idual primarily	for	Debts are primarily business debts.
Filing Fee (Check o	ne box)		Check	one box:		Chapter 11	Debtors	
<ul> <li>Full Filing Fee attached</li> <li>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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>			Check Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	not a small by aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto ncontingent l o are less that ith this petiti n were solici	or as defined in 1 iquidated debts ( 1 \$2,190,000. on.	J.S.C. § 101(51D). 11 U.S.C. § 101(51D). (excluding debts owed rom one or more 1126(b).
<ul> <li>Statistical/Administrative Information</li> <li>■ Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li>□ Debtor estimates that, after any exempt property is excluded and administrative exp there will be no funds available for distribution to unsecured creditors.</li> </ul>				es paid,		THIS	SPACE IS FOR C	COURT USE ONLY
Estimated Number of Creditors □ □ □ □ □ □ 1- 50- 100- 200- 49 99 199 999	1,000- 5,001-		<b>]</b> 5,001- 0,000	□ 50,001- 100,000	OVER 100,000			
Estimated Assets           Image: style="text-align: center;">Image: style="text-align: center;"/>   <		to \$100 t	] 100,000,001 5500 hillion	5500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities           Image: Solution of the state of the st	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 t	] 100,000,001 5500 hillion	\$500,000,001 to \$1 billion				

# Case 09-23861-lbr Doc 1 Entered 07/31/09 16:52:30 Page 2 of 12

B1 (Official For Voluntar		Name of Debtor(s):	Page 2		
Voluntary Petition		Goldstein, Howard			
(This page mi	ust be completed and filed in every case)	Goldstein, Jody			
Location	All Prior Bankruptcy Cases Filed Within Las	Case Number:	Date Filed:		
Where Filed:	- None -				
Location Where Filed:		Case Number:	Date Filed:		
	ending Bankruptcy Case Filed by any Spouse, Partner, or		e than one, attach additional sheet)		
Name of Deb - None -	tor:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debter is on indi	Exhibit B		
forms 10K a pursuant to	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)	(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 delivered to the debtor the notice required by 11 U.S.C. §342(b).			
🛛 Exhibit	A is attached and made a part of this petition.	X /s/ Charles T. Wright Signature of Attorney for Deb Charles T. Wright NV	otor(s) (Date)		
	Fxh	l nibit C			
	or own or have possession of any property that poses or is alleged to I Exhibit C is attached and made a part of this petition.		fiable harm to public health or safety?		
	Exh	nibit D			
(To be comp	pleted by every individual debtor. If a joint petition is filed, ea	ch spouse must complete and atta	ach a separate Exhibit D.)		
	D completed and signed by the debtor is attached and made	a part of this petition.			
If this is a jo	-				
Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	0			
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal	assets in this District for 180		
	<ul> <li>days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</li> <li>There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</li> </ul>				
	<b>Certification by a Debtor Who Reside</b> (Check all app		operty		
	Landlord has a judgment against the debtor for possession		cked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment				
	Debtor has included in this petition the deposit with the co after the filing of the petition.		-		

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (	Official Form 1)(1/08)		Page 3
Vo	oluntary Petition		me of Debtor(s):
(Th	is page must be completed and filed in every case)		Goldstein, Howard Goldstein, Jody
(11)	sign		
	Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Representative
	I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	i I ( [	<ul> <li>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.</li> <li>(Check only one box.)</li> <li>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.</li> <li>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.</li> </ul>
v	/s/ Howard Goldstein	X	Signature of Foreign Representative
Λ	Signature of Debtor Howard Goldstein		Signature of Foreign Representative
$\mathbf{v}$			Printed Name of Foreign Representative
Λ	<u>/s/ Jody Goldstein</u> Signature of Joint Debtor Jody Goldstein		rimed Name of Poleign Representative
			Date
	Telephone Number (If not represented by attorney)		Signature of Non-Attorney Bankruptcy Petition Preparer
	July 31, 2009		Signature of Non-Autorney Dankruptey retution rreparer
	Date		I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
	Signature of Attorney*		compensation and have provided the debtor with a copy of this document
X	/s/ Charles T. Wright NV         Signature of Attorney for Debtor(s)         Charles T. Wright NV No.10285         Printed Name of Attorney for Debtor(s)         Piet & Wright         Firm Name		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.
	3130 S. Rainbow Blvd.		
	Ste. 304 Las Vegas, NV 89146		Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
	Address		preparer.)(Required by 11 U.S.C. § 110.)
	Email: todd.wright@pietwright.com 702-566-1212 Fax: 702-566-4833 Telephone Number July 31, 2009		Address
	Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a		
	certification that the attorney has no knowledge after an inquiry that the	X	
	information in the schedules is incorrect.		Dete
	Signature of Debtor (Corporation/Partnership)		Date
	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.		Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or
	The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X	Signature of Authorized Individual		
	Signature of Authorized Individual		
	Printed Name of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of
	Title of Authorized Individual		tile 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.
	Date		

