# Case 09-29123-lbr Doc 1 Entered 10/11/09 23:47:42 Page 1 of 16

B1 (Official Form 1)(1/08)

| United States Bankruptcy Court<br>District of Nevada   |   |                          |                                      |   | Volun   | tary Petition                     |                                     |   |
|--|---|--------------------------|--------------------------------------|---|---|-----------------------------------|-------------------------------------|---|
| Name of Debtor (if individual, enter Last, First, Middle):<br>Schulte, Melani  |   |                          |                                      | Name of Joint Debtor (Spouse) (Last, First, Middle):<br>Schulte, William R.   |   |                                   |                                     |   |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):  |   |                          |                                      | All Other Names used by the Joint Debtor in the last 8 years<br>(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)<br><b>xxx-xx-0225</b>  |   |                          |                                      | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)<br><b>xxx-xx-6233</b> |   |                                   |                                     |   |
| Street Address of Debtor (No. and Street, City, an<br>7201 West Lake Mead Blvd # 550<br>Las Vegas, NV  | nd State):  |                          | 72                                   | Street Address of Joint Debtor (No. and Street, City, and State):<br>7201 West Lake Mead Blvd # 550<br>Las Vegas, NV                  |   |                                   |                                     |   |
|  | Г   | ZIP Code<br>89128        | _                                    |   |   |                                   |                                     | ZIP Code<br>89128                           |
| County of Residence or of the Principal Place of<br>Clark  |   | 00120                    | Count<br>Cla                         | -   | ence or of the  | Principal Pla                     | ace of Business:                    | 00120                                       |
| Mailing Address of Debtor (if different from stree   | et address):  |                          | Mailir                               | ig Address  | of Joint Debt   | tor (if differen                  | nt from street ad                   | dress):                                     |
|  | Г   | ZIP Code                 | _                                    |   |   |                                   |                                     | ZIP Code                                    |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):   |   |                          |                                      |   |   |                                   |                                     |   |
| Type of Debtor   |   | of Business              |                                      |   | Chapter   | r of Bankrup                      | otcy Code Unde                      | r Which                                     |
| (Form of Organization)<br>(Check one box)  | (Check<br>Health Care Bu  | k one box)               |                                      |   |   | Petition is Fi                    | led (Check one                      | box)  |
|  | Single Asset R  | eal Estate as            | defined                              | efined Chapter 7<br>Chapter 9 Chapter 15 Petition for Recognition   |   |                                   |                                     |   |
| Individual (includes Joint Debtors)<br>See Exhibit D on page 2 of this form.   | in 11 U.S.C. §<br>□ Railroad  | 101 (51B)                |                                      | Chapter 11 of a Foreign Main Proceeding   |   |                                   |                                     |   |
| Corporation (includes LLC and LLP)   | Stockbroker   |                          |                                      | □ Chapter 12 □ Chapter 15 Petition for Recognition<br>□ Chapter 13 □ Chapter 15 Petition for Recognition                              |   |                                   |                                     |   |
| □ Partnership  | Commodity Br  | oker                     |                                      | Chapt   | ter 13  | 01                                | a Foreign Nonn                      | hain Proceeding                             |
| ☐ Other (If debtor is not one of the above entities,   | □ Clearing Bank<br>□ Other  |                          |                                      |   |   | Nature                            | e of Debts                          |   |
| check this box and state type of entity below.)  |   | empt Entity              |                                      | _   |   |                                   | c one box)                          | _   |
|  | (Check box, if applicable)<br>□ Debtor is a tax-exempt organiz<br>under Title 26 of the United Sta<br>Code (the Internal Revenue Co |                          |                                      | defined<br>"incurr  | are primarily co<br>d in 11 U.S.C. §<br>red by an indivi-<br>onal, family, or | § 101(8) as<br>idual primarily    | for                                 | Debts are primarily business debts.         |
| Filing Fee (Check one  | e box)  |                          |                                      | one box:  |   | Chapter 11                        |                                     |   |
| <ul> <li>Full Filing Fee attached</li> <li>Filing Fee to be paid in installments (applicated)</li> </ul>   | ale to individuals or   | nly) Must                |                                      | Debtor is   |   |                                   |                                     | J.S.C. § 101(51D).<br>11 U.S.C. § 101(51D). |
| attach signed application for the court's consi<br>is unable to pay fee except in installments. Ru   | deration certifying   | that the debto           |                                      | Debtor's  | aggregate nor<br>s or affiliates)   | ncontingent li<br>) are less thar | iquidated debts (<br>1 \$2,190,000. | excluding debts owed                        |
| ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  |   |                          |                                      | Acceptan  | being filed w<br>ces of the pla   | n were solici                     |                                     | rom one or more<br>1126(b).                 |
| Statistical/Administrative Information   | C 11 / 11 /   |                          | 1.                                   |   |   | THIS                              | SPACE IS FOR C                      | COURT USE ONLY                              |
| <ul> <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 expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul> |   |                          |                                      |   |   |                                   |                                     |   |
| Estimated Number of Creditors  |   | _                        |                                      | _   | _   | 1                                 |                                     |   |
| 1- 50- 100- 200- 1   | ,000- 5,001-<br>5,000 10,000  | 10,001-                  | □<br>25,001-<br>50,000               | □<br>50,001-<br>100,000   | OVER<br>100,000   |                                   |                                     |   |
| \$50,000 \$100,000 \$500,000 to \$1 to   | 1,000,001 \$10,000,001<br>0 \$10 to \$50<br>nillion million   | \$50,000,001<br>to \$100 | \$100,000,001<br>to \$500<br>million | \$500,000,001<br>to \$1 billion   |   |                                   |                                     |   |
| Estimated Liabilities  |   | \$50,000,001<br>to \$100 |                                      | \$500,000,001<br>to \$1 billion   |   |                                   |                                     |   |

