

Official Form 1 (1/08)

<b>United States Bankruptcy Court</b> <b>DISTRICT OF NEVADA</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>BUCKLEY, KEVIN</b>	Name of Joint Debtor (Spouse)(Last, First, Middle): <b>BUCKLEY, SILVIA</b>	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):	
Street Address of Debtor (No. & Street, City, and State): <b>2333 Pinto Lane</b> <b>Las Vegas NV</b>	Street Address of Joint Debtor (No. & Street, City, and State): <b>2333 Pinto Lane</b> <b>Las Vegas NV</b>	
ZIP CODE <b>89107</b>	ZIP CODE <b>89107</b>	
County of Residence or of the Principal Place of Business: <b>CLARK</b>	County of Residence or of the Principal Place of Business: <b>CLARK</b>	
Mailing Address of Debtor (if different from street address): <b>SAME</b>	Mailing Address of Joint Debtor (if different from street address): <b>SAME</b>	
ZIP CODE	ZIP CODE	
Location of Principal Assets of Business Debtor (if different from street address above): <b>SAME</b>		
<div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> <b>Type of Debtor</b> (Form of organization)            (Check <b>one</b> box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors)  <i>See Exhibit D on page 2 of this form.</i>  <input type="checkbox"/> Corporation (includes LLC and LLP)  <input type="checkbox"/> Partnership  <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below    <hr style="width: 100%;"/> </div> <div style="width: 30%;"> <b>Nature of Business</b>            (Check <b>one</b> box.)  <input type="checkbox"/> Health Care Business  <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)  <input type="checkbox"/> Railroad  <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Clearing Bank  <input 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).         </div> <div style="width: 35%;"> <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <div style="display: flex; justify-content: space-between;"> <div> <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             </div> <div> <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             </div> </div>   <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"  <input checked="" type="checkbox"/> Debts are primarily business debts.         </div> </div>		
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <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.         </div> <div style="width: 50%;"> <b>Check if:</b>  <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.    <b>Check all applicable boxes:</b>  <input type="checkbox"/> A plan is being filed with this petition  <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).         </div> </div>		
<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 checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>BUCKLEY, KEVIN and</b> <b>SILVIA BUCKLEY</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
<b>NONE</b>			
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
<b>NONE</b>			
District:	Relationship:	Judge:	
<b>Exhibit A</b> (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	<b>Exhibit B</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 have delivered to the debtor the notice required by 11 U.S.C. §342(b). <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <span style="font-size: 1.5em; font-weight: bold;">X</span> <div style="text-align: right;"> <b>10/4/2009</b>  <small>Date</small> </div> </div> <div style="display: flex; justify-content: space-between; align-items: flex-end; margin-top: 5px;"> <span>Signature of Attorney for Debtor(s)</span> <span><small>Date</small></span> </div>		
<b>Exhibit C</b> 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			
<b>Exhibit D</b> (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 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.			
<b>Information Regarding the Debtor - Venue</b> (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 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.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (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 with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<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):

**BUCKLEY, KEVIN and****SILVIA BUCKLEY****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/ BUCKLEY, KEVIN**

Signature of Debtor

**X /s/ SILVIA BUCKLEY**

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

**10/4/2009**

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)

**10/4/2009**

(Date)

**Signature of Attorney\*****X /s/ Richard McKnight, Esq.**

Signature of Attorney for Debtor(s)

**Richard McKnight, Esq. 001313**

Printed Name of Attorney for Debtor(s)

**LAW OFFICES OF RICHARD MCKNIGHT, P.C.**

Firm Name

**330 S. Third Street**

Address

**Suite 900****Las Vegas NV 89101****702-388-7185**

Telephone Number

**10/4/2009**

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 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 the 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

**10/4/2009**

Date

**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.*

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA  
SOUTHERN DIVISION**

In re *BUCKLEY, KEVIN*  
and  
*SILVIA BUCKLEY*

Case No.  
Chapter 11

Debtor(s)

