

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court District of Nevada</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Radhakisson, Dhanraj</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Radhakisson, Roma Maharaj</b>
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) <b>xxx-xx-3264</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7985</b>
Street Address of Debtor (No. and Street, City, and State): <b>4055 Judson Avenue Las Vegas, NV</b> <div style="text-align: right;">ZIP Code <b>89115</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>4055 Judson Avenue Las Vegas, NV</b> <div style="text-align: right;">ZIP Code <b>89115</b></div>
County of Residence or of the Principal Place of Business: <b>Clark</b>		County of Residence or of the Principal Place of Business: <b>Clark</b>
Mailing Address of Debtor (if different from street address): <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):		
<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input 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.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input 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).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input checked="" 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 type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>		<p>Name of Debtor(s):  <b>Radhakissoon, Dhanraj</b>  <b>Radhakissoon, Roma Maharaj</b></p>	
<p><b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)</p>			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
<p><b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)</p>			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;"><b>Exhibit B</b></p> <p><small>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</small></p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ David A. Riggi, Esq.</b> <span style="float: right;"><b>November 2, 2009</b></span>  <small>Signature of Attorney for Debtor(s) (Date)</small>  <b>David A. Riggi, Esq.</b></p>	
<p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No.</p>			
<p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:  <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
<p style="text-align: center;"><b>Information Regarding the Debtor - Venue</b></p> <p style="text-align: center;"><small>(Check any applicable box)</small></p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action 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.</p>			
<p style="text-align: center;"><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b></p> <p style="text-align: center;"><small>(Check all applicable boxes)</small></p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">_____</p> <p style="text-align: center;"><small>(Name of landlord that obtained judgment)</small></p> <p style="text-align: center;">_____</p> <p style="text-align: center;"><small>(Address of landlord)</small></p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included 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.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

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

Name of Debtor(s):  
**Radhakissoon, Dhanraj**  
**Radhakissoon, Roma Maharaj**

**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/ Dhanraj Radhakissoon**  
 Signature of Debtor **Dhanraj Radhakissoon**

**X /s/ Roma Maharaj Radhakissoon**  
 Signature of Joint Debtor **Roma Maharaj Radhakissoon**

Telephone Number (If not represented by attorney)  
**November 2, 2009**  
 Date

**Signatures**

**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/ David A. Riggi, Esq.**  
 Signature of Attorney for Debtor(s)

**David A. Riggi, Esq.**  
 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**  
 Telephone Number

**November 2, 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 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

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:

\_\_\_\_\_  
 Date

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.*

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

**United States Bankruptcy Court  
District of Nevada**

In re Dhanraj Radhakissoo  
Roma Maharaj Radhakissoo

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) - 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/ Dhanraj Radhakissoo          
                              Dhanraj Radhakissoo

Date:     November 2, 2009

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

**United States Bankruptcy Court  
District of Nevada**

In re Dhanraj Radhakisson  
Roma Maharaj Radhakisson

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) - 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/ Roma Maharaj Radhakissoo  
Roma Maharaj Radhakissoo

Date:  November 2, 2009

B4 (Official Form 4) (12/07)

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

In re **Dhanraj Radhakissoon**  
**Roma Maharaj Radhakissoon**

Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

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

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
<b>Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328</b>	<b>Americas Servicing Co Attention: Bankruptcy 1 Home Campus Des Moines, IA 50328</b>	<b>ConventionalRealEstateMortgage</b>		<b>175,799.00</b>
<b>Aurora Loan Services Attn: Bankruptcy Po Box 1706 Scottsbluff, NE 69363</b>	<b>Aurora Loan Services Attn: Bankruptcy Po Box 1706 Scottsbluff, NE 69363</b>	<b>RealEstateMortgageWithoutOtherCollateral</b>		<b>64,721.00</b>
<b>Aurora Loan Services Attn: Bankruptcy Po Box 1706 Scottsbluff, NE 69363</b>	<b>Aurora Loan Services Attn: Bankruptcy Po Box 1706 Scottsbluff, NE 69363</b>	<b>ConventionalRealEstateMortgage</b>		<b>261,400.00</b>
<b>Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420</b>	<b>Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420</b>	<b>CreditCard</b>		<b>21,483.00</b>
<b>Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420</b>	<b>Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420</b>	<b>CreditCard</b>		<b>18,162.00</b>
<b>Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850</b>	<b>Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850</b>	<b>CreditCard</b>		<b>3,505.00</b>
<b>Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850</b>	<b>Chase - Cc Attention: Bankruptcy Department Po Box 15298 Wilmington, DE 19850</b>	<b>CreditCard</b>		<b>3,260.00</b>
<b>Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915</b>	<b>Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915</b>	<b>CreditCard</b>		<b>19,135.00</b>



