

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court  
District of Nevada**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Gutierrez, Jesus</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Gutierrez, Elizabeth</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-7471</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-8003</b>
Street Address of Debtor (No. and Street, City, and State): <b>5905 Castleberry Peak Ave Las Vegas, NV</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>5905 Castleberry Peak Ave Las Vegas, NV</b>
ZIP Code <b>89131</b>	ZIP Code <b>89131</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):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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  <hr/> <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.
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<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 type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<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
Estimated Assets									
<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
Estimated Liabilities									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" 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

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Gutierrez, Jesus</b> <b>Gutierrez, Elizabeth</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
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: <b>- None -</b>		Case Number:	Date Filed:
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 delivered to the debtor the notice required by 11 U.S.C. §342(b).  <b>X</b> <u>/s/ Charles T. Wright NV</u> <u>January 4, 2010</u> Signature of Attorney for Debtor(s) (Date) <b>Charles T. Wright NV No.10285</b>	
<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 a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<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 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.			
<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 in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

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

Name of Debtor(s):  
**Gutierrez, Jesus**  
**Gutierrez, Elizabeth**

**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.

/s/ Jesus Gutierrez  
 Signature of Debtor **Jesus Gutierrez**

/s/ Elizabeth Gutierrez  
 Signature of Joint Debtor **Elizabeth Gutierrez**

\_\_\_\_\_  
 Telephone Number (If not represented by attorney)

January 4, 2010  
 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.

\_\_\_\_\_  
 Signature of Foreign Representative

\_\_\_\_\_  
 Printed Name of Foreign Representative

\_\_\_\_\_  
 Date

**Signature of Attorney\***

/s/ Charles T. Wright NV  
 Signature of Attorney for Debtor(s)

Charles T. Wright NV No.10285  
 Printed Name of Attorney for Debtor(s)

Piet & Wright  
 Firm Name

**3130 S. Rainbow Blvd., Suite 304**  
**Las Vegas, NV 89146**

\_\_\_\_\_  
 Address

d@pietwright.com, tiffany@pietwright.com, stephanie@pietwright.com  
(702) 566-1212 Fax: (702) 566-4833  
 Telephone Number

January 4, 2010  
 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

\_\_\_\_\_  
 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.

\_\_\_\_\_  
 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:

\_\_\_\_\_  
 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) (12/09)

**United States Bankruptcy Court  
District of Nevada**

In re Jesus Gutierrez  
Elizabeth Gutierrez

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 14 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 seven 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.**

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/ Jesus Gutierrez  
Jesus Gutierrez

Date:  January 4, 2010

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Nevada**

In re Jesus Gutierrez  
Elizabeth Gutierrez

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 14 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 seven 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.**

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/ Elizabeth Gutierrez

Elizabeth Gutierrez

Date: January 4, 2010

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court  
District of Nevada**

In re **Jesus Gutierrez  
Elizabeth Gutierrez**

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>
Amex Po Box 297871 Fort Lauderdale, FL 33329	Amex Po Box 297871 Fort Lauderdale, FL 33329	ChargeAccount		3,518.00
Anderson Federal Cr Un Po Box 1367 Anderson, SC 29622	Anderson Federal Cr Un Po Box 1367 Anderson, SC 29622	ChargeAccount		9,351.00
Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Bac Home Loans Servi 450 American St Simi Valley, CA 93065	Mortgage		618,847.00 (0.00 secured)
Bank Of America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884	ChargeAccount		21,865.00
Bank Of America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884	ChargeAccount		21,839.00
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501	ChargeAccount		21,712.00
Bank Of America Po Box 15311 Wilmington, DE 19884	Bank Of America Po Box 15311 Wilmington, DE 19884	ChargeAccount		18,735.00
Bank Of America Po Box 1598 Norfolk, VA 23501	Bank Of America Po Box 1598 Norfolk, VA 23501	ChargeAccount		5,086.00
Bay Area Credit Servic 1901 W 10th St Antioch, CA 94509	Bay Area Credit Servic 1901 W 10th St Antioch, CA 94509	Collection American Medical Res		1,180.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		5,094.00
Chase Po Box 15298 Wilmington, DE 19850	Chase Po Box 15298 Wilmington, DE 19850	ChargeAccount		4,576.00
Chase 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase 10790 Rancho Bernardo Rd San Diego, CA 92127	Mortgage		58,279.00 (0.00 secured)