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

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
1 <i>Emc Mortgage</i> <i>Po Box 293150</i> <i>Lewisville TX 75029</i>	Phone: <i>Emc Mortgage</i> <i>Po Box 293150</i> <i>Lewisville TX 75029</i>		Value: Net Unsecured:	\$ 998,749.00 \$ 0.00 \$ 998,749.00
2 <i>Execusuite Properties, LLC</i> <i>3441 S. EASTERN AVENUE</i> <i>Las Vegas NV 89169</i>	Phone: <i>Execusuites</i>	<i>Guarantee of lease</i>	C U D	\$ 800,000.00
3 <i>Washington Mutual FA</i> <i>Po Box 1093</i> <i>Northridge CA 91328</i>	Phone: <i>Washington Mutual FA</i> <i>Po Box 1093</i> <i>Northridge CA 91328</i>	<i>2nd Deed of Trust</i>	*Value: Net Unsecured: *Prior Liens Exist	\$ 207,833.00 \$ 800,000.00 \$ 207,833.00
4 <i>AMERICAS SERVICING CO</i> <i>P.o. Box 10328</i> <i>Des Moines IA 50328</i>	Phone: <i>AMERICAS SERVICING CO</i> <i>P.o. Box 10328</i> <i>Des Moines IA 50328</i>	<i>1st Deed of Trust</i>	Value: Net Unsecured:	\$ 149,000.00 \$ 35,000.00 \$ 114,000.00
5 <i>NEVADA STATE BANK</i> <i>Po Box 990</i> <i>Las Vegas NV 89125</i>	Phone: <i>NEVADA STATE BANK</i> <i>Po Box 990</i> <i>Las Vegas NV 89125</i>	<i>2nd Deed of Trust</i>	*Value: Net Unsecured: *Prior Liens Exist	\$ 99,638.00 \$ 295,000.00 \$ 91,327.00

Debtor(s)

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
6 AMERICAS SERVICING CO P.o. Box 10328 Des Moines IA 50328	Phone: AMERICAS SERVICING CO P.o. Box 10328 Des Moines IA 50328	1st Deed of Trust  Value: Net Unsecured:		\$ 840,000.00  \$ 800,000.00 \$ 40,000.00
7 BANK OF AMERICA Po Box 1598 Norfolk VA 23501	Phone: BANK OF AMERICA Po Box 1598 Norfolk VA 23501	CREDIT LINE		\$ 25,884.00
8 BANK OF AMERICA Po Box 1598 Norfolk VA 23501	Phone: BANK OF AMERICA Po Box 1598 Norfolk VA 23501	CREDIT LINE		\$ 20,770.00
9 CITI P.o. Box 6500 C/o Citi Corp Sioux Falls SD 57117-6500	Phone: CITI P.o. Box 6500 C/o Citi Corp Sioux Falls SD 57117-6500	CREDIT LINE		\$ 19,358.00
10 INFIBANK 1620 Dodge St Omaha NE 68197	Phone: INFIBANK 1620 Dodge St Omaha NE 68197	CREDIT LINE		\$ 13,409.00
11 CHASE 201 N Walnut Street Mailstop Wilmington DE 19801	Phone: CHASE 201 N Walnut Street Mailstop Wilmington DE 19801	CREDIT LINE		\$ 12,632.00
12 BANK OF AMERICA Po Box 1598 Norfolk VA 23501	Phone: BANK OF AMERICA Po Box 1598 Norfolk VA 23501	FLEXABLE SPENDING CREDIT CARD		\$ 11,553.00
13 CHASE Po Box 15298 Wilmington DE 19850	Phone: CHASE Po Box 15298 Wilmington DE 19850	CREDIT LINE		\$ 9,098.00

Debtor(s)

