

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nevada		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Zamba, Helen		Name of Joint Debtor (Spouse) (Last, First, Middle): Zamba, Dennis S
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):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2194		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0914
Street Address of Debtor (No. and Street, City, and State): 6225 Park Street Las Vegas, NV <div style="text-align: right;">ZIP Code 89149</div>		Street Address of Joint Debtor (No. and Street, City, and State): 9791 Overlook Ridge Las Vegas, NV <div style="text-align: right;">ZIP Code 89148</div>
County of Residence or of the Principal Place of Business: Clark		County of Residence or of the Principal Place of Business: Clark
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one 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.)	Nature of Business (Check one 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 type="checkbox"/> Other <hr/> Tax-Exempt Entity (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).	Chapter of Bankruptcy Code Under Which the Petition is Filed (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 Nature of Debts (Check one box) <input checked="" 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 type="checkbox"/> Debts are primarily business debts.
Filing Fee (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.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor 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). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <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).
Statistical/Administrative Information <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
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" 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		
Estimated Assets <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		
Estimated Liabilities <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 \$50 million <input type="checkbox"/> \$10,000,001 to \$100 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		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Zamba, Helen Zamba, Dennis S	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (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). X <u>/s/ Charles T. Wright NV</u> <u>August 27, 2009</u> Signature of Attorney for Debtor(s) (Date) Charles T. Wright NV No.10285	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. 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.			
Information Regarding the Debtor - Venue (Check any applicable box) <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. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <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 or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) <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 <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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

Name of Debtor(s):
Zamba, Helen
Zamba, Dennis S

Signatures

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

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

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Helen Zamba
 Signature of Debtor **Helen Zamba**

X /s/ Dennis S Zamba
 Signature of Joint Debtor **Dennis S Zamba**

Telephone Number (If not represented by attorney)

August 27, 2009
 Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
 Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Attorney*

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

3130 S. Rainbow Blvd.
Ste. 304
Las Vegas, NV 89146

Address

Email: todd.wright@pietwright.com

702-566-1212 Fax: 702-566-4833
 Telephone Number

August 27, 2009
 Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

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

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

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

Address

X _____

_____ Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
 Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

_____ Date

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

**United States Bankruptcy Court
District of Nevada**

In re Helen Zamba
Dennis S Zamba

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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

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

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

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

**United States Bankruptcy Court
District of Nevada**

In re Helen Zamba
Dennis S Zamba

Debtor(s)

Case No. _____

Chapter 11

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

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

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

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

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.]*

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.);

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/ Dennis S Zamba
Dennis S Zamba

Date: August 27, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re **Helen Zamba**
Dennis S Zamba

Debtor(s)

Case No. _____
Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Advanta P.O. Box 8088 Philadelphia, PA 19101	Advanta P.O. Box 8088 Philadelphia, PA 19101	Credit Card		14,290.00
Advanta Bank Corp Po Box 844 Spring House, PA 19477	Advanta Bank Corp Po Box 844 Spring House, PA 19477			15,204.00
Aurora Loan Service 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Service 10350 Park Meadows Drive Littleton, CO 80124	Home Mortgage 1st		216,946.00
Aurora Loan Services I 10350 Park Meadows Dr St Littleton, CO 80124	Aurora Loan Services I 10350 Park Meadows Dr St Littleton, CO 80124	Mortgage		216,946.00
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Mortgage		603,001.00
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117			18,011.00
Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021	Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021	Automobile		18,645.00
Citibank - Diamond Preferred P.O. Box 183037 Columbus, OH 43218	Citibank - Diamond Preferred P.O. Box 183037 Columbus, OH 43218	Credit Card		12,612.00
Citibank AmEx P.O. Box 183037 Columbus, OH 43218	Citibank AmEx P.O. Box 183037 Columbus, OH 43218	Charge Card		16,967.00
Citifinancial auto P.O. Box 183036 Columbus, OH 43218	Citifinancial auto P.O. Box 183036 Columbus, OH 43218	Car Loan		18,998.00
Citizens Bank P.O. Box 42002 Providence, RI 02940	Citizens Bank P.O. Box 42002 Providence, RI 02940	Vehicle Loan 2002 Itasca Sun cruiser 35U		68,000.00
Citizens Caf 480 Jefferson Blvd Warwick, RI 02886	Citizens Caf 480 Jefferson Blvd Warwick, RI 02886			68,574.00

B4 (Official Form 4) (12/07) - Cont.