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

In re **Jesus Gutierrez**  
**Elizabeth Gutierrez**

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

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	ChargeAccount		9,419.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	ChargeAccount		9,445.00
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850			8,860.00
Ic Systems Inc Po Box 64378 Saint Paul, MN 55164	Ic Systems Inc Po Box 64378 Saint Paul, MN 55164	Collection Bank Of America Over		600.00
Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051			1,082.00
Nco Fin/99 Po Box 41466 Philadelphia, PA 19101	Nco Fin/99 Po Box 41466 Philadelphia, PA 19101	GovernmentSecure dDirectLoan Emcare Center E		750.00
Nco-Medclr Po Box 8547 Philadelphia, PA 19101	Nco-Medclr Po Box 8547 Philadelphia, PA 19101	Collection Emcare Center Emerge		750.00
Quantum Coll 3224 Civic Center North Las Vega, NV 89030	Quantum Coll 3224 Civic Center North Las Vega, NV 89030	Collection Med1 02 Medicwest Am		929.00

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

We, **Jesus Gutierrez** and **Elizabeth Gutierrez**, 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 January 4, 2010Signature /s/ Jesus Gutierrez  
**Jesus Gutierrez**  
DebtorDate January 4, 2010Signature /s/ Elizabeth Gutierrez  
**Elizabeth Gutierrez**  
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.

Jesus Gutierrez  
Elizabeth Gutierrez  
5905 Castleberry Peak Ave  
Las Vegas, NV 89131

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

Abn Amro Mortgage Grou  
Acct No xxxxxxxxxx7557  
Po Box 9438  
Gaithersburg, MD 20898

Allied Collection Se  
Acct No xxxxxx1901  
3080 S. Durango Road, Suite 208  
Las Vegas, NV 89117

Amex  
Acct No -xxxxxxxxxxxxx4693  
Po Box 297871  
Fort Lauderdale, FL 33329

Anderson Federal Cr Un  
Acct No xxxxxxxxxxxxxx4667  
Po Box 1367  
Anderson, SC 29622

Aspire  
Acct No xxxxxxxxxxxxxx1539  
Po Box 105555  
Atlanta, GA 30348

Bac Home Loans Servici  
Acct No xxxxxx5811  
450 American St  
Simi Valley, CA 93065

Bank Of America  
Acct No 3800  
Po Box 15311  
Wilmington, DE 19884

Bank Of America  
Acct No 5352  
Po Box 1598  
Norfolk, VA 23501

Bank Of America  
Acct No 3357  
Po Box 17054  
Wilmington, DE 19850

Bay Area Credit Servic  
Acct No xxxx9806  
1901 W 10th St  
Antioch, CA 94509

Cap One  
Acct No xxxxxxxxx2429  
Po Box 85520  
Richmond, VA 23285

Catherines  
Acct No xxxxxxxxxxxx5188  
1103 Allen Dr  
Milford, OH 45150

Chase  
Acct No xxxxxxxxx8866  
10790 Rancho Bernardo Rd  
San Diego, CA 92127

Chase  
Acct No xxxxxxxxx5050  
Po Box 15298  
Wilmington, DE 19850

Chase  
Acct No xxxxxxxxx0000  
324 W Evans St  
Florence, SC 29501

Chase  
Acct No xxxxxxx0010  
800 Brooksedge Blvd  
Westerville, OH 43081

Chase Manhattan Bank  
Acct No xxxxxxxxx0564  
Po Box 2558  
Houston, TX 77252

Chase Na  
Acct No xxxxxxx1729  
800 Brooksedge Blv  
Westerville, OH 43081

Chevron  
Acct No xx3246  
Pob 5010 Room 1242  
Concord, CA 94524

Citi  
Acct No xxxxxxxxx8973  
Po Box 6241  
Sioux Falls, SD 57117

Citi/Shell  
Acct No xxxxxx4196  
Po Box 6497  
Sioux Falls, SD 57117

Cnh Capital America Ll  
Acct No xxxxxxxxxxxx1596  
233 Lake Ave  
Racine, WI 53403