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| voluntar.                                       | v Petition  | Name of Debtor(s):  | Page 2   |  |  |
|---|---|---|--|--|--|
| Voluntary Petition                              |   | Schulte, Melani   |  |  |  |
| (This page mu                                   | st be completed and filed in every case)  | Schulte, William R.   |  |  |  |
| 1   | All Prior Bankruptcy Cases Filed Within Last  |   |  |  |  |
| Location<br>Where Filed:                        | - None -  | Case Number:  | Date Filed:  |  |  |
| Location<br>Where Filed:                        |   | Case Number:  | Date Filed:  |  |  |
| Per   | nding Bankruptcy Case Filed by any Spouse, Partner, or  | Affiliate of this Debtor (If  | more than one, attach additional sheet)  |  |  |
| Name of Debte<br>- None -                       | or:   | Case Number:  | Date Filed:  |  |  |
| District:                                       |   | Relationship:   | Judge:   |  |  |
| forms 10K and<br>pursuant to S<br>and is reques | <b>Exhibit A</b><br>bleted if debtor is required to file periodic reports (e.g.,<br>nd 10Q) with the Securities and Exchange Commission<br>Section 13 or 15(d) of the Securities Exchange Act of 1934<br>sting relief under chapter 11.)<br>A is attached and made a part of this petition.   | I, the attorney for the petition<br>have informed the petitione<br>12, or 13 of title 11, United  | Esq.         October 11, 2009           r Debtor(s)         (Date)   |  |  |
|   | <b>Exh</b><br>or own or have possession of any property that poses or is alleged to<br>Exhibit C is attached and made a part of this petition.  | <b>ibit C</b><br>pose a threat of imminent and  | identifiable harm to public health or safety?  |  |  |
| Exhibit I<br>If this is a join                  | leted by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a int petition:<br>D also completed and signed by the joint debtor is attached a   | a part of this petition.  |  |  |  |
|   |   |   |  |  |  |
|   | Information Regardin  | g the Debtor - Venue  |  |  |  |
| •   | (Check any ap<br>Debtor has been domiciled or has had a residence, principa   | plicable box)<br>al place of business, or princ   |  |  |  |
|   | (Check any ap   | plicable box)<br>al place of business, or prind<br>a longer part of such 180 da   | ays than in any other District.  |  |  |
|   | (Check any ap<br>Debtor has been domiciled or has had a residence, principa<br>days immediately preceding the date of this petition or for  | plicable box)<br>al place of business, or prind<br>a longer part of such 180 da<br>eneral partner, or partnership<br>cipal place of business or pr<br>in the United States but is a   | ays than in any other District.<br>o pending in this District.<br>incipal assets in the United States in<br>a defendant in an action or  |  |  |
|   | (Check any ap<br>Debtor has been domiciled or has had a residence, principa<br>days immediately preceding the date of this petition or for<br>There is a bankruptcy case concerning debtor's affiliate, ge<br>Debtor is a debtor in a foreign proceeding and has its princ<br>this District, or has no principal place of business or assets<br>proceeding [in a federal or state court] in this District, or the<br>sought in this District.<br>Certification by a Debtor Who Reside   | splicable box)<br>al place of business, or prim<br>a longer part of such 180 di<br>eneral partner, or partnership<br>ipal place of business or pr<br>in the United States but is<br>the interests of the parties with<br>s as a Tenant of Residenti   | ays than in any other District.<br>In pending in this District.<br>Incipal assets in the United States in<br>a defendant in an action or<br>I be served in regard to the relief  |  |  |
|   | (Check any ap<br>Debtor has been domiciled or has had a residence, principa<br>days immediately preceding the date of this petition or for<br>There is a bankruptcy case concerning debtor's affiliate, ge<br>Debtor is a debtor in a foreign proceeding and has its princ<br>this District, or has no principal place of business or assets<br>proceeding [in a federal or state court] in this District, or the<br>sought in this District.   | applicable box)<br>al place of business, or prine<br>a longer part of such 180 de<br>eneral partner, or partnership<br>cipal place of business or pr<br>in the United States but is<br>in the United States but is<br>is as a Tenant of Residenti<br>licable boxes)                                 | ays than in any other District.<br>p pending in this District.<br>incipal assets in the United States in<br>a defendant in an action or<br>Il be served in regard to the relief<br>al Property   |  |  |
|   | (Check any ap<br>(Check any ap<br>Debtor has been domiciled or has had a residence, principa<br>days immediately preceding the date of this petition or for<br>There is a bankruptcy case concerning debtor's affiliate, ge<br>Debtor is a debtor in a foreign proceeding and has its princ<br>this District, or has no principal place of business or assets<br>proceeding [in a federal or state court] in this District, or th<br>sought in this District.<br>Certification by a Debtor Who Reside<br>(Check all app<br>Landlord has a judgment against the debtor for possession<br>(Name of landlord that obtained judgment) | applicable box)<br>al place of business, or prine<br>a longer part of such 180 de<br>eneral partner, or partnership<br>cipal place of business or pr<br>in the United States but is<br>in the United States but is<br>is as a Tenant of Residenti<br>licable boxes)                                 | ays than in any other District.<br>p pending in this District.<br>incipal assets in the United States in<br>a defendant in an action or<br>Il be served in regard to the relief<br>al Property   |  |  |
|   | (Check any ap<br>Debtor has been domiciled or has had a residence, principa<br>days immediately preceding the date of this petition or for<br>There is a bankruptcy case concerning debtor's affiliate, ge<br>Debtor is a debtor in a foreign proceeding and has its princ<br>this District, or has no principal place of business or assets<br>proceeding [in a federal or state court] in this District, or th<br>sought in this District.<br>Certification by a Debtor Who Reside<br>(Check all app<br>Landlord has a judgment against the debtor for possession   | plicable box)<br>al place of business, or prim<br>a longer part of such 180 di<br>eneral partner, or partnership<br>cipal place of business or pr<br>in the United States but is<br>ne interests of the parties wi<br>s as a Tenant of Residenti<br>licable boxes)<br>of debtor's residence. (If bo | ays than in any other District.<br>p pending in this District.<br>incipal assets in the United States in<br>a defendant in an action or<br>Il be served in regard to the relief<br>al Property<br>at checked, complete the following.) |  |  |