In re **Helen Zamba**
Dennis S Zamba

Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Community One Fcu 2699 N Tenaya Way Las Vegas, NV 89128	Community One Fcu 2699 N Tenaya Way Las Vegas, NV 89128			30,478.00
Community One Federal Credit Union 2699 N. Tenaya Way Las Vegas, NV 89128	Community One Federal Credit Union 2699 N. Tenaya Way Las Vegas, NV 89128	Car Loan 2007 Lexus GX 470		31,000.00
Countrywide Home Loans 6225 Park Street Las Vegas, NV 89149	Countrywide Home Loans 6225 Park Street Las Vegas, NV 89149	home		603,000.00 (0.00 secured)
GMAC Morgage P.O. Box 4622 Waterloo, IA 50704	GMAC Morgage P.O. Box 4622 Waterloo, IA 50704	Home Mortgage 2nd		26,125.00
Gmac Mortgage Po Box 4622 Waterloo, IA 50704	Gmac Mortgage Po Box 4622 Waterloo, IA 50704	Mortgage		26,652.00
Indymac - Kristen O'Connor P.O. Box 78826 Phoenix, AZ 85062	Indymac - Kristen O'Connor P.O. Box 78826 Phoenix, AZ 85062	Home Mortgage 1st		291,045.00
Suntrust P.O. Box 791144 Baltimore, MD 21279	Suntrust P.O. Box 791144 Baltimore, MD 21279	Vehicle Loan 2006 Fleetwood Discovery Class A Motorhome 35H		111,000.00
Suntrust Bank Po Box 85052 Richmond, VA 23285	Suntrust Bank Po Box 85052 Richmond, VA 23285			110,514.00

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

We, **Helen Zamba** and **Dennis S Zamba**, 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 **August 27, 2009**Signature **/s/ Helen Zamba**
Helen Zamba
DebtorDate **August 27, 2009**Signature **/s/ Dennis S Zamba**
Dennis S Zamba
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Helen Zamba
Dennis S Zamba
6225 Park Street
Las Vegas, NV 89149

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

Advanta
Acct No xxxxxxxxxxxxxx3777
P.O. Box 8088
Philadelphia, PA 19101

Advanta Bank Corp
Acct No xxxxxxxxxxxxxx3777
Po Box 844
Spring House, PA 19477

American Express
Acct No xxxxxxxxxxxxxx2001
P.O. Box 981540
El Paso, TX 79998

Amex
Acct No -xxxxxxxxxxxxx5793
Po Box 297871
Fort Lauderdale, FL 33329

Anesthesiologist Consultants
Acct No ACx0278
P.O. Box 50209
Henderson, NV 89016

Aurora Loan Service
Acct No xxxxxxx2079
10350 Park Meadows Drive
Littleton, CO 80124

Aurora Loan Services I
Acct No xxxxxxxxxxx2079
10350 Park Meadows Dr St
Littleton, CO 80124

Bac Home Loans Servici
Acct No xxxxxx2900
450 American St
Simi Valley, CA 93065

Bank Of America
Acct No 7328
Po Box 17054
Wilmington, DE 19850

Bank Of America
Acct No 8741
Po Box 1598
Norfolk, VA 23501

Bank Of The West
Acct No xxxxxx6248
1450 Treat Blvd
Walnut Creek, CA 94597

Bank One
Acct No xxxxxxxxxx5860
Po Box 71
Phoenix, AZ 85001

Barclay Bank - Good Sam
Acct No xxxxxxxxxxxxxx1276
PO Box 8801
Wilmington, DE 19899

Barclay Bank - JoAnns
Acct No xxxxxxxxxxxxxx2659
PO Box 8801
Wilmington, DE 19899

Barclays Bank Delaware
Acct No xxxxxxxxxx0024
125 S West St
Wilmington, DE 19801

Blmdsnb
Acct No xxxxxxxxxx7902
9111 Duke Blvd
Mason, OH 45040

Cap One
Acct No xxxxxxxxxx2622
Po Box 85520
Richmond, VA 23285

Capital One
Acct No xxxxxxxxxxxxxx6129
P.O. Box 60599
City of Industry, CA 91716

Centennial Hills Hospital
Acct No xxxxxxxxxx6087
P.O. Box 91110-0827
Pasadena, CA 91110

Cfs Mortgage
Acct No xxxxx7542
10845 Harney St
Omaha, NE 68154

Charles Schwab
Acct No xxxxxxxxxxxxxx3159
P.O. Box 15137
Wilmington, DE 19850

Chase
Acct No xxxxxxxxxxxxxx8491
PO BOX 94014
PALATINE, IL 60094

Chase
Acct No xxxxxxxxx2135
Po Box 15298
Wilmington, DE 19850

Chase
Acct No xxxxxxxxxxx1104
201 N Walnut St # De1-10
Wilmington, DE 19801

Chase Amazon
Acct No xxxxxxxxxxxxxx9415
PO BOX 94014
PALATINE, IL 60094

Chase Amazon Business
Acct No xxxxxxxxxxxxxx5712
PO BOX 94014
PALATINE, IL 60094

Chase Bank Usa, Na
Acct No xx0950
Po Box 15298
Wilmington, DE 19850

Chase Buy.com
Acct No 0217
PO BOX 94014
PALATINE, IL 60094

Chase Sony
Acct No xxxxxxxxxxxxxx5509
PO BOX 94014
PALATINE, IL 60094

Chase-Pier
Acct No xxx5358
Po Box 15298
Wilmington, DE 19850

Chevy Chase Bank
Acct No xxxxxxxxx5069
6200 Chevy Chase Dr
Laurel, MD 20707

Cit Bank/Dfs
Acct No xxxxxxxxxxxxxxx2953
12234 N Ih 35 Sb Bldg B
Austin, TX 78753

