

BI (Official Form 1) (4/10)

United States Bankruptcy Court District of Nevada	Voluntary Petition
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Name of Debtor (if individual, enter Last, First, Middle): Speckman, David, L	Name of Joint Debtor (Spouse) (Last, First, Middle): Speckman, Karol, S
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): Karol S. Prado
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): 5822	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): 9047
Street Address of Debtor (No. & Street, City, and State): 1414 Oliver Ave San Diego, CA	Street Address of Joint Debtor (No. & Street, City, and State): 1414 Oliver Ave San Diego, CA
ZIP CODE 92109	ZIP CODE 92109
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): 835 5th Ave., Suite 301 San Diego, CA	Mailing Address of Joint Debtor (if different from street address): 835 5th Ave., Suite 301 San Diego, CA
ZIP CODE 92101	ZIP CODE 92101

Location of Principal Assets of Business Debtor (if different from street address above):
Las Vegas N

ZIP CODE
V

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.) <hr style="width: 100px; margin-left: 0;"/>	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 checked="" type="checkbox"/> Other <hr style="width: 100px; margin-left: 0;"/> 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 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.
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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 \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). 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 <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): David L. Speckman, Karol S. Speckman	
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: Sunshine Properties LLC	Case Number: 08-32989	Date Filed: 5/8/2008	
District: Southern Texas	Relationship: Interest in Debtor	Judge: Hon. Wesley W. Steen	
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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b). <input checked="" type="checkbox"/> Not Applicable Signature of Attorney for Debtor(s) _____ Date _____	
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):
David L. Speckman, Karol S. Speckman

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/ David L. Speckman
 Signature of Debtor **David L. Speckman**

X /s/ Karol S. Speckman
 Signature of Joint Debtor **Karol S. Speckman**

 Telephone Number (If not represented by attorney)

 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 § 1515 of title 11 are attached.

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

X **Not Applicable**
 (Signature of Foreign Representative)

 (Printed Name of Foreign Representative)

 Date

Signature of Attorney

X /s/ Lenard E. Schwartz
 Signature of Attorney for Debtor(s)

Lenard E. Schwartz, Esq. Bar No. 0399
 Printed Name of Attorney for Debtor(s) / Bar No.

Schwartz & McPherson Law Firm
 Firm Name

2850 South Jones Boulevard, Suite 1 Las Vegas, NV 89146
 Address

702-228-7590 **702-892-0122**
 Telephone Number

 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 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.

Not Applicable
 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 **Not Applicable**

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

X **Not Applicable**
 Signature of Authorized Individual

 Printed Name of Authorized Individual

 Title of Authorized Individual

 Date

X **Not Applicable**

 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 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 David L Speckman Karol S Speckman
Debtor(s)

Case No. _____
(if known)

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.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ David L. Speckman
David L. Speckman

Date: _____

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

UNITED STATES BANKRUPTCY COURT
District of Nevada

In re David L Speckman Karol S Speckman
Debtor(s)

Case No. _____
(if known)

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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.

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2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 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.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Karol S. Speckman
Karol S Speckman

Date: _____

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of Nevada**

In re David L Speckman Karol S Speckman

Debtors

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
Symphony HOA Benchmark Assoc. Svcs 1515 E Tropicana Ave Las Vegas, NV 89119				\$137.00
Bella Vita HOA c/o RMI Management LLC PO Box 54089 Los Angeles, CA 90054				\$200.00
Silverstone Ranch Associ PO Box 60998 Phoenix, AZ 85082				\$200.00
Silverstone Ranch Association PO Box 60998 Phoenix, AZ 85082				\$200.00
Wells Fargo Card Services PO Box 5445 Portland, OR 97228				\$3,015.19
Creekside Owners Association c/o RMI Management, LLC PO Box 54089 Los Angeles, CA 90054				\$828.97
				\$0.00

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

In re David L Speckman Karol S Speckman

Debtors

Case No. _____

Chapter 11**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(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>
Bella Vita HOA c/o RMI Management LLC PO Box 54089 Los Angeles, CA 90054				\$400.00
Nevada Federal Credit Un PO Box 15400 Las Vegas, NV 89114		Line of Credit (Junior Lien)		\$180,000.00
				SECURED VALUE: \$1,500,000.00
Nevada Federal Credit Union PO Box 15400 Las Vegas, NV 89114		Deed of Trust		\$125,893.00
				SECURED VALUE: \$1,500,000.00
Flagstar Bank 5151 Corporate Dr Troy, MI 48098		Deed of Trust		\$111,300.00
				SECURED VALUE: \$132,000.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		Deed of Trust		\$107,333.00
				SECURED VALUE: \$126,000.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		Deed of Trust		\$104,198.00
				SECURED VALUE: \$153,000.00

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

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

Chapter 11**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(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>
Flagstar Bank 5151 Corporate Dr Troy, MI 48098		Deed of Trust		\$102,800.00
				SECURED VALUE: \$122,000.00
Flagstar Bank 5151 Corporate Dr Troy, MI 48098		Deed of Trust		\$92,000.00
				SECURED VALUE: \$132,000.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		Deed of Trust (Junior)		\$76,847.00
				SECURED VALUE: \$153,000.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		Deed of Trust		\$73,867.00
				SECURED VALUE: \$64,000.00
M & T Bank PO Box 1288 Buffalo, NY 14240		Deed of Trust		\$65,704.00
				SECURED VALUE: \$350,000.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		Deed of Trust		\$36,242.00
				SECURED VALUE: \$5,000.00

