

B1 (Official Form 1)(1/08)

United States Bankruptcy Court District of Nevada		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): FRANCISCO, BREAN ANGELES		Name of Joint Debtor (Spouse) (Last, First, Middle): HERNANDEZ-FRANCISCO, GINA
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA BGF ENTERPRISES, LLC; DBA OASIS COMMODITIES, LLC		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): DBA BGF ENTERPRISES, LLC; DBA OASIS COMMODITIES, LLC
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7027		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5774
Street Address of Debtor (No. and Street, City, and State): 8197 DUSKY SHADOWS STREET Las Vegas, NV <div style="text-align: right;">ZIP Code 89113</div>		Street Address of Joint Debtor (No. and Street, City, and State): 6220 PEGGOTTY AVENUE LAS VEGAS, NV <div style="text-align: right;">ZIP Code 89130</div>
County of Residence or of the Principal Place of Business: Clark		County of Residence or of the Principal Place of Business: CLARK
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input 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		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$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		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): FRANCISCO, BRENNAN ANGELES HERNANDEZ-FRANCISCO, GINA	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: See Attachment		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X <u>/s/ C. Andrew Wariner, SBN: February 8, 2010</u> Signature of Attorney for Debtor(s) (Date) C. Andrew Wariner, SBN: 003228	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

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

Name of Debtor(s):

**FRANCISCO, BREAN ANGELES
HERNANDEZ-FRANCISCO, GINA**

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/ BREAN ANGELES FRANCISCO
Signature of Debtor **BREAN ANGELES FRANCISCO**

X /s/ GINA HERNANDEZ-FRANCISCO
Signature of Joint Debtor **GINA HERNANDEZ-FRANCISCO**

Telephone Number (If not represented by attorney)

February 8, 2010
Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ C. Andrew Wariner, SBN:
Signature of Attorney for Debtor(s)

C. Andrew Wariner, SBN: 003228
Printed Name of Attorney for Debtor(s)

C. Andrew Wariner, Esq.
Firm Name

**823 Las Vegas Blvd., South
Suite 500
Las Vegas, NV 89101**

Address

Email: awariner@lvbklaw.com

(702) 953-0404 Fax: (702) 989-5388
Telephone Number

February 8, 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

X _____
Date

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

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

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

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

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

In re **BRENAN ANGELES FRANCISCO,
GINA HERNANDEZ-FRANCISCO**

Case No. _____

Debtors

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

Name of Debtor / District

Brenan A. Francisco
pending

Gina Hernandez-Francisco
pending

Case No. / Relationship

pending
Spouse

pending
Spouse

Date Filed / Judge

11/01/09
pending

11/01/09
pending

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

**United States Bankruptcy Court
District of Nevada**

In re **BRENAN ANGELES FRANCISCO
GINA HERNANDEZ-FRANCISCO**

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/ BREAN ANGELES FRANCISCO
BREAN ANGELES FRANCISCO

Date: February 8, 2010

Certificate Number: 01356-NV-CC-009120657

CERTIFICATE OF COUNSELING

I CERTIFY that on November 24, 2009, at 1:40 o'clock PM EST,

Brenan Francisco received from

Hummingbird Credit Counseling and Education, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Nevada, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 24, 2009

By /s/Sherrell Morgan

Name Sherrell Morgan

Title Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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

**United States Bankruptcy Court
District of Nevada**

In re **BRENAN ANGELES FRANCISCO
GINA HERNANDEZ-FRANCISCO**

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/ GINA HERNANDEZ-FRANCISCO
GINA HERNANDEZ-FRANCISCO

Date: February 8, 2010

Certificate Number: 01356-NV-CC-009120671

CERTIFICATE OF COUNSELING

I CERTIFY that on November 24, 2009, at 1:42 o'clock PM EST,

Gina Hernandez-Francisco received from

Hummingbird Credit Counseling and Education, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Nevada, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 24, 2009