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  |
|--|---|
| Voluntary Petition   | Name of Debtor(s):<br>Schulte, Melani   |
| (This page must be completed and filed in every case)  | Schulte, William R.   |
|  | natures   |
| <ul> <li>Signature(s) of Debtor(s) (Individual/Joint)</li> <li>I declare under penalty of perjury that the information provided in this petition is true and correct.</li> <li>[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.</li> <li>[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).</li> </ul> | 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   |
| I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.   | of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  |
| $\mathbf X$ /s/ Melani Schulte   | X   |
| Signature of Debtor Melani Schulte   | Signature of Foreign Representative   |
| X /s/ William R. Schulte<br>Signature of Joint Debtor William R. Schulte   | Printed Name of Foreign Representative  |
|  | Date  |
| Telephone Number (If not represented by attorney)<br>October 11, 2009  | Signature of Non-Attorney Bankruptcy Petition Preparer  |
| 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*         X       /s/ David A. Riggi, Esq.         Signature of Attorney for Debtor(s)       David A. Riggi, Esq. NV Bar # 4727         Printed Name of Attorney for Debtor(s)       David A. Riggi, Attorney and Counselor at Law         Firm Name       5550 Painted Mirage Rd. #120         Las Vegas, NV 89149       Address         Email: riggilaw@gmail.com         800-378-0887 Fax: (888) 306-7157  | <ul> <li>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.</li> <li>Printed Name and title, if any, of Bankruptcy Petition Preparer</li> <li>Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</li> </ul> |
| Telephone Number   |   |
| October 11, 2009<br>Date<br>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a<br>certification that the attorney has no knowledge after an inquiry that the<br>information in the schedules is incorrect.  | Address X   |
| 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  | <ul> <li>Date</li> <li>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</li> <li>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:</li> </ul>   |
| 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.   |
| Title of Authorized Individual   | 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.  |
| Date   |   |