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

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

Chapter 11**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(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>
Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009		Deed of Trust		\$34,803.00
				SECURED VALUE: \$23,000.00
Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009		Deed of Trust		\$34,800.00
				SECURED VALUE: \$23,000.00
Citi Bank PO Box 6241 Sioux Falls, SD 57117				\$32,198.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		Deed of Trust		\$29,544.00
				SECURED VALUE: \$98,000.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		Deed of Trust		\$28,363.00
				SECURED VALUE: \$39,000.00
EMC Mortgage PO Box 293150 Lewisville, TX 75029		Deed of Trust (Junior)		\$26,480.00
				SECURED VALUE: \$23,000.00

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

In re David L Speckman Karol S Speckman Case No. _____
 Debtors Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
EMC Mortgage PO Box 293150 Lewisville, TX 75029		Deed of Trust (Junior)		\$26,480.00
				SECURED VALUE: \$23,000.00
Wells Fargo Bank NV PO Box 31557 Billings, MT 59107		Deed of Trust		\$26,157.00
				SECURED VALUE: \$50,000.00

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.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Nevada

In re David L Speckman Karol S Speckman
Debtors

Case No. _____

Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	2	\$ 5,231,000.00		
B - Personal Property	YES	3	\$ 85,600.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	9		\$ 6,544,849.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 93,416.16	
G - Executory Contracts and Unexpired Leases	YES	2			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 60,237.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 63,378.00
TOTAL		28	\$ 5,316,600.00	\$ 6,638,266.06	

B6A (Official Form 6A) (12/07)

In re: David L Speckman Karol S SpeckmanCase No. _____
(If known)

Debtors

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1405 Vegas Valley Dr. #85, Las Vegas 89169 (Condo)	Fee Owner	H	\$ 23,000.00	\$ 84,280.00
1405 Vegas Valley Dr., #347, Las Vegas 89169 (Condo)	Fee Owner	H	\$ 23,000.00	\$ 84,283.00
1414 Oliver Ave., San Diego (Primary Residence)	Fee Owner	H	\$ 550,000.00	\$ 459,432.00
241 Kilpatrick Street, Baldwin MS 38824 - Apartments (30-Units)	Fee Owner	C	\$ 350,000.00	\$ 415,704.00
2606 S. Durango Dr., #187, Las Vegas 89122 (Condo)	Fee Owner	H	\$ 39,000.00	\$ 67,500.00
2609 W. French, San Antonio TX (2-Plex)	Fee Owner	H	\$ 60,000.00	\$ 64,520.00
2613 W. French, San Antonio TX (2-Plex)	Fee Owner	H	\$ 60,000.00	\$ 60,744.00
3125 Sequoia Ave., Las Vegas 89101 (SFR)	Fee Owner	H	\$ 64,000.00	\$ 137,867.00
3334 Palio Ave., Las Vegas 89141 (SFR)	Fee Owner	H	\$ 132,000.00	\$ 248,750.00
3348 Palio Ave., Las Vegas 89122 (SFR)	Fee Owner	H	\$ 126,000.00	\$ 233,333.00
3807 Apen Creek Ave., Las Vegas 89031 (SFR)	Fee Owner	H	\$ 122,000.00	\$ 225,628.97
39 E Agate Ave., #207, Las Vegas 89123 (Condo)	Fee Owner	H	\$ 98,000.00	\$ 127,544.00
4075 N. Rancho Dr., Las Vegas (Office Bldg.)	Fee Owner	H	\$1,379,000.00	\$1,379,715.00
4145 N. Rancho Dr., Las Vegas (Office Bldg.) 4075 N. Rancho Dr., Las Vegas (Office Bldg.)	Fee Owner	H	\$1,500,000.00	\$1,805,893.00
4380 Sandy River Dr. #35, Las Vegas (Condo)	Fee Owner	C	\$ 50,000.00	\$ 76,346.00

B6A (Official Form 6A) (12/07) - Cont.

In re: David L Speckman Karol S Speckman

Case No. _____

(If known)

Debtors

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
5301 Sly Fox Ct., Las Vegas (SFR)	Fee Owner	H	\$ 132,000.00	\$ 224,000.00
7415 Vintage Hills, Austin TX (4-Plex)	Fee Owner	C	\$ 115,000.00	\$ 150,565.00
7417 Vintage Hills, Austin (4-Plex)	Fee Owner	C	\$ 115,000.00	\$ 150,563.00
7918 Mainland Woods, San Antonio TX 78250 (SFR)	Fee Owner	H	\$ 125,000.00	\$ 133,717.00
8824 Martin Downs Place, Las Vegas 89131 (SFR)	Fee Owner	H	\$ 153,000.00	\$ 334,045.00
Dock-Slip (Big Bear Lake)	Fee Owner	C	\$ 10,000.00	\$ 0.00
Frisco Lane, Tupelo MS (Land)	Fee Owner	W	\$ 5,000.00	\$ 41,242.00
Total >			\$5,231,000.00	

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re David L Speckman Karol S Speckman

Case No. _____

(If known)