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

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
14 DISCOVER FINANCIAL SERVICE LLC Po Box 15316 Wilmington DE 19850	Phone: DISCOVER FINANCIAL SERVICE LLC Po Box 15316 Wilmington DE 19850	CREDIT LINE		\$ 8,985.00
15 CHASE Po Box 15298 Wilmington DE 19850	Phone: CHASE Po Box 15298 Wilmington DE 19850	CREDIT LINE		\$ 6,678.00
16 SEARS/CBSD Po Box 6189 Sioux Falls SD 57117	Phone: SEARS/CBSD Po Box 6189 Sioux Falls SD 57117	CREDIT LINE		\$ 5,573.00
17 DISCOVER CARD Po Box 15316 Att:cms/prod Deve Wilmington DE 19850-5316	Phone: DISCOVER CARD Po Box 15316 Att:cms/prod Deve Wilmington DE 19850-5316	CREDIT LINE		\$ 3,942.00
18 WFFNATBANK Po Box 94498 Las Vegas NV 89193	Phone: WFFNATBANK Po Box 94498 Las Vegas NV 89193	REVOLVING CHARGE ACCOUNT		\$ 2,618.00
19 WFFNATBANK Po Box 94498 Las Vegas NV 89193	Phone: WFFNATBANK Po Box 94498 Las Vegas NV 89193	REVOLVING CHARGE ACCOUNT		\$ 2,218.00
20 GEMB/ULTIMATE ELECTRONICS Po Box 981439 El Paso TX 79998	Phone: GEMB/ULTIMATE ELECTRONICS Po Box 981439 El Paso TX 79998	REVOLVING CHARGE ACCOUNT		\$ 1,863.00

Debtor(s)

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date: 10/4/2009

Signature /s/ BUCKLEY, KEVIN  
Name: BUCKLEY, KEVIN

Date: 10/4/2009

Signature /s/ SILVIA BUCKLEY  
Name: SILVIA BUCKLEY

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA  
SOUTHERN DIVISION**

In re **BUCKLEY, KEVIN**  
**and**  
**SILVIA BUCKLEY**

Case No.  
Chapter **11**

\_\_\_\_\_/ Debtor  
Attorney for Debtor: **Richard McKnight, Esq.**

**STATEMENT PURSUANT TO RULE 2016(B)**

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

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 

a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . .	\$	<b>5,000.00</b>
b) Prior to the filing of this statement, debtor(s) have paid . . . . .	\$	<b>5,000.00</b>
c) The unpaid balance due and payable is . . . . .	\$	<b>0.00</b>
3. \$ **1,039.00** of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
**None other**
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
**None other**
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
**None**
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
**None**

Dated: **10/4/2009**

Respectfully submitted,

X /s/ **Richard McKnight, Esq.**  
\_\_\_\_\_  
Attorney for Petitioner: **Richard McKnight, Esq.**  
**LAW OFFICES OF RICHARD MCKNIGHT, P.C.**  
**330 S. Third Street**  
**Suite 900**  
**Las Vegas NV 89101**  
**702-388-7185**  
**mcknightlaw@cox.net**