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

#### **United States Bankruptcy Court District of Nevada**

Melani Schulte William R. Schulte In re

Debtor(s)

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.

Case No.

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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/ Melani Schulte Melani Schulte

Date: October 11, 2009

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

#### **United States Bankruptcy Court District of Nevada**

Melani Schulte William R. Schulte In re

Debtor(s)

Chapter

11

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

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■ 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.]

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Case No.

### Case 09-29123-lbr Doc 1 Entered 10/11/09 23:47:42 Page 7 of 16

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/ William R. Schulte William R. Schulte

Date: October 11, 2009

B4 (Official Form 4) (12/07)

#### United States Bankruptcy Court District of Nevada

|       | Melani Schulte     |           |          |    |
|-------|--------------------|-----------|----------|----|
| In re | William R. Schulte |           | 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<br>mailing address including zip<br>code                  | Name, telephone number and complete<br>mailing address, including zip code, of<br>employee, agent, or department of creditor<br>familiar with claim who may be contacted | Nature of claim (trade<br>debt, bank loan,<br>government contract,<br>etc.) | Indicate if claim is<br>contingent,<br>unliquidated,<br>disputed, or subject<br>to setoff | Amount of claim [if<br>secured, also state<br>value of security]       |
| Americas Servicing Co<br>Attention: Bankruptcy<br>1 Home Campus<br>Des Moines, IA 50328 | Americas Servicing Co<br>Attention: Bankruptcy<br>1 Home Campus<br>Des Moines, IA 50328  | ConventionalRealE<br>stateMortgage  | Contingent<br>Unliquidated<br>Disputed<br>Subject to Setoff                               | 813,881.00   |
| Bank of America<br>P.O. Box 26237<br>Las Vegas, NV 89126-0237                           | Bank of America<br>P.O. Box 26237<br>Las Vegas, NV 89126-0237  | 1624 Desert<br>Canyon<br>LV NV 89128  |   | 510,000.00<br>(168,000.00<br>secured)<br>(88,350.00 senior<br>lien)    |
| Bank of Nevada<br>PO BOX 26237<br>Las Vegas, NV 89126-0237                              | Bank of Nevada<br>PO BOX 26237<br>Las Vegas, NV 89126-0237   | 1528 Splinter Rock<br>LV NV 89031   |   | 510,000.00<br>(108,000.00<br>secured)<br>(151,700.00<br>senior lien)   |
| City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938                        | City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938   | 1341 Minuet<br>Henderson NV<br>89052  |   | 1,000,000.00<br>(206,000.00<br>secured)<br>(112,500.00<br>senior lien) |
| City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938                        | City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938   | 2228 Warm Walnut<br>LV NV 89134   |   | 1,000,000.00<br>(165,700.00<br>secured)<br>(402,500.00<br>senior lien) |
| City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938                        | City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938   | 9425 Valley Hills<br>LV NV 89134  |   | 1,000,000.00<br>(185,000.00<br>secured)<br>(996,650.00<br>senior lien) |
| City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938                        | City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938   | 9500 Aspen Glow<br>LV, NV 89134   |   | 1,000,000.00<br>(165,000.00<br>secured)<br>(92,123.00 senior<br>lien)  |

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Debtor(s)

Case No.