Debtors

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash in Debtors' possession	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Merryl Lynch	C	1,200.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Union Bank (Checking)	C	3,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Acct 0968(Savings)	C	45,000.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Acct 7970 (Checking)	C	1,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. household possessions	C	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Misc. clothing	C	1,500.00
7. Furs and jewelry.		Other misc. jewelry	C	1,000.00
Furs and jewelry.		Wedding ring	C	1,300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Mass Mutual Whole Life Insurance	W	5,000.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Mass Mutual Whole Life Insurance	H	10,000.00
10. Annuities. Itemize and name each issuer.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

(If known)

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Specto Properties, Inc.	C	Unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.		The Law Firm of Speckman & Associates, APC	H	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Tierra Nueva Realty, Inc.	C	1,500.00
14. Interests in partnerships or joint ventures. Itemize.		San Diego Properties, LLC	C	Unknown
Interests in partnerships or joint ventures. Itemize.		Specto Properties Partnership, LP	C	Unknown
Interests in partnerships or joint ventures. Itemize.		Sunshine Properties, LLC	C	Unknown
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		On-Deck Baseball Academy (Past Due Rents for 4145 N. Rancho Drive, Las Vegas)	C	Unknown
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Expedition (110,000 miles)	C	2,500.00
26. Boats, motors, and accessories.		2000 Sea-Doo Jet Boat	C	4,500.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Misc. office equipment/furniture	C	2,500.00
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Royal Caribbean, Cancun (Timeshare), Week 19	J	0.00
Other personal property of any kind not already listed. Itemize.		Royal Caribbean, Cancun (Timeshare), Week 20	J	0.00
2 continuation sheets attached			Total >	\$ 85,600.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re **David L. Speckman,
Karol S. Speckman**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

- (Check one box)
 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u> 1414 Oliver Ave., San Diego (Primary Residence)	C.C.P. § 704.730	90,568.00	550,000.00
<u>Household Goods and Furnishings</u> Misc. Household Possessions	C.C.P. § 704.020	5,000.00	5,000.00
<u>Wearing Apparel</u> Misc. Clothing	C.C.P. § 704.020	1,500.00	1,500.00
<u>Furs and Jewelry</u> Wedding Ring	C.C.P. § 704.040	1,300.00	1,300.00
Other Misc. Jewelry	C.C.P. § 704.040	1,000.00	1,000.00
<u>Interests in Insurance Policies</u> Mass Mutal Whole Life Insurance	C.C.P. § 704.100	10,000.00	10,000.00
Mass Mutual Whole Life	C.C.P. § 704.100	5,000.00	5,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1998 Ford Expedition (110,000 miles)	C.C.P. § 704.010	2,500.00	2,500.00
<u>Office Equipment, Furnishings and Supplies</u> Misc. Office Equipment/Furniture	C.C.P. § 704.060	2,500.00	2,500.00

Total: **119,368.00** **578,800.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3565 Americas Servicing Co. PO Box 10328 Des Moines, IA 50306	W	Deed of Trust Opened 10/12/06 Last Active 12/01/09 7415 Vintage Hills, Austin TX (4-Plex) VALUE \$115,000.00				134,170.00	19,170.00
ACCOUNT NO. 3567 Americas Servicing Co. PO Box 10328 Des Moines, IA 50306	W	Deed of Trust Opened 7/5/05 Last Active 12/1/09 7417 Vintage Hills, Austin (4-Plex) VALUE \$115,000.00				134,174.00	19,174.00
ACCOUNT NO. 3230 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065	H	Deed of Trust Opened 12/2/05 Last Active 1/11/10 39 E Agate Ave., #207, Las Vegas 89123 (Condo) VALUE \$98,000.00				127,544.00	29,544.00

8 continuation sheets attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 395,888.00	\$ 67,888.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9450 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		H	Deed of Trust (Junior) Opened 10/27/05 Last Active 6/10/09 8824 Martin Downs Place, Las Vegas 89131 (SFR) VALUE \$153,000.00				76,847.00	76,847.00
ACCOUNT NO. 3188 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		H	Deed of Trust Opened 9/10/04 Last Active 12/24/09 3125 Sequoia Ave., Las Vegas 89101 (SFR) VALUE \$64,000.00				137,867.00	73,867.00
ACCOUNT NO. 7833 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		H	Deed of Trust Opened 6/1/05 Last Active 12/24/09 3348 Palio Ave., Las Vegas 89122 (SFR) VALUE \$126,000.00				233,333.00	107,333.00
ACCOUNT NO. 4745 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		W	Deed of Trust Opened 4/24/07 Last Active 12/22/09 Frisco Lane, Tupelo MS (Land) VALUE \$5,000.00				41,242.00	36,242.00