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA  
SOUTHERN DIVISION**

In re *BUCKLEY, KEVIN*  
*and*  
*SILVIA BUCKLEY*

Case No.  
Chapter *11*

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

Attorney for Debtor: *Richard McKnight, Esq.*

**VERIFICATION OF CREDITOR MATRIX**

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

Date: *10/4/2009*\_\_\_\_\_

/s/ *BUCKLEY, KEVIN*

Debtor

/s/ *SILVIA BUCKLEY*

Joint Debtor

BUCKLEY, KEVIN  
2333 Pinto Lane  
Las Vegas, NV 89107

SILVIA BUCKLEY  
2333 Pinto Lane  
Las Vegas, NV 89107

Richard McKnight, Esq.  
330 S. Third Street  
Suite 900  
Las Vegas, NV 89101

AMERICAS SERVICING CO  
P.o. Box 10328  
Des Moines, IA 50328

BANK OF AMERICA  
Po Box 1598  
Norfolk, VA 23501

CAPITAL ONE  
Po Box 85520  
Richmond, VA 23285

CHASE  
Po Box 15298  
Wilmington, DE 19850

CHASE  
201 N Walnut Street Mailstop  
Wilmington, DE 19801

CITI  
P.o. Box 6500 C/o Citi Corp  
Sioux Falls, SD 57117-6500

DISCOVER FINANCIAL SERVICE LLC  
Po Box 15316  
Wilmington, DE 19850

DISCOVER CARD  
Po Box 15316 Att:cms/prod Deve  
Wilmington, DE 19850-5316

Emc Mortgage  
Po Box 293150  
Lewisville, TX 75029

Execusuite Properties, LLC  
3441 S. EASTERN AVENUE  
Las Vegas, NV 89169

Execusuites

GEMB/ULTIMATE ELECTRONICS  
Po Box 981439  
El Paso, TX 79998

HSBC MORTGAGE CORP USA  
2929 Walden Ave  
Depew, NY 14043

HSBC/NEIMN  
Po Box 15221  
Wilmington, DE 19850

INFIBANK  
1620 Dodge St  
Omaha, NE 68197

IRV BRONSTEIN  
4330 S. Eastern Avenue  
Las Vegas, NV 89119

MCYDSNB  
9111 Duke Blvd  
Mason, OH 45040

National Default Servicing Cor  
2525 E. Camelback Rd.  
#200  
Phoenix, AZ 85016

NEVADA STATE BANK  
Po Box 990  
Las Vegas, NV 89125

SEARS/CBSD  
Po Box 6189  
Sioux Falls, SD 57117

Stable Development  
3441 S. EASTERN AVENUE  
Las Vegas, NV 89169

Washington Mutual FA  
Po Box 1093  
Northridge, CA 91328

WFFNATBANK  
Po Box 94498  
Las Vegas, NV 89193

## UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors****Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

\_\_\_\_\_  
Printed name and title, if any, of Bankruptcy Petition Preparer  
Address:

\_\_\_\_\_  
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.)

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

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

\_\_\_\_\_  
Printed Name(s) of Debtor(s)

X \_\_\_\_\_  
Signature of Debtor Date

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

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

**UNITED STATES BANKRUPTCY COURT**  
District of Nevada

In Re

BANKRUPTCY NO.  
CHAPTER NO.

Debtor(s).

**DECLARATION RE: ELECTRONIC FILING OF PETITION  
SCHEDULES, STATEMENTS AND PLAN (if applicable)**

**PART I - DECLARATION OF PETITIONER**

I [We] \_\_\_\_\_ and \_\_\_\_\_, the undersigned debtor(s) hereby declare under penalty of perjury that the information I have given my attorney and the information provided in the electronically filed petition, statements, schedules, amendments and plan (if applicable) as indicated above is true and correct. I consent to my attorney filing my petition, this declaration, statements, schedules and plan (if applicable) as indicated above to the United States Bankruptcy Court. I understand that this DECLARATION RE: ELECTRONIC FILING is to be filed with the Clerk once all schedules have been filed electronically but, in no event, no later than 15 days following the date the petition was electronically filed. I understand that failure to file the signed original of this DECLARATION will cause my case to be dismissed pursuant to 11 U.S.C § 707(a)(3) without further notice.

**G** If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7 or 13. I am aware that I may proceed under chapter 7, 11, 12, or 13 of 11 United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 or 13. I request relief in accordance with the chapter specified in this petition.

**G** [If petitioner is a corporation or 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 specified in this petition.

Dated: \_\_\_\_\_

Signed: \_\_\_\_\_  
(Applicant) (Joint Applicant)

**PART II - DECLARATION OF ATTORNEY**

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.

Dated: \_\_\_\_\_

Signed: \_\_\_\_\_  
Attorney for Debtor(s)

DEBTOR:

CASE NO:

ORDER ON

---