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

#### United States Bankruptcy Court District of Nevada

Howard GoldsteinIn reJody Goldstein

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

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

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

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

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

 $\Box$  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 $\Box$  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

#### I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Howard Goldstein Howard Goldstein

Date: July 31, 2009

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

#### United States Bankruptcy Court District of Nevada

Howard GoldsteinIn reJody Goldstein

Debtor(s)

Case No. Chapter

11

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

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

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

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

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

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

## Case 09-23861-lbr Doc 1 Entered 07/31/09 16:52:30 Page 7 of 12

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

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

 $\Box$  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

 $\Box$  Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

#### I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jody Goldstein Jody Goldstein

Date: July 31, 2009

B4 (Official Form 4) (12/07)

#### United States Bankruptcy Court District of Nevada

In re	Howard Goldstein Jody Goldstein		Case No.	
		Debtor(s)	Chapter	11

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

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

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
American Express P.O. Box 0001 Los Angeles, CA 90096	American Express P.O. Box 0001 Los Angeles, CA 90096	Credit Card		30,000.00
Bank Of America Attn: Bankruptcy NC4-105-02- 77 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410	CreditCard		28,676.00
Bank Of America Attn: Bankruptcy NC4-105-02- 77 Po Box 26012 Greensboro, NC 27410	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410	CreditCard		11,139.00
Bank of America P.O. Box 5170 Simi Valley, CA 93062	Bank of America P.O. Box 5170 Simi Valley, CA 93062	Rental: sfr Location: 3971 Goldspur St Las Vegas NV 89129		154,359.00 (146,500.00 secured)
Bank of America P.O. Box 5170 Simi Valley, CA 93062	Bank of America P.O. Box 5170 Simi Valley, CA 93062	Rental: sfr Location: 376 Apple River Ct Las Vegas NV 89148		99,963.00 (340,500.00 secured) (246,483.00 senior lien)
Bank One/Chase 8333 Ridgepoint Dr Irving, TX 75063	Bank One/Chase 8333 Ridgepoint Dr Irving, TX 75063	Residence: sfr Location: 616 Chervil Valley Drive Las Vegas NV 89138		259,800.00 (602,500.00 secured) (745,299.00 senior lien)
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	CreditCard		24,079.00
Chase 800 Brooksedge Blvd Westerville, OH 43081	Chase 800 Brooksedge Blvd Westerville, OH 43081	CreditCard		6,315.00

B4 (Official Form 4) (12/07) - Cont. **Howard Goldstein** Jody Goldstein

In re

Debtor(s)

Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Chase Manhattan Mtg	Chase Manhattan Mtg	Residence: sfr		745,299.00
G7-Pp 3415 Vision Dr. Columbus, OH 43219	G7-Pp 3415 Vision Dr. Columbus, OH 43219	Location: 616 Chervil Valley Drive Las Vegas NV 89138		(602,500.00 secured)
Citi Pob 6241 Siaur Follo, SD 57117	Citi Pob 6241 Siaur Falla, SD 57117	CreditCard		24,536.00
Sioux Falls, SD 57117 Citi Po Box 6241 Sioux Falls, SD 57117	Sioux Falls, SD 57117 Citi Po Box 6241 Sioux Falls, SD 57117	CreditCard		4,708.00
City of Las Vegas Special Imp District No 808 Phoenix, AZ 85072-2781	City of Las Vegas Special Imp District No 808 Phoenix, AZ 85072-2781	SID#2 616 Chervil Valley Dr		11,350.16
City of Las Vegas Special Imp District No808 PO Box 52781 Phoenix, AZ 85072	City of Las Vegas Special Imp District No808 PO Box 52781 Phoenix, AZ 85072	SID#1 616 Chervil Valley Drive		8,753.79
Countrywide Home Lending Attention: Bankruptcy SV- 314B Po Box 5170 Simi Valley, CA 93062	Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062	Rental: sfr Location: 7743 Arden Grove St., Las Vegas NV 89113		99,995.00 (341,500.00 secured) (405,300.00 senior lien)
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		21,874.00
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		17,061.00
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		8,750.00
Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729	Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729	Rental: sfr Location: 7743 Arden Grove St., Las Vegas NV 89113		405,300.00 (341,500.00 secured)
Us Bank/na Nd 4325 17th Ave S Fargo, ND 58125	Us Bank/na Nd 4325 17th Ave S Fargo, ND 58125	CreditCard		7,838.00

B4 (Official Form 4) (12/07) - Cont. Howard Goldstein In re Jody Goldstein

Debtor(s)

Case No.

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Wells Fargo Card Ser Po Box 5058 Portland, OR 97208	Wells Fargo Card Ser Po Box 5058 Portland, OR 97208	CreditCard		22,173.00

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

18 U.S.C. §§ 152 and 3571.

We, **Howard Goldstein** and **Jody Goldstein**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	July 31, 2009	Signature	/s/ Howard Goldstein
			Howard Goldstein
			Debtor
Date July 31, 2009	Signature	/s/ Jody Goldstein	
			Jody Goldstein
			Joint Debtor
	Penalty for making a false stat	tement or concealing proper	<i>ty</i> : Fine of up to \$500,000 or imprisonment for up to 5 years or both

Howard Goldstein Jody Goldstein 616 Chervil Valley Drive Las Vegas, NV 89138

Charles T. Wright NV Piet & Wright 3130 S. Rainbow Blvd. Ste. 304 Las Vegas, NV 89146

American Express Acct No xxxx-xxxxx-x2005 P.O. Box 0001 Los Angeles, CA 90096

Bank of America Acct No xxxx4731 P.O. Box 5170 Simi Valley, CA 93062

Bank Of America Acct No xxxx-xxxx-1378 Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410

Bank One/Chase Acct No xxxxxxxx1913 8333 Ridgepoint Dr Irving, TX 75063

Chase Acct No xxxx-xxxx-2258 800 Brooksedge Blvd Westerville, OH 43081

Chase Manhattan Mtg Acct No xxxxx9865 G7-Pp 3415 Vision Dr. Columbus, OH 43219

Citi Acct No xxxxxxx7701 Pob 6241 Sioux Falls, SD 57117

Citi Acct No xxxxxxx0765 Po Box 6241 Sioux Falls, SD 57117 City of Las Vegas Acct No xxx-xx-xx0-007 Special Imp District No808 PO Box 52781 Phoenix, AZ 85072

City of Las Vegas Acct No xxx-xx-xx0-007 Special Imp District No 808 Phoenix, AZ 85072-2781

Countrywide Home Lending Acct No xxxxx9716 Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Discover Fin Acct No xxxx-xxxx-2368 Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

G M A C Acct No xxxxxx9422 P O Box 380901 Bloomington, MN 55438

Indymac Bank Acct No xxxxxxx2533 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729

Tenant 3971 Goldspur Las Vegas, NV 89129

Tenant 376 Apple River Ct Las Vegas, NV 89148

Us Bank/na Nd Acct No xxxxxxxx7519 4325 17th Ave S Fargo, ND 58125

Wells Fargo Card Ser Acct No xxxx-xxxx-2612 Po Box 5058 Portland, OR 97208