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

| (1)   | (2)  | (3)   | (4)   | (5)  |
|---|--|---|---|--|
| Name of creditor and complete<br>mailing address including zip<br>code                                | Name, telephone number and complete<br>mailing address, including zip code, of<br>employee, agent, or department of creditor<br>familiar with claim who may be contacted | Nature of claim (trade<br>debt, bank loan,<br>government contract,<br>etc.) | Indicate if claim is<br>contingent,<br>unliquidated,<br>disputed, or subject<br>to setoff | Amount of claim [if<br>secured, also state<br>value of security]         |
| City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938                                      | City National Bank<br>PO Box 60938<br>Los Angeles, CA 90060-0938   | 1708 Plata Pico<br>LV NV 89128  |   | 1,000,000.00<br>(135,800.00<br>secured)<br>(47,000.00 senior<br>lien)    |
| Countrywide Home Lending<br>Attention: Bankruptcy SV-<br>314B<br>Po Box 5170<br>Simi Valley, CA 93062 | Countrywide Home Lending<br>Attention: Bankruptcy SV-314B<br>Po Box 5170<br>Simi Valley, CA 93062  | CreditLineSecured   | Contingent<br>Unliquidated<br>Disputed<br>Subject to Setoff                               | 839,500.00   |
| Countrywide Home Lending<br>Attention: Bankruptcy SV-<br>314B<br>Po Box 5170<br>Simi Valley, CA 93062 | Countrywide Home Lending<br>Attention: Bankruptcy SV-314B<br>Po Box 5170<br>Simi Valley, CA 93062  | 509 Canyon Greens<br>LV NV 89144  |   | 839,500.00<br>(1,167,300.00<br>secured)<br>(813,800.00<br>senior lien)   |
| Countrywide Home Lending<br>Attention: Bankruptcy SV-<br>314B<br>Po Box 5170<br>Simi Valley, CA 93062 | Countrywide Home Lending<br>Attention: Bankruptcy SV-314B<br>Po Box 5170<br>Simi Valley, CA 93062  | ConventionalRealE<br>stateMortgage  | Contingent<br>Unliquidated<br>Disputed<br>Subject to Setoff                               | 237,646.00   |
| Countrywide Home Lending<br>Attention: Bankruptcy SV-<br>314B<br>Po Box 5170<br>Simi Valley, CA 93062 | Countrywide Home Lending<br>Attention: Bankruptcy SV-314B<br>Po Box 5170<br>Simi Valley, CA 93062  | ConventionalRealE<br>stateMortgage  | Contingent<br>Unliquidated<br>Disputed<br>Subject to Setoff                               | 206,058.00   |
| Countrywide Home Lending<br>Attention: Bankruptcy SV-<br>314B<br>Po Box 5170<br>Simi Valley, CA 93062 | Countrywide Home Lending<br>Attention: Bankruptcy SV-314B<br>Po Box 5170<br>Simi Valley, CA 93062  | ConventionalRealE<br>stateMortgage  | Contingent<br>Unliquidated<br>Disputed<br>Subject to Setoff                               | 189,294.00   |
| Countrywide Home Lending<br>Attention: Bankruptcy SV-<br>314B<br>Po Box 5170<br>Simi Valley, CA 93062 | Countrywide Home Lending<br>Attention: Bankruptcy SV-314B<br>Po Box 5170<br>Simi Valley, CA 93062  | CreditLineSecured   | Contingent<br>Unliquidated<br>Disputed<br>Subject to Setoff                               | 187,970.00   |
| Countrywide Home Lending<br>Attention: Bankruptcy SV-<br>314B<br>Po Box 5170<br>Simi Valley, CA 93062 | Countrywide Home Lending<br>Attention: Bankruptcy SV-314B<br>Po Box 5170<br>Simi Valley, CA 93062  | CreditLineSecured   | Contingent<br>Unliquidated<br>Disputed<br>Subject to Setoff                               | 168,075.00   |
| Jesse Sbaih   | Jesse Sbaih  | 509 Canyon Greens<br>LV NV 89144  |   | 175,000.00<br>(1,167,300.00<br>secured)<br>(1,653,300.00<br>senior lien) |

B4 (Official Form 4) (12/07) - Cont. Melani Schulte In re William R. Schulte

Debtor(s)

Case No.