Sheet no. 1 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 489,289.00	\$ 294,289.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2685 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		H	Deed of Trust Opened 7/5/05 Last Active 12/24/09 8824 Martin Downs Place, Las Vegas 89131 (SFR) VALUE \$153,000.00				257,198.00	104,198.00
ACCOUNT NO. 0397 Bac Home Loans Servicing 450 American St Simi Valley, CA 93065		H	Deed of Trust Opened 11/4/04 Last Active 1/11/10 2606 S. Durango Dr., #187, Las Vegas 89122 (Condo) VALUE \$39,000.00				67,363.00	28,363.00
ACCOUNT NO. 2238 Chase PO Box 1093 Northridge, CA 91328		H	Deed of Trust Opened 2/16/06 Last Active 1/11/10 7918 Mainland Woods, San Antonio TX 78250 (SFR) VALUE \$125,000.00				133,717.00	8,717.00
ACCOUNT NO. 4027 Clark County Tax Collector 500 S Grand Parkway PO Box 551220 Las Vegas, NV 89155		H	2009 - Present Property Tax VALUE \$0.00				24,167.78	24,167.78

Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 482,445.78	\$ 165,445.78
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

(If known)

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4029 Clark County Tax Collector 500 S. Grand Central Pky PO Box 551220 Las Vegas, NV 89155		H	2009 - Present Property Tax VALUE \$0.00				6,587.12	6,587.12
ACCOUNT NO. 0885 EMC Mortgage PO Box 293150 Lewisville, TX 75029		H	Deed of Trust (Junior) Opened 9/6/05 Last Active 12/1/09 1405 Vegas Valley Dr. #85, Las Vegas 89169 (Condo) VALUE \$23,000.00				26,480.00	26,480.00
ACCOUNT NO. 0877 EMC Mortgage PO Box 293150 Lewisville, TX 75029		H	Deed of Trust (Junior) Opened 9/6/05 Last Active 12/1/09 1405 Vegas Valley Dr., #347, Las Vegas 89169 (Condo) VALUE \$23,000.00				26,480.00	26,480.00
ACCOUNT NO. 6662 Flagstar Bank 5151 Corporate Dr Troy, MI 48098		H	Deed of Trust Opened 4/12/07 Last Active 12/1/09 3807 Apen Creek Ave., Las Vegas 89031 (SFR) VALUE \$122,000.00				224,800.00	102,800.00

Sheet no. 3 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 284,347.12	\$ 162,347.12
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman,
Debtors

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6217 Flagstar Bank 5151 Corporate Dr Troy, MI 48098		H	Deed of Trust Opened 4/12/07 Last Active 8/1/09 3334 Palio Ave., Las Vegas 89141 (SFR) VALUE \$132,000.00				243,300.00	111,300.00
ACCOUNT NO. 6506 Flagstar Bank 5151 Corporate Dr Troy, MI 48098		H	Deed of Trust Opened 4/12/07 Last Active 11/1/09 5301 Sly Fox Ct., Las Vegas (SFR) VALUE \$132,000.00				224,000.00	92,000.00
ACCOUNT NO. 9295 Green Tree PO Box 6154 Rapid City, SD 57709		W	Deed of Trust (Junior) Opened 10/1/06 Last Active 11/10/09 7417 Vintage Hills, Austin (4-Plex) VALUE \$115,000.00				20,206.00	20,206.00
ACCOUNT NO. 9296 Green Tree PO Box 6154 Rapid City, SD 57709		W	Deed of Trust (Junior) Opened 10/1/06 Last Active 11/10/09 7415 Vintage Hills, Austin TX (4-Plex) VALUE \$115,000.00				20,206.00	20,206.00

Sheet no. 4 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 507,712.00	\$ 243,712.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 9502 Interval Servicing 3363 W. Commercial Blvd Suite 202 Ft Lauderdale, FL 33309		C	07/01/2008 HOA Lien Timeshare - The Royal Caribbean Interval 19 VALUE \$4,000.00				3,700.00	-300.00
ACCOUNT NO. 4043 Interval Servicing 3363 W. Commercial Blvd Suite 202 Ft Lauderdale, FL 33309		C	06/01/2008 HOA Lien Timeshare - The Royal Caribbean Interval 20 VALUE \$4,000.00				3,700.00	-300.00
ACCOUNT NO. 9558 M & T Bank PO Box 1288 Buffalo, NY 14240		C	08/01/2007 Deed of Trust 241 Kilpatrick Street, Baldwyn MS 38824 - Apartments (30-Units) VALUE \$350,000.00				415,704.00	65,704.00
ACCOUNT NO. 2053 NCB 4661 E Main St Columbus, OH 43213		H	Deed of Trust (Junior) Opened 11/2/04 Last Active 1/1/10 1414 Oliver Ave., San Diego (Primary Residence) VALUE \$550,000.00				200,192.00	0.00

Sheet no. 5 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 623,296.00	\$ 65,104.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0096 Nevada Federal Credit Un PO Box 15400 Las Vegas, NV 89114		C	Deed of Trust 2007 4075 N. Rancho Dr., Las Vegas (Office Bldg.) VALUE \$1,379,000.00				1,379,715.00	715.00
ACCOUNT NO. 0222 Nevada Federal Credit Un PO Box 15400 Las Vegas, NV 89114		H	03/01/2008 Line of Credit (Junior Lien) 4145 N. Rancho Dr., Las Vegas (Office Bldg.) 4075 N. Rancho Dr., Las Vegas (Office Bldg.) VALUE \$1,500,000.00				180,000.00	180,000.00
ACCOUNT NO. 0097 Nevada Federal Credit Union PO Box 15400 Las Vegas, NV 89114		H	03/01/2007 Deed of Trust 4145 N. Rancho Dr., Las Vegas (Office Bldg.) 4075 N. Rancho Dr., Las Vegas (Office Bldg.) VALUE \$1,500,000.00				1,625,893.00	125,893.00
ACCOUNT NO. 9088 Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009		H	Deed of Trust Opened 8/24/05 Last Active 12/1/09 1405 Vegas Valley Dr., #347, Las Vegas 89169 (Condo) VALUE \$23,000.00				57,803.00	34,803.00