By /s/Sherrell Morgan

Name Sherrell Morgan

Title Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Nevada

In re **BRENAN ANGELES FRANCISCO**
GINA HERNANDEZ-FRANCISCO

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>
Bank of America P.O. Box 17220 Baltimore, MD 21297-1220	Bank of America P.O. Box 17220 Baltimore, MD 21297-1220	Miscellaneous Credit Card Purchases Oasis Com, LLC	Disputed	22,639.33
Bank of America P.O. 15710 Willmington, DE 19886-5710	Bank of America P.O. 15710 Willmington, DE 19886-5710	Miscellaneous Credit Card Purchases BGF Enterprises, LLC	Disputed	22,506.55
Bank of America PO Box 17309 BALTIMORE,, MD 21297-1309	Bank of America PO Box 17309 BALTIMORE,, MD 21297-1309	Miscellaneous Credit Card Purchases	Disputed	16,000.00
Bank of America P.O. Box 17309 Baltimore, MD 21297-1309	Bank of America P.O. Box 17309 Baltimore, MD 21297-1309	Miscellaneous Credit Card Purchases	Disputed	9,825.12
Bank of America Home Loans Servicing, LP 6251 Tierra Cove Street North Las Vegas, NV 89081	Bank of America Home Loans Servicing, LP 6251 Tierra Cove Street North Las Vegas, NV 89081	Rental: Two story, 4 bedrooms, 2 1/2 baths, backyard slab attached to home, square footage is 1,960. Rented out for \$1,500. Location: 6251 Tierra C	Disputed	25,000.00 (110,000.00 secured) (273,019.26 senior lien)
Bank of America Home Loans Servicing, LP 6251 Tierra Cove Street North Las Vegas, NV 89081	Bank of America Home Loans Servicing, LP 6251 Tierra Cove Street North Las Vegas, NV 89081	Rental: Two story, 4 bedrooms, 2 1/2 baths, backyard slab attached to home, square footage is 1,960. Rented out for \$1,500. Location: 6251 Tierra C	Disputed	273,019.26 (110,000.00 secured)

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

In re **BRENAN ANGELES FRANCISCO**
GINA HERNANDEZ-FRANCISCO

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>
Bank of America Home Loans Servicing, LP 4004 Yellow Mandarin Avenue North Las Vegas, NV 89081	Bank of America Home Loans Servicing, LP 4004 Yellow Mandarin Avenue North Las Vegas, NV 89081	Rental: Two story, 4 bedrooms, 3 baths, 2061 sq feet, slab in large backyard. Location: 4004 Yellow Mandarin Avenue, North Las Vegas, NV 89081.	Disputed	276,672.94 (125,000.00 secured)
Bank of America Home Loans Servicing, LP P.O. Box 10219 Van Nuys, CA 91410-0219	Bank of America Home Loans Servicing, LP P.O. Box 10219 Van Nuys, CA 91410-0219	Rental: Two story, 3 bedrooms, 2 1/2 baths, 1,630 square feet, slab and covered patio Location: 4405 Scarlet Sea Avenue, North Las Vegas, NV 89031	Disputed	243,311.00 (100,000.00 secured)
Bank of America Home Loans Servicing, LP 3312 Brayton Mist Avenue North Las Vegas, NV 89081	Bank of America Home Loans Servicing, LP 3312 Brayton Mist Avenue North Las Vegas, NV 89081	Rental: Two story, 3 bedrooms, 2 1/2 baths, oversized lot, 1,876 square feet, backyard has a slab attached to the house. Location: 3312 Brayton Mist	Disputed	251,165.65 (120,000.00 secured)
Bernardo J. Francisco 9373 Fort Bayard Ave. Las Vegas, NV 89178	Bernardo J. Francisco 9373 Fort Bayard Ave. Las Vegas, NV 89178	Personal Loan	Disputed	40,000.00
Chase P.O. Box 94014 Palatine, IL 60094-4014	Chase P.O. Box 94014 Palatine, IL 60094-4014	Miscellaneous Credit Card Purchases	Disputed	24,839.25
Chase Chase Card Services P.O. Box 94014 Palatine, IL 60094-4014	Chase Chase Card Services P.O. Box 94014 Palatine, IL 60094-4014	Miscellaneous Credit Card Purchases	Disputed	10,116.04
Chase Chase Card Services P.O. Box 94014 Palatine, IL 60094-4014	Chase Chase Card Services P.O. Box 94014 Palatine, IL 60094-4014	Miscellaneous Credit Card Purchases	Disputed	9,933.33
CHASE VISA PO BOX 94014 PALATINE, IL 94014-4014	CHASE VISA PO BOX 94014 PALATINE, IL 94014-4014	Miscellaneous Credit Card Purchases	Disputed	21,266.53
Citi Cards P.O. Box 6940 The Lakes, NV 88901-6940	Citi Cards P.O. Box 6940 The Lakes, NV 88901-6940	Miscellaneous Credit Card Purchases	Disputed	15,468.19