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

| (1)  | (2)  | (3)   | (4)   | (5)  |
|--|--|---|---|--|
| Name of creditor and complete<br>mailing address including zip<br>code | Name, telephone number and complete<br>mailing address, including zip code, of<br>employee, agent, or department of creditor<br>familiar with claim who may be contacted | Nature of claim (trade<br>debt, bank loan,<br>government contract,<br>etc.) | Indicate if claim is<br>contingent,<br>unliquidated,<br>disputed, or subject<br>to setoff | Amount of claim [if<br>secured, also state<br>value of security]           |
| Jesse Sbath/Deborah Drake  | Jesse Sbath/Deborah Drake  | 5609 San Ardo<br>LV NV 89130  |   | 175,000.00<br>(118,000.00<br>secured)<br>(146,850.00<br>senior lien)       |
| Midland Mortgage<br>PO Box 268888<br>Oklahoma City, OK 73126           | Midland Mortgage<br>PO Box 268888<br>Oklahoma City, OK 73126   | 9425 Valley Hills<br>LV NV 89134  |   | 996,650.00<br>(185,000.00<br>secured)                                      |
| Wells Fargo<br>PO Box 14547<br>Des Moines, IA 50306-3547               | Wells Fargo<br>PO Box 14547<br>Des Moines, IA 50306-3547   | 2228 Warm Walnut<br>LV NV 89134   |   | 402,500.00<br>(165,700.00<br>secured)                                      |
| Z'rea LP   | Z'rea LP   | 509 Canyon Greens<br>LV NV 89144  |   | 2,000,000.00<br>(1,167,300.00<br>secured)<br>(1,828,300.00<br>senior lien) |

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

We, **Melani Schulte** and **William R. Schulte**, 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 October 11, 2009

Signature /s/ Melani Schulte Melani Schulte

Debtor

Date October 11, 2009

Signature /s/ William R. Schulte William R. Schulte 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. Melani Schulte William R. Schulte 7201 West Lake Mead Blvd # 550 Las Vegas, NV 89128

David A. Riggi, Esq. David A. Riggi, Attorney and Counselor at Law 5550 Painted Mirage Rd. #120 Las Vegas, NV 89149

Abn Amro Mortgage Grou Acct No xxxxx3148 Po Box 9438,dept 0251 Gaithersburg, MD 20898

Affiliated Accep Crp Acct No xxxxx0757 Attn: Customer Service Po Box 790001 Sunrise Beach, MO 65079

Allied Collection Serv Acct No xxxxx0902 Po Box 29299 Las Vegas, NV 89126

America's Servicing Company Acct No xxxxx3971 PO Box 981 Frederick, MD 21705-0981

American Express Acct No xxxxxxxxx0462 c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Americas Servicing Co Acct No xxxxxxx3971 Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328

Bank of America P.O. Box 26237 Las Vegas, NV 89126-0237

Bank of America Acct No xxxxxxx4599 PO Box 22031 Greensboro, NC 27420-1848 Bank Of America Acct No xxxxxxxx1199 4161 Piedmont Pkwy Greensboro, NC 27410

Bank Of America Acct No 9758 Po Box 1598 Norfolk, VA 23501

Bank Of America Acct No 030 Po Box 17054 Wilmington, DE 19850

Bank of Nevada Acct No xxxxx6328 PO BOX 26237 Las Vegas, NV 89126-0237

Barclays Bank Delaware Acct No xxxxxx0000 Attention: Customer Support Department Po Box 8833 Wilmington, DE 19899

Central Mortgage Co Acct No xxxxx4705 Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034

Chase Acct No xxxxxxx1110 Po Box 15298 Wilmington, DE 19850

Chase Acct No xxxxxx7443 201 N. Walnut St//De1-1027 Wilmington, DE 19801

Chase Manhattan Mortgage Acct No xxxxx2389 PO Box 78920 Phoenix, AZ 85062-8920

Citi Acct No xxxxxx3143 Po Box 6241 Sioux Falls, SD 57117 Citimortgage Inc Acct No xxxxxx829-5 PO Box 6006 The Lakes, NV 88901-6006