Sheet no. 6 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 3,243,411.00	\$ 341,411.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman

Case No. _____

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1116 Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009		H	Deed of Trust Opened 8/24/05 1405 Vegas Valley Dr. #85, Las Vegas 89169 (Condo) VALUE \$23,000.00				57,800.00	34,800.00
ACCOUNT NO. 8606 PNC Mortgage 6 N Main St Dayton, OH 45402		H	Deed of Trust Opened 10/14/04 Last Active 2/1/10 1414 Oliver Ave., San Diego (Primary Residence) VALUE \$550,000.00				259,240.00	0.00
ACCOUNT NO. 1998 Wells Fargo Bank NV PO Box 31557 Billings, MT 59107		H	Deed of Trust Opened 5/6/05 Last Active 2/1/10 4380 Sandy River Dr. #35, Las Vegas (Condo) VALUE \$50,000.00				76,157.00	26,157.00
ACCOUNT NO. 4741 Wells Fargo Hm Mortgage 8480 Stagecoach Cir Frederick, MD 21701		H	Deed of Trust Opened 10/20/05 Last Active 2/1/10 2609 W. French, San Antonio TX (2-Plex) VALUE \$60,000.00				64,520.00	4,520.00

Sheet no. 7 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 457,717.00	\$ 65,477.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re David L Speckman Karol S Speckman

Debtors

Case No. _____

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8163 Wells Fargo Hm Mortgage 8480 Stagecoach Cir Frederick, MD 21701		H	Deed of Trust Opened 10/20/05 Last Active 2/1/10 2613 W. French, San Antonio TX (2-Plex) _____ VALUE \$60,000.00				60,744.00	744.00

Sheet no. 8 of 8 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 60,744.00	\$ 744.00
\$ 6,544,849.90	\$ 1,406,417.90

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (4/10)

In re David L Speckman Karol S Speckman

Debtors

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (4/10) – Cont.

In re David L Speckman Karol S Speckman
Debtors

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals >
(Totals of this page)

\$	0.00	\$	0.00	\$	0.00
\$	0.00				
		\$	0.00	\$	0.00

Total >
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total >
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07)

In re David L Speckman Karol S Speckman
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H			X	X	Unknown
Anthony & Nancy Prescia c/o David Mincin, Esq. 330 S. Third St #900 Las Vegas, NV 89101		2009-2010 Civil lawsuit A610806				
ACCOUNT NO.	H					Unknown
Arete, LLC c/o David Mincin, Esq. 330 S. Third St. #900 Las Vegas, NV 89101		2009-2010 Civil Lawsuit A610806				
ACCOUNT NO. 8801						200.00
Bella Vita HOA c/o RMI Management LLC PO Box 54089 Los Angeles, CA 90054		HOA dues				
ACCOUNT NO. 0701						400.00
Bella Vita HOA c/o RMI Management LLC PO Box 54089 Los Angeles, CA 90054		HOA dues				
ACCOUNT NO.	H				X	2,000.00
Casa Vegas HOA 1405 Vegas Valley Drive Las Vegas, NV 89169		HOA Dues				

4 Continuation sheets attached

Subtotal >	\$	2,600.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re David L Speckman Karol S Speckman
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Casa Vegas HOA 1405 Vegas Valley Drive Las Vegas, NV 89169	H	HOA Dues				2,000.00
ACCOUNT NO. 2396 Citi Bank PO Box 6241 Sioux Falls, SD 57117	W	Opened 1/11/06 Last Active 10/16/09 Credit card purchases				32,198.00
ACCOUNT NO. 1004 City of Las Vegas-Finance Business Services Div. 400 Stewart Ave, 3rd Flr Las Vegas, NV 89101 Credit Bureau Central PO Box 29299 Las Vegas, NV 89126	H	10/14/2009			X	330.00
ACCOUNT NO. 0201 Creekside Owners Association c/o RMI Management, LLC PO Box 54089 Los Angeles, CA 90054		12/01/2009 HOA Assessments 3807 Apen Creek Ave., Las Vegas 89031 (SFR)				828.97

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal	>	\$	35,356.97
Total	>	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re David L Speckman Karol S Speckman
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1528 Pine Knott Owner's Assoc. PO Box 1885 Big Bear Lake, CA 92315	C	2008 HOA Dues for Dock-Slip (Big Bear Lake)				610.00
ACCOUNT NO. Preferred Electric 3125 W Ali Baba Ln #771 Las Vegas, NV 89118 Lori Brown, Esq. Harmon & Davies PC 1428 S. Jones Blvd. Las Vegas, NV 89146	H	July 2008 Trade debt / Civil lawsuit Case No. A587197		X	X	Unknown
ACCOUNT NO. Rancho Alexander Bus Park PO Box 371339 Las Vegas, NV 89137	H	2009-2010 HOA Dues for office building located at N. Rancho Dr., Las Vegas		X	X	Unknown
ACCOUNT NO. Robert & Linda Wojewoda c/o David Mincin, Esq. 330 S. 3rd St., #900 Las Vegas, NV 89101	C	2009-2010 Civil Lawsuit A610806		X	X	Unknown