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

In re **BRENAN ANGELES FRANCISCO**
GINA HERNANDEZ-FRANCISCO

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>
DISCOVER CARD P.O.Box 6103 CAROL STREAM, IL 60197-6103	DISCOVER CARD P.O.Box 6103 CAROL STREAM, IL 60197-6103	Credit Card Card extension given to me by my Dad, used to balance transfer for high interest credit card to save money. Part of the money was used to	Disputed	21,000.00
Washington Mutual Bank Home Loans P.O. Box 78065 Phoenix, AZ 85062-8065	Washington Mutual Bank Home Loans P.O. Box 78065 Phoenix, AZ 85062-8065	Residence: Two story, 5 bedroom, 3 baths, Swimming Pool/Spa, 3,847 sq feet. Location: 6220 Peggotty Ave. Las Vegas, NV 89130	Disputed	89,437.65 (280,000.00 secured) (461,889.39 senior lien)
Washington Mutual Bank Home Loans P.O. Box 100576 Florence, SC 29502-0576	Washington Mutual Bank Home Loans P.O. Box 100576 Florence, SC 29502-0576	Residence: Two story, 5 bedroom, 3 baths, Swimming Pool/Spa, 3,847 sq feet. Location: 6220 Peggotty Ave. Las Vegas, NV 89130	Disputed	461,889.39 (280,000.00 secured)
Wells Fargo P.O. Box 54349 Los Angeles, CA 90054-0349	Wells Fargo P.O. Box 54349 Los Angeles, CA 90054-0349	Miscellaneous Credit Card Purchases BGF Enterprises, LLC	Disputed	19,000.00
Wells Fargo Card Services PO Box 30086 Los Angeles, CA 90030-0086	Wells Fargo Card Services PO Box 30086 Los Angeles, CA 90030-0086	Miscellaneous Credit Card Purchases	Disputed	9,196.81

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

In re **BRENAN ANGELES FRANCISCO**
GINA HERNANDEZ-FRANCISCO
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, **BRENAN ANGELES FRANCISCO** and **GINA HERNANDEZ-FRANCISCO**, 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 **February 8, 2010**

Signature **/s/ BRENAN ANGELES FRANCISCO**
BRENAN ANGELES FRANCISCO
Debtor

Date **February 8, 2010**

Signature **/s/ GINA HERNANDEZ-FRANCISCO**
GINA HERNANDEZ-FRANCISCO
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.

BRENAN ANGELES FRANCISCO
GINA HERNANDEZ-FRANCISCO
8197 DUSKY SHADOWS STREET
Las Vegas, NV 89113

C. Andrew Wariner, SBN:
C. Andrew Wariner, Esq.
823 Las Vegas Blvd., South
Suite 500
Las Vegas, NV 89101

Advanced Call Center Technologies
Acct No xxxx xxxx xxxx 1080
PO Box 9090
Johnson City, TN 37615

ADVANTA
Acct No xxxx xxxx xxxx 1080
PO BOX 8088
PHILADELPHIA, PA 19101-8088

American Express
Acct No xxxx-xxxxx-x3002
PO Box 297879
Fort Lauderdale, FL 33329-7879

American Express - Costco Wholesale
Acct No xxxx-xxxxx-x3002
P.O. Box 0001
Los Angeles, CA 90096-8000

Bank of America
Acct No xxxxxxxxxxxxxx0769
P.O. BOX 37291
BALTIMORE, MD 21297-3291

Bank of America
Acct No xxxxxxxxxxxxxx3492
P.O. Box 17309
Baltimore, MD 21297-1309

Bank of America
Acct No xxxxxxxxxxxxxx3211
P.O. 15710
Willmington, DE 19886-5710

Bank of America
Acct No xxxxxxxxxxxxxx1285
P.O. Box 17220
Baltimore, MD 21297-1220