Citi
Acct No xxxxxxxxxxxxxxx9108
Po Box 6241
Sioux Falls, SD 57117

Citi
Acct No xxxxxxxxx6422
Pob 6241
Sioux Falls, SD 57117

Citi
Acct No xxxxxxxxx0707
P.O. Box 6500 C/O Citi Corp
Sioux Falls, SD 57117-6500

Citi Auto
Acct No xxxxxxxx2101
2208 Highway 121 Ste 100
Bedford, TX 76021

Citibank
Acct No xxxxxxxxxxxxxxx4641
P.O. Box 6401
The Lakes, NV 88901

Citibank - Business
Acct No xxxxxxxxxxxxxxx2742
P.O. Box 183037
Columbus, OH 43218

Citibank - Diamond Preferred
Acct No xxxxxxxxxxxxxxx6834
P.O. Box 183037
Columbus, OH 43218

Citibank - Simplicity
Acct No xxxxxxxxxxxxxxx6410
P.O. Box 183037
Columbus, OH 43218

Citibank AmEx
Acct No xxxxxxxxxxxxxxx9108
P.O. Box 183037
Columbus, OH 43218

Citifinancial auto
Acct No xxxxxxxx2101
P.O. Box 183036
Columbus, OH 43218

Citizens Bank
Acct No xxxxxxx4141
P.O. Box 42002
Providence, RI 02940

Citizens Caf
Acct No xxxxxxx4141
480 Jefferson Blvd
Warwick, RI 02886

Community One Fcu
Acct No xxxxxxx0011
2699 N Tenaya Way
Las Vegas, NV 89128

Community One Federal Credit Union
Acct No xx6724
2699 N. Tenaya Way
Las Vegas, NV 89128

Countrywide Home Loans
Acct No xxxxxx2900
6225 Park Street
Las Vegas, NV 89149

Discover
Acct No xxxxxxxxxxxxxxx4967
P.O. Box 30943
Salt Lake City, UT 84130

Discover
Acct No xxxxxxxxxxxxxxx6748
P.O. Box 6103
Carol Stream, IL 60197

Discover -3707
Acct No xxxxxxxxxxxxxxx3707
P.O. Box 30943
Salt Lake City, UT 84130

Discover Fin Svcs Llc
Acct No xxxxxxxx4415
Po Box 15316
Wilmington, DE 19850

Fia Csna
Acct No 3159
Po Box 17054
Wilmington, DE 19850

First Lease
185 Commerce Drive
Unit 102
Fort Washington, PA 19034

First Usa Bank N A
Acct No xxxxxxxx1092
1001 Jefferson Plaza
Wilmington, DE 19701

Gap
Acct No xxxxxxxxxxxxxx8556
P.O. Box 530942
Atlanta, GA 30353

Gemb/Dillard's
Acct No xxxxxxxx1667
Po Box 981400
El Paso, TX 79998

Gemb/Gap
Acct No xxxxxxxx2134
Po Box 981400
El Paso, TX 79998

Gemb/Jcp
Acct No -xx1551
Po Box 984100
El Paso, TX 79998

Gemb/Jcp Dc
Acct No xxxxxxxx8282
Po Box 981402
El Paso, TX 79998

Gemb/Mervyn's
Acct No xxxxxxxx2240
Po Box 981400
El Paso, TX 79998

Gemb/Old Navy
Acct No xxxxxxxx6116
Po Box 981400
El Paso, TX 79998

Gemb/Ultimate Electron
Acct No xxxxxxxx0101
Po Box 981439
El Paso, TX 79998

Gemb/Walmart
Acct No xxxxxxxx3032
Po Box 981400
El Paso, TX 79998

GM Card Svcs. - Helen
Acct No xxxxxxxxxxxxxx7332
PO Box 60119
City of Industry, CA 91716