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	610.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re David L Speckman Karol S Speckman
 Debtors

Case No. _____
 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____ Royal Construction 4511 W. Cheyenne #105 N Las Vegas, NV 89032	H	2008 Construction services		X	X	Unknown
ACCOUNT NO. 3622 Silverstone Ranch Associ PO Box 60998 Phoenix, AZ 85082		HOA dues				200.00
ACCOUNT NO. 1847 Silverstone Ranch Association PO Box 60998 Phoenix, AZ 85082		HOA dues				200.00
ACCOUNT NO. 3830 Southern Highlands Comm. 11411 Southern Highlands Suite 120 Las Vegas, NV 89141	H	02/23/2010 HOA fines 3334 Palio Ave., Las Vegas 89141 (SFR)			X	5,450.00
ACCOUNT NO. 0742 Southern Highlands Comm. Assoc 11411 Southern Highlands Suite 120 Las Vegas, NV 89141	H	02/23/2010 HOA fines 3348 Palio Ave., Las Vegas 89122 (SFR)			X	14,750.00

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	20,600.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re David L Speckman Karol S Speckman
 Debtors

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0234 Symphony HOA Benchmark Assoc. Svcs 1515 E Tropicana Ave Las Vegas, NV 89119		HOA dues 2606 S. Durango Dr., #187, Las Vegas 89122 (Condo)				137.00
ACCOUNT NO. 4988 Union Bank PO Box 512380 Los Angeles, CA 90051 The Best Service Company 10780 Santa Monica Blvd Suite 140 Los Angeles, CA 90025	H	2007 Business Line of Credit				26,000.00
ACCOUNT NO. 4989 Union Bank PO Box 512380 Los Angeles, CA 90051 The Best Service Company 10780 Santa Monica Blvd Suite 140 Los Angeles, CA 90025	H	2007 Business Line of Credit				5,097.00
ACCOUNT NO. 9664 Wells Fargo Card Services PO Box 5445 Portland, OR 97228	W	Credit card purchases				3,015.19

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors
 Holding Unsecured
 Nonpriority Claims

Subtotal >	\$	34,249.19
Total >	\$	93,416.16

(Use only on last page of the completed Schedule F.)
 (Report also on Summary of Schedules and, if applicable on the Statistical
 Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re: David L Speckman Karol S Speckman
DebtorsCase No. _____
(If known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES** Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Bella Vita HOA c/o RMI Management LLC PO Box 54089 Los Angeles, CA 90054	HOA
Casa Vegas HOA 1405 Vegas Valley Drive Las Vegas, NV 89169	HOA
Creekside Owners Association c/o RMI Management LLC PO Box 54089 Los Angeles, CA 90054	HOA
DCFS USA LLC 36455 Corporate Dr Farmington Hills, MI 48331	Auto Lease (350 ML)
Pine Knott Owner's Assoc PO Box 1885 Big Bear Lake, CA 92315	HOA
Silverstone Ranch Assoc PO Box 60998 Phoenix, AZ 85082	HOA
Southern Highlands Comm 11411 Southern Highlands Suite 120 Las Vegas, NV 89141	HOA
Symphony HOA Benchmark Assoc. Svcs 1515 E Tropicana Ave Las Vegas, NV 89119	HOA

B6G (Official Form 6G) (12/07) -Cont.

In re: David L. Speckman Karol S. Speckman
 Debtors

Case No. _____
 (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
 (Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>Wells Fargo Bank PO Box 9012 Walnut Creek, CA 94598</p> <p>Wells Fargo Auto Finance Collateral Svcs MAC S4015-01M Box 53439 Phoenix, AZ 85072</p>	<p>Auto Lease (350 SLK)</p>

B6H (Official Form 6H) (12/07)

In re: David L Speckman Karol S Speckman
Debtors

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

B6I (Official Form 6I) (12/07)

In re **David L. Speckman Karol S. Speckman**

Case No. _____

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Daughter	6
	Daughter	
Employment:	DEBTOR	SPOUSE
Occupation	Attorney	Paralegal
Name of Employer	Speckman & Associates	Speckman & Associates
How long employed	15 years	2 years
Address of Employer	835 Fifth Ave., Ste. 301 San Diego, CA 92101	835 Fifth Ave., Ste. 301 San Diego, CA 92101

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>6,000.00</u>	\$ <u>2,000.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>6,000.00</u>	\$ <u>2,000.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>6,000.00</u>	\$ <u>2,000.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>1,267.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>50,970.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>52,237.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>58,237.00</u>	\$ <u>2,000.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>60,237.00</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

B61 (Official Form 61) (12/07) - Cont.