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

In re **Dhanraj Radhakissoo****Roma Maharaj Radhakissoo**

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

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
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	ConventionalRealEstateMortgage		371,000.00
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054	CreditCard		11,989.00
Franklin Credit Mngmnt 6 Harrison Street 6th Floor New York, NY 10013	Franklin Credit Mngmnt 6 Harrison Street 6th Floor New York, NY 10013	RealEstateMortgageWithoutOtherCollateral		69,129.00
Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50702	Gmac Mortgage 3451 Hammond Ave Waterloo, IA 50702	ConventionalRealEstateMortgage		176,897.00
Gmac Mortgage	Gmac Mortgage	RealEstateMortgageWithoutOtherCollateral		44,313.00
Litton Loan Servicing	Litton Loan Servicing	ConventionalRealEstateMortgage		211,586.00
M & T Bank Attn: Bankruptcy 1100 Wehrle Dr 2nd Floor Williamsville, NY 14221	M & T Bank Attn: Bankruptcy 1100 Wehrle Dr 2nd Floor Williamsville, NY 14221	ConventionalRealEstateMortgage		279,300.00
Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826	Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826	RealEstateMortgageWithoutOtherCollateral		53,563.00
Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137	Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137	RealEstateMortgageWithoutOtherCollateral		43,793.00
Tnb-visa Po Box 9475 Minneapolis, MN 55440	Tnb-visa Po Box 9475 Minneapolis, MN 55440	CreditCard		14,360.00
Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601	Wash Mutual/providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29601	CreditCard		4,006.00
Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256	Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256	ConventionalRealEstateMortgage		257,859.00

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

In re Dhanraj Radhakissoo  
Roma Maharaj Radhakissoo  
Debtor(s)

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

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

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

We, **Dhanraj Radhakissoo** and **Roma Maharaj Radhakissoo**, 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 November 2, 2009

Signature /s/ Dhanraj Radhakissoo  
**Dhanraj Radhakissoo**  
Debtor

Date November 2, 2009

Signature /s/ Roma Maharaj Radhakissoo  
**Roma Maharaj Radhakissoo**  
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.

Dhanraj Radhakisson  
Roma Maharaj Radhakisson  
4055 Judson Avenue  
Las Vegas, NV 89115

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

Afs / Acb  
Acct No xxxxxxxxxxxx4722  
257 E 200 S Ste 700  
Salt Lake City, UT 84111

Americas Servicing Co  
Acct No xxxxxxxxxxx1836  
Attention: Bankruptcy  
1 Home Campus  
Des Moines, IA 50328

Associates/citibank  
Acct No xxxxxxxx3003  
Attn: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Aurora Loan Services  
Acct No xxxxxxxxxxx1853  
Attn: Bankruptcy  
Po Box 1706  
Scottsbluff, NE 69363

Avco Fin Svc  
Acct No xxxxxxxxxxxxxxx1924  
1727 E Charleston Blvd S  
Las Vegas, NV 89104

Bac / Fleet Bankcard  
Acct No 6229  
Po Box 26012  
Greensboro, NC 27420

Bayview Financial Loan  
Acct No xx1322  
4425 Ponce De Leon Blvd  
Coral Gables, FL 33146

BOA / Fleet Bankcard  
Acct No xxxxxxxx0107  
Po Box 26012  
Greensboro, NC 27420

Cap One  
Acct No xxxxxxxx6864  
Attn: C/O TSYS Debt Management  
Po Box 5155  
Norcross, GA 30091

Chase - Cc  
Acct No xxxxxxxx3976  
Attention: Bankruptcy Department  
Po Box 15298  
Wilmington, DE 19850

Chase - Cc  
Acct No xxxxxxxx7330  
Attention: Bankruptcy Department  
Po Box 15298  
Wilmington, DE 19850