Consecofin  
Acct No xxxxxxxxxxxx3641  
345 St Peter/900 Landmk  
Saint Paul, MN 55102

Credit Bureau Centra  
Acct No xxxxxx8305  
2355 Redrock St #200  
Las Vegas, NV 89102-3106

Diners Clb  
Acct No xxxxxxxx1600  
Po Box 6241  
Sioux Falls, SD 57117

Discover Fin Svcs Llc  
Acct No xxxxxxxx7452  
Po Box 15316  
Wilmington, DE 19850

Dsrn Nt Bk  
Acct No xxxxxxxx0000  
7201 Canyon Dr  
Amarillo, TX 79110

Dsrn Nt Bk  
Acct No xxxxxxxx0000  
Pob 631 112 W 8th  
Amarillo, TX 79101

Gecu  
Acct No xxxxxxxx4740  
Po Box 20998  
El Paso, TX 79998

Gemb/Chevron  
Acct No xxxxxxxx9285  
4125 Windward Plz  
Alpharetta, GA 30005

Gemb/Jcp  
Acct No -xx8458  
Po Box 984100  
El Paso, TX 79998

Gemb/Mervyns  
Acct No xxxxxxxx0227  
Po Box 981400  
El Paso, TX 79998

Gemb/Old Navy  
Acct No xxxxxxxx6096  
Po Box 981400  
El Paso, TX 79998

Gemb/Sutherlands  
Acct No xxxxxxxx0203  
Po Box 981439  
El Paso, TX 79998

Hsbc Bank  
Acct No xxxxxxxx3502  
Po Box 5253  
Carol Stream, IL 60197

Hsbc/Rs  
Acct No xx-xxxxxx0745  
90 Christiana Rd  
New Castle, DE 19720

Ic Systems Inc  
Acct No xxxx7188  
Po Box 64378  
Saint Paul, MN 55164

Kohls/Chase  
Acct No xxxxxxxx5652  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Nco Fin /99  
Acct No xxxxxx4825  
Po Box 41466  
Philadelphia, PA 19101

Nco Fin/35  
Acct No xxxxx5161  
Po Box 41726  
Philadelphia, PA 19101

Nco Fin/99  
Acct No xxxxxx4824  
Po Box 41466  
Philadelphia, PA 19101

Nco Fin/99  
Acct No xxxxxx4611  
Po Box 15636  
Wilmington, DE 19850

Nco-Medclr  
Acct No xxxx0285  
Po Box 8547  
Philadelphia, PA 19101

Quantum Coll  
Acct No xxxxxxxxxx4619  
3224 Civic Center  
North Las Vega, NV 89030

Sears/Cbsd  
Acct No xxxxxxxxxxxxxx3639  
Po Box 6189  
Sioux Falls, SD 57117

Shell/Citi  
Acct No xxxxxx6729  
Po Box 6497  
Sioux Falls, SD 57117

Target Nb  
Acct No xxxxxxxxxxxxxx2652  
Po Box 673  
Minneapolis, MN 55440

Thd/Cbsd  
Acct No xxxxxxxxxxxxxx6261  
Po Box 6497  
Sioux Falls, SD 57117

Tnb - Target  
Acct No xxxxxx7318  
Po Box 673  
Minneapolis, MN 55440

Unvl/Citi  
Acct No xxxxxxxx5116  
Po Box 6241  
Sioux Falls, SD 57117

Us Bank  
Acct No xxxxxx9167  
Po Box 5227  
Cincinnati, OH 45201

Webbank/Dfs  
Acct No xxxxxxxxxxxxxx0832  
12234 N Ih 35 Sb Bldg B  
Austin, TX 78753

Wells Fargo Bank  
Acct No xxxxxx2100  
Po Box 5445  
Portland, OR 97228