In re David L. Speckman Karol S. Speckman

Debtors

Case No. _____

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE

B6J (Official Form 6J) (12/07)

In re David L Speckman Karol S Speckman
 Debtors

Case No. _____
 (if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 228A or 228C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>2,205.00</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>		
b. Is property insurance included? Yes _____ No <u>✓</u>		
2. Utilities: a. Electricity and heating fuel	\$	<u>105.00</u>
b. Water and sewer	\$	<u>75.00</u>
c. Telephone	\$	<u>240.00</u>
d. Other <u>Cable TV</u>	\$	<u>120.00</u>
<u>Internet</u>	\$	<u>25.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>250.00</u>
4. Food	\$	<u>850.00</u>
5. Clothing	\$	<u>225.00</u>
6. Laundry and dry cleaning	\$	<u>75.00</u>
7. Medical and dental expenses	\$	<u>250.00</u>
8. Transportation (not including car payments)	\$	<u>450.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>250.00</u>
10. Charitable contributions	\$	<u>225.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>70.00</u>
b. Life	\$	<u>700.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>150.00</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Property tax residence & dock</u>	\$	<u>352.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>550.00</u>
b. Other	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>After School Day Care for 6yr old</u>	\$	<u>250.00</u>
<u>Child Care for Infant</u>	\$	<u>1,000.00</u>
<u>Diapers & Toiletries for Baby</u>	\$	<u>150.00</u>
<u>Expenses Relating to Rental Properties</u>	\$	<u>54,661.00</u>
<u>Monthly Parking</u>	\$	<u>150.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>63,378.00</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:
Debt servicing on investment properties is expected to decrease with approved Chapter 11 Plan

20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<u>60,237.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>63,378.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-3,141.00</u>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re David L Speckman Karol S Speckman
Debtors

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **30** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: /s/ David L. Speckman
David L Speckman
Debtor

Date: _____

Signature: /s/ Karol S. Speckman
Karol S Speckman
(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B7 (Official Form 7) (4/10)

**UNITED STATES BANKRUPTCY COURT
District of Nevada**

In re: David L Speckman Karol S Speckman
Debtors

Case No. _____
(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
245,000.00	Both Speckman & Associates	2008
157,485.00	Both Speckman & Associates	2009
44,000.00	Both Speckman & Associates	2010 YTD

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
98,000.00	(H) Net Rental Receipts [Gross \$456,000]	2008
0.00	(H) Net Rental Receipts [Gross \$395,000]	2009
25,000.00	(H) Net Rental Receipts [Gross \$102,000]	2010 YTD

3. Payments to creditors*Complete a. or b., as appropriate, and c.*

None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065	3/1/10	850.00	127,000.00
Bac Home Loans Servicing 450 American St Simi Valley, CA 93065	3/1/10	450.00	67,000.00
Chase PO Box 1093 Northridge, CA 91328	3/1/10	1,250.00	140,000.00
DCFS USA LLC 36455 Corporate Dr Farmington Hills, MI 48331	3/1/10 4/1/10	1,600.00	24,000.00
M & T Bank PO Box 3042 Milwaukee, WI 53201	2/1/10 3/1/10 4/1/10	12,243.00	415,704.00
National City Bank 4661 E Main St Columbus, OH 43213	2/1/10 3/1/10 4/1/10	4,965.00	259,000.00
Nevada Federal Credit Un PO Box 15400 Las Vegas, NV 89114	2/1/10 3/1/10 4/1/10	40,500.00	2,900,000.00
PNC Mortgage 6 N Main St Dayton, OH 45402	02/01/10 03/01/10 04/01/10	1,600.00	200,000.00
Wells Fargo PO Box 5445 Portland, OR 97208	04/05/10, 04/14/10, 04/15/10, 04/27/10, 03/29/10, 03/10/10, 03/15/10	1,500.00	3,000.00
Wells Fargo PO Box 5445 Portland, OR 97208	3/1/10 4/1/10	1,950.00	24,000.00
Wells Fargo PO Box 5445 Portland, OR 97208	2/1/10 3/1/10 4/1/10	150.00	1,350.00
Wells Fargo PO Box 5445 Portland, OR 97208	2/1/10 3/1/10 4/1/10	795.00	74,500.00
Wells Fargo PO Box 5445 Portland, OR 97208	2/1/10 3/1/10 4/1/10	1,881.00	63,000.00

Wells Fargo	2/1/10	1,929.00	64,000.00
PO Box 5445	3/1/10		
Portland, OR 97208	4/1/10		

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Arete LLC v. Rancho Alexander Business Park LLC, et. al A610806	Civil	District Court Clark County, NV	Active
Preferred Electric v/ David Speckman, et. al A587197	Civil	District Court Clark County, NV	Active

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Americas Servicing Co. c/o Federal Natl Mortgag 135 N Los Robles Ave Pasadena, CA 91101	05/05/2010	8253 Celina Hills, Las Vegas, NV 89131 (SFR) \$303,000

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
MS - WIND	Roof damage - covered by insurance	09/30/2009
TX - Fire	Property damage - covered by insurance	08/31/2009

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Pioneer Credit Counselin PO Box 6860 Rapid City, SD 57709	05/03/2010	\$70.00
Schwartzter & McPherson 2850 S. Jones #1 Las Vegas, NV 89146	3/30/2010	\$25,000

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR' INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Clients (Various)	Trust Funds \$15,000	Union Bank of California, Acct No. xxxxxxx8611
Daughter 1414 Oliver Avenue San Diego, CA 92109	Savings Account \$500.00	Union Bank
Daughter 1414 Oliver Avenue San Diego, CA 92109	Education Fund \$12,000.00	American Funds Service Company P.O. Box 6007 Indianapolis, IN 46206-6007

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
San Diego Properties LLC	0876	835 Fifth Avenue Suite 315 San Diego, CA 92101	Real Estate Holding	06/01/2003
Speckman & Associates APC	51-0462872	835 Fifth Avenue Suite 301 San Diego, CA 92101	Law Practice	06/01/1997
Specto Properties Inc.		835 Fifth Avenue Suite 301 San Diego, CA 92101	Real Estate Holding	05/01/2008
Specto Properties Partnership LP	5645	835 Fifth Avenue Suite 301 San Diego, CA 92101	Real Estate Holding	05/01/2008
Sunshine Properties LLC	77-0595493	835 Fifth Avenue Suite 301 San Diego, CA 92101	Real Estate Holding	01/28/2003
Tierra Nueva Realty, Inc		835 Fifth Avenue Suite 315 San Diego, CA 92101	Real Estate	05/15/2006

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature
of Debtor

/s/ David L. Speckman
David L. Speckman

Date _____

Signature
of Joint Debtor
(if any)

/s/ Karol S. Speckman
Karol S. Speckman

B 203
(12/94)

**UNITED STATES BANKRUPTCY COURT
District of Nevada**

In re: David L Speckman Karol S Speckman
Debtors

Case No. _____
Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>25,000.00</u>
Prior to the filing of this statement I have received	\$	<u>25,000.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

None

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

None

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: _____

/s/ Lenard E. Schwartz

Lenard E. Schwartz, Esq., Bar No. 0399

Schwartz & McPherson Law Firm

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In re:

David L Speckman

Karol S Speckman

Debtor(s).

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)
)
)
)
)
)

Bankruptcy No.:

Chapter 11

VERIFICATION OF CREDITOR
MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date _____

Signature /s/ David L. Speckman
David L Speckman

Date _____

Signature /s/ Karol S. Speckman
Karol S Speckman

David L Speckman
835 5th Ave., Suite 301
San Diego, CA 92101

Citi Bank
PO Box 6241
Sioux Falls, SD 57117

Lori Brown, Esq.
Harmon & Davies PC
1428 S. Jones Blvd.
Las Vegas, NV 89146

Karol S Speckman
835 5th Ave., Suite 301
San Diego, CA 92101

City of Las Vegas-Financ
Business Services Div.
400 Stewart Ave, 3rd Flr
Las Vegas, NV 89101

M & T Bank
PO Box 1288
Buffalo, NY 14240

Lenard E. Schwartz, Es
Schwartz & McPherson L
2850 South Jones Bouleva
Las Vegas, NV 89146

Clark County Tax Collect
500 S. Grand Central Pky
PO Box 551220
Las Vegas, NV 89155

NCB
4661 E Main St
Columbus, OH 43213

Americas Servicing Co.
PO Box 10328
Des Moines, IA 50306

Clark County Tax Collect
500 S Grand Parkway
PO Box 551220
Las Vegas, NV 89155

Nevada Federal Credit Un
PO Box 15400
Las Vegas, NV 89114

Anthony & Nancy Prescia
c/o David Mincin, Esq.
330 S. Third St #900
Las Vegas, NV 89101

Credit Bureau Central
PO Box 29299
Las Vegas, NV 89126

Nevada Federal Credit Un
PO Box 15400
Las Vegas, NV 89114

Arete, LLC
c/o David Mincin, Esq.
330 S. Third St. #900
Las Vegas, NV 89101

Creekside Owners Associa
c/o RMI Management, LLC
PO Box 54089
Los Angeles, CA 90054

Onewest Bank
6900 Beatrice Dr
Kalamazoo, MI 49009

Bac Home Loans Servicing
450 American St
Simi Valley, CA 93065

EMC Mortgage
PO Box 293150
Lewisville, TX 75029

Pine Knott Owner's Assoc
PO Box 1885
Big Bear Lake, CA 92315

Bella Vita HOA
c/o RMI Management LLC
PO Box 54089
Los Angeles, CA 90054

Flagstar Bank
5151 Corporate Dr
Troy, MI 48098

PNC Mortgage
6 N Main St
Dayton, OH 45402

Casa Vegas HOA
1405 Vegas Valley Drive
Las Vegas, NV 89169

Green Tree
PO Box 6154
Rapid City, SD 57709

Preferred Electric
3125 W Ali Baba Ln #771
Las Vegas, NV 89118

Chase
PO Box 1093
Northridge, CA 91328

Interval Servicing
3363 W. Commercial Blvd
Suite 202
Ft Lauderdale, FL 33309

Rancho Alexander Bus Par
PO Box 371339
Las Vegas, NV 89137

Robert & Linda Wojewoda
c/o David Mincin, Esq.
330 S. 3rd St., #900
Las Vegas, NV 89101

Wells Fargo Card Service
PO Box 5445
Portland, OR 97228

Royal Construction
4511 W. Cheyenne #105
N Las Vegas, NV 89032

Wells Fargo Hm Mortgage
8480 Stagecoach Cir
Frederick, MD 21701

Silverstone Ranch Associ
PO Box 60998
Phoenix, AZ 85082

Silverstone Ranch Associ
PO Box 60998
Phoenix, AZ 85082

Southern Highlands Comm.
11411 Southern Highlands
Suite 