Bank of America
Acct No xxxx xxxx xxxx 4443
PO Box 17309
BALTIMORE,, MD 21297-1309

Bank of America
Acct No xxxxxxxxxxxxxx0769
P.O. Box 301200
Los Angeles, CA 90030-1200

Bank of America Home Loans Servicing, LP
Acct No xxxxxx2949
P.O. Box 10219
Van Nuys, CA 91410-0219

Bank of America Home Loans Servicing, LP
Acct No xxxxxx5131
6251 Tierra Cove Street
North Las Vegas, NV 89081

Bank of America Home Loans Servicing, LP
Acct No xxxxxx2544
3312 Brayton Mist Avenue
North Las Vegas, NV 89081

Bank of America Home Loans Servicing, LP
Acct No xxxxxx0416
4004 Yellow Mandarin Avenue
North Las Vegas, NV 89081

Bernardo J. Francisco
9373 Fort Bayard Ave.
Las Vegas, NV 89178

Capital One Bank (USA), N.A.
Acct No xxxxxxxxxxxxxx8976
P.O. Box 60599
City of Industry, CA 91716-0599

Capital One Bank USA, NA
Acct No xxxxxxxxxxxxxx8976
P.O. Box 60024
City of Industry, CA 91716-0024

Chase
Acct No xxxxxxxxxxxxxx9821
Card Member Services
P.O. Box 94014
Palatine, IL 60094-4014

Chase
Acct No xxxxxxxxxxxxxx9133
P.O. Box 94014
Palatine, IL 60094-4014

Chase
Acct No xxxxxxxxxxxxxx8363
Chase Card Services
P.O. Box 94014
Palatine, IL 60094-4014

Chase Business Card Services
Acct No xxxx xxxx xxxx 1570
PO Box 15298
Wilmington, DE 19850-5298

Chase Card Services
Acct No xxxxxxxxxxxxxxx5051
P.O. Box 94014
Palatine, IL 60094-4014

Chase Cardmember Service
Acct No xxxxxxxxxxxxxxx9821
P.O. Box 15298
Wilmington, DE 19850-5298

Chase Cardmember Service
Acct No xxxxxxxxxxxxxxx8438
P.O. Box 15548
Wilmington, DE 19886-5548

CHASE VISA
Acct No xxxx xxxx xxxx 1570
PO BOX 94014
PALATINE, IL 94014-4014

Chevron and Texaco
Acct No xxxxxxxxxxxxxxx2550
P.O. Box 530950
Atlanta, GA 30353-0950

Citi Cards
Acct No xxxxxxxxxxxxxxx5180
P.O. Box 6940
The Lakes, NV 88901-6940

Citi Cards
Acct No xxxxxxxxxxxxxxx5919
P.O. Box 6940
United Collections Bureau
5620 Southwyck Blvd, STE 206, Toledo, OH
The Lakes, NV 88901-6940

Citi Cards
Acct No xxxxxxxxxxxxxxx5180
PO Box 6077
Sioux Falls, SD 57117-6077

Citibank (South Dakota), N.A.
Acct No xxxx-xxxx-xxxx-9395
Customer Service Center
PO Box 6500
Sioux Falls, SD 57117-6500

Clark County Treasurer
Acct No xxxxxxxx0022
500 South Grand Central Parkway, 1st FL
P.O. Box 551220
Las Vegas, NV 89155-1220

Clark County Treasurer
Acct No xxxxxxxx1016
500 Grand Central Pkwy, 1st FL
Las Vegas, NV 89155-1220

Clark County Treasurer
Acct No xxxxxxxx1088
500 South Grand Central Pkwy, 1st FL
P.O. Box 551220
Las Vegas, NV 89155-1220

Clark County Treasurer
c/o Bankruptcy Clerk
500 S. Grand Central Parkway
Box 551220
Las Vegas, NV 89155-1220

Club Solaris
Villas Solaris, S.A. DE C.V.
P.O. Box 2179
Spring, TX 77383-2179

Creditors Interchange
Acct No xxxxxxxxxxxxxx5051
PO Box 2270
Buffalo, NY 14240-2270