GMAC Morgage
Acct No xxxxxxx7171
P.O. Box 4622
Waterloo, IA 50704

Gmac Mortgage
Acct No xxxxxx7171
Po Box 4622
Waterloo, IA 50704

H2h/Cbsd
Acct No xxxxxxxxx0252
Po Box 6497
Sioux Falls, SD 57117

Home Depot
Acct No xxxxxxxxxxxxxx9718
P.O. Box 6028
The Lakes, NV 88901

Homeq Servicing
Acct No xxxxxxxxxx9559
Po Box 13716
Sacramento, CA 95853

Hsbc Bank
Acct No xxxxxxxxx7332
Po Box 5253
Carol Stream, IL 60197

Hsbc/Bsbuy
Acct No xxxxxx-xxxxxx3013
Po Box 15519
Wilmington, DE 19850

Indymac - Kristen O'Connor
Acct No xxxxxxx5813
P.O. Box 78826
Phoenix, AZ 85062

Institute of Orthopedic Surgery
Acct No xx3208
P.O. Box 50509
Henderson, NV 89016

Jpmc,Na
Acct No xxxxxxxxx9613
201 N Walnut St # De1-10
Wilmington, DE 19801

Kohl's
Acct No xxxxxxxxx7606
P.O. Box 3043
Milwaukee, WI 53201

Kohls/Chase
Acct No xxxxxxxxx7652
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Macy's
Acct No xxxxxxxxx1590
P.O. Box 6938
The Lakes, NV 88901

Mcydsnb
Acct No xxxxxxxxx5920
9111 Duke Blvd
Mason, OH 45040

Nextcard Inc
Acct No xxxxxxxxx0157
P.O. Box 3412
Omaha, NE 68197

Old Navy
Acct No xxxxxxxxxxxxxx8087
P.O. Box 530942
Atlanta, GA 30353

Ortho Sport
Acct No xxxxxxx9651
8402 West Centennial Pkwy.
Suite 240
Las Vegas, NV 89149

Quest Diagnostics
Acct No Axxxx2543
P.O. Box 79025
Phoenix, AZ 85062

Realty Mortgage Corp
Acct No xxxx1545
215 Katherine Dr
Flowood, MS 39232

Sallie Mae
Acct No xxxxxxxxx1016
1002 Arthur Dr
Lynn Haven, FL 32444

Sallie Mae Servicing
Acct No xxxxxxxxx1016
1002 Arthur Dr
Lynn Haven, FL 32444

Sears/Cbsd
Acct No xxxxxxxxxxxxxx6522
Po Box 6189
Sioux Falls, SD 57117

Student Loan Mkt Assn
Acct No xxxxxxxxxx1013
777 N Twin Creek Dr
Killeen, TX 76543

Suntrust
Acct No xxxxxxxxxxxxxx7342
P.O. Box 791144
Baltimore, MD 21279

Suntrust Bank
Acct No xxxxxxxxxxxxxx7342
Po Box 85052
Richmond, VA 23285

Target Nb
Acct No xxxxxxxxxxxxxx3798
Po Box 673
Minneapolis, MN 55440

Thd/Cbsd
Acct No xxxxxxxxxxxxxx9718
Po Box 6497
Sioux Falls, SD 57117

The Great Indoors
Acct No xxxxxxxxxxxxxx6522
P.O. Box 183116
Columbus, OH 43218

Ttrls/Naco
Acct No xxxxxx5681
Pob 26
Gautier, MS 39553

U S Bank
Acct No xxxxxxxxxxxxxx0998
101 5th St E Ste A
Saint Paul, MN 55101

UMC Med Ctr.
Acct No xx3258
P.O. Box 98563
Las Vegas, NV 89193

Unvl/Citi
Acct No xxxxxxxx5207
Po Box 6241
Sioux Falls, SD 57117

Us Bank
Acct No xxxxx9994
Po Box 5227
Cincinnati, OH 45201

Us Bank
Acct No xxxxxxxxx6871
Cb Disputes Po Box 108
Saint Louis, MO 63166

Us Bank Hogan Loc
Acct No -xxxxxxxxxxxx1100
Po Box 5227
Cincinnati, OH 45201

Wells Fargo
Acct No xxxxxxxxxxxxxxx9001
Po Box 29704
Phoenix, AZ 85038

Wells Fargo Bank
Acct No xxxxxxxxxxxxxxx6024
P.O. Box 30086
Los Angeles, CA 90030

Wells Fargo Bank
Acct No xxxxxxxx6278
Po Box 5445
Portland, OR 97228

Wells Fargo Hm Mortgag
Acct No xxxxxxx2360
8480 Stagecoach Cir
Frederick, MD 21701

Wffinancial
Acct No xxxxxxxxxxxxxxx2794
1240 Office Plaza Coronado Bldg
West Des Moine, IA 50266

Wfnnb/Victorias Secret
Acct No xxxxxxxxxxxxxxx5079
Po Box 182128
Columbus, OH 43218

Wfs/Wachovia Dealer Sv
Acct No xxxxxxxx6091
Po Box 1697
Winterville, NC 28590