Citi  
Acct No xxxxxxxx7244  
Attn: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64915

Citibank Usa  
Acct No xxxxxxxxxxxx0686  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Countrywide Home Lending  
Acct No xxxxxx9272  
Attention: Bankruptcy SV-314B  
Po Box 5170  
Simi Valley, CA 93062

Direct Merchants Bank  
Acct No xxxxxxxx0501  
Card Member Services - GSC  
Po Box 5246  
Carol Stream, IL 60197

Discover Financial  
Acct No xxxxxxxx4065  
Attention: Bankruptcy Department  
Po Box 3025  
New Albany, OH 43054

Franklin Credit Mngmnt  
Acct No xxx8009  
6 Harrison Street 6th Floor  
New York, NY 10013

Gmac Mortgage  
Acct No xxxxx0355  
3451 Hammond Ave  
Waterloo, IA 50702

Gmac Mortgage  
Acct No xxxxx0356

Hsbc/rs  
Acct No xxxxxxxx3223  
Pob 15521  
Wilmington, DE 19805

Hsbc/rs Ce  
Acct No xxxxxxxx0466  
700 N Wood Dale Rd  
Wood Dale, IL 60191

Indymac Bank  
Acct No xxxxxxxxxx0596  
7700 W Parmer Ln  
Bldg D 2nd Floor  
Austin, TX 78729

JC Penney  
Acct No xx8484  
Attention: Bankruptcy Department  
Po Box 103106  
Roswell, GA 30076

Litton Loan Servicing  
Acct No xxxxx0421

Litton Loan Servicing  
Acct No xxxxx0439  
Attention: Bankruptcy  
4828 Loop Central Drive  
Houston, TX 77081

Lowe's / MBGA  
Acct No xxxxxxxxxx9178  
Attention: Bankruptcy Department  
Po Box 103106  
Roswell, GA 30076

M & T Bank  
Acct No xxxxxxxxxx1309  
Attn: Bankruptcy  
1100 Wehrle Dr 2nd Floor  
Williamsville, NY 14221

Ocwen Federal Bank  
Acct No xxxx4220  
12650 Ingenuity Dr.  
Orlando, FL 32826

Olympus Servicing Lp  
Acct No xxxxxx2932  
9600 Great Hills T  
Austin, TX 78759

Phil Freedom  
Acct No xxxxxx1201  
2080 E.Flamingo R  
Las Vegas, NV 89119

Sams Club  
Acct No xxxxxxxx5134  
Attention: Bankruptcy Department  
Po Box 103104  
Roswell, GA 30076

Saxon Mortgage Sercive  
Acct No xxxxxx9573  
4708 Mercantile Dr  
N Fortworth, TX 76137

Sears/cbsd  
Acct No xxxxxxxxxxxx4509  
Po Box 6189  
Sioux Falls, SD 57117

Sears/cbsd  
Acct No xxxx2520  
701 East 60th St N  
Sioux Falls, SD 57117

Select Portfolio Svcin  
Acct No xxxxxxxxxxx0632  
10401 Deerwood Par  
Jacksonville, FL 32256

Tnb-visa  
Acct No xxxxxxxx4490  
Po Box 9475  
Minneapolis, MN 55440

Unvl/citi  
Acct No xxxxxxxx9655  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

Wash Mutual/providian  
Acct No xxxxxx2920  
Attn: Bankruptcy Dept  
Po Box 10467  
Greenville, SC 29601

Washington Mutual Mortgage  
Acct No xxxxxxxxxx4184  
Attention: Bankruptcy Dept. JAXA 2035  
7255 Bay Meadows Way  
Jacksonville, FL 32256

Wells Fargo  
Acct No xxxxxxxxxxxx9811  
Po Box 60510  
Los Angeles, CA 90060

Wells Fargo Bank Nv Na  
Acct No xxxxxxxxxxxxxx1998  
Po Box 31557  
Billings, MT 59107

Wells Fargo Hm Mortgag  
Acct No xxxxxxxxxx7998  
Attention: Bankruptcy Department MAC-X  
3476 Stateview Blvd  
Fort Mill, SC 29715

Wilshire Credit Corp  
Acct No xx2724  
Attention: Bankruptcy Department  
Po Box 8517  
Portland, OH 97207