Dept. of Employment, Training & Rehab
Employment Security Division
500 East Third Street
Carson City, NV 89713

Discover Card
Acct No xxxxxxxxxxxxxx2548
P.O. Box 30395
Salt Lake City, UT 84130-0395

DISCOVER CARD
Acct No xxxx xxxx xxxx 5569
P.O.Box 6103
CAROL STREAM, IL 60197-6103

Discover Card
Acct No xxxxxxxxxxxxxx2548
PO Box 6103
Carol Stream, IL 60197-6103

Experian
Acct No xxxxxxxxxxxxxx8976
475 Anton Boulevard
Costa Mesa, CA 92626

Farmers Insurance Group
Acct No xxxxxx-56-49
Farmers Insurance Exchange
P.O. Box 0913
Carol Stream, IL 60132-0913

Financial Asset Management Systems
Acct No xxxxxxxxxxxxxx9821
PO Box 451409
Atlanta, GA 31145-9409

Frederick J. Hanna & Associates, PC
Acct No xxxxxxxxxxxxxx3211
1427 Roswell Road
Marietta, GA 30062

GC Services Limited Partnership
Acct No xxxx-xxxxx-x3002
Collection Agency Division
6330 Gulfton
Houston, TX 77081

Homeowner Association Services, Inc.
3513 E. Russell Rd
Las Vegas, NV 89120

Integrity Financial Partners, Inc.
Acct No xxxxxxxxxxxxxx8438
4370 W. 109th Street, Suite 100
Leawood, KS 66211

Laurel Canyon Homeowners Association
Acct No x2768
c/o Thoroughbred Management
2555 W Cheyenne Avenue
North Las Vegas, NV 89032

NAFS
Acct No xxxx xxxx xxxx 1570
165 Lawrence Bell Dr, Ste. 100
PO Box 9027
Buffalo, NY 14231-9027

National Enterprise Systems
Acct No xxxxxxxxxxxxxx0769
29125 Solon Road
Solon, OH 44139-3442

Nationwide Credit, Inc.
Acct No xxxxxxxxxxxx9133
3600 E University Drive, Ste B1350
Phoenix, AZ 85034-7296

Northland Group, Inc.
Acct No xxxx-xxxx-xxxx-9395
PO Box 39095
Minneapolis, MN 55439

Pecos Park Sunflower HOA
Acct No x0794
C/O Las Vegas Valley Community Mgmt
P.O. Box 66573
Phoenix, AZ 85082-6573

Recontrust
Acct No xxxxxx3172

Regency Credit, LLC
Acct No xxxxxx0763
1403 W. 10th Place, Suite B-110
Tempe, AZ 85281

Schwartz & McPherson Law Firm
2850 South Jones Blvd, Ste 1
Las Vegas, NV 89146-5308

Shadow Springs Community Association
Acct No xxxxxxxxxxxx2001
c/o RMI Management, LLC
P.O. Box 509073
San Diego, CA 92150-9073

State of Nevada Dept. of Motor Vehicles
Attn: Legal Division
555 Wright Way
Carson City, NV 89711

United Collection Bureau, Inc.
Acct No xxxxxxxxxxxx5919
5620 Southwyck Blvd, Suite 206
Toledo, OH 43614

United States Trustee
300 Las Vegas Blvd., South #4300
Las Vegas, NV 89101

Villas at Forth Apache, HOA
Acct No xxxxxxxxxxxx1601
c/o RMI Management, LLC
P.O. Box 509073
San Diego, CA 92150-9073

Washington Mutual Bank Home Loans
Acct No xxxxxx3172
P.O. Box 100576
Florence, SC 29502-0576

Washington Mutual Bank Home Loans
Acct No xxxxxx0763
P.O. Box 78065
Phoenix, AZ 85062-8065

Wells Fargo
Acct No xxxxxxxxxxxxxx9076
P.O. Box 54349
Los Angeles, CA 90054-0349

Wells Fargo Card Services
Acct No xxxx xxxx xxxx 8980
PO Box 30086
Los Angeles, CA 90030-0086

WF Business Direct
Acct No xxxxxxxxxxxxxx9076
PO Box 348750
Sacramento, CA 95834