Citimortgage Inc Acct No xxxxx0064 Po Box 9438,dept 0251 Gaithersburg, MD 20898

Citimortgage Inc. Acct No xxxxx851-7 PO Box 8004 South Hackensack, NJ 07606-8004

City National Bank Acct No xxx4409 PO Box 60938 Los Angeles, CA 90060-0938

Countrywide Home Loans Acct No xxxx1662 PO Box 10219 Van Nuys, CA 91410-0219

Countrywide Home Lending Acct No xxxxx6457 Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062-5170

Countrywide Home Lending Acct No xxxx6473 Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062

Fidelity Bank PO BOX 2937 Wichita, KS 67201

Fifth Third Bank Acct No xxxxx6682 C/O Bankruptcy Dept, Mdropso5 1850 East Paris Grand Rapids, MI 49546

First Hawaiian Bank Acct No xxxxxxx0035 Po Box 1959 Honolulu, HI 96805 First National Bank Credit Card Center Acct No xxxxxxx2737 Attention: Bankruptcy Department Po Box 3331 Stop Code 3105 Omaha, NE 68103

First Nationwide Mtg Acct No xxx5955 Po Box 9438,dept 0251 Gaithersburg, MD 20898

First Nationwide Mtg Acct No xxx5955

Grant & Weber Acct No xxxxx5192 861 Coronado Center Dr S Henderson, NV 89052

Home Comings Financial Acct No xxxxx4689 Attention: Bankruptcy Dept 1100 Virginia Drive Fort Washington, PA 19034

Homecomings Financial Acct No xxx5505 PO Box 205 Waterloo, IA 50704-0205

Jeff Sylvester

Jesse Sbaih

Jesse Sbath/Deborah Drake

Litton Loan Servicing Acct No xxxx2460 Attention: Bankruptcy 4828 Loop Central Drive Houston, TX 77081

Mel Elizer / Maxine Llewellyn

Midland Mortgage Acct No xxxx2811 PO Box 268888 Oklahoma City, OK 73126 Midland Mortgage Company Acct No xxxx2811 Attn: Bankruptcy Po Box 26648 Oklahoma City, OK 73216

Natl Cty Crd Acct No xxxxxxx1161 4653 E Main Street Columbus, OH 43213

Ncb/cols Acct No xxxxxx6149 Attn: Bankruptcy 6750 Miller Rd Brecksville, OH 44141

NCO Financial Systems Acct No xxxx3276 507 Prudential Road Horsham, PA 19044

Nevada Federal Cred Un Acct No xxxxxx9490 2645 S Mojave Rd Las Vegas, NV 89121

Nevada State Bank Acct No xxxxxxxxx1979 2185 S 3270 W Salt Lake City, UT 84119

U S Bank Acct No xxxxxxx0535 101 5th St E Ste A Saint Paul, MN 55101

Unvl/citi Acct No xxxxxx1655 Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

US

Us Bank Acct No xxxxxx6098 Attn: Bankruptcy Dept. P.O. Box 5229 Cincinnati, OH 45201 Us Bank Acct No xxxxxx9098 Po Box 790084 Saint Louis, MO 63179

Washington Mutual Acct No xxxxx8181 PO Box 660139 Dallas, TX 75266-0139

Washington Mutual Mortgage Acct No xxxxxxx8181 Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256

Wells Fargo Acct No xxxxxxx1998 PO Box 4233 Portland, OR 97208-4233

Wells Fargo Acct No xxxxx5541 Pasadena, CA 91109-7198

Wells Fargo Acct No xxx1753 PO Box 14547 Des Moines, IA 50306-3547

Wells Fargo Acct No xxxxxxxxx0001 Po Box 60510 Los Angeles, CA 90060

Wells Fargo Bank Nv Na Acct No xxxxxxxxx1998 Po Box 31557 Billings, MT 59107

Wells Fargo Card Ser Acct No xxxxxxx0301 Po Box 5058 Portland, OR 97208

Wells Fargo Hm Mortgag Acct No xxxxx4851 8480 Stagecoach Cir Frederick, MD 21701

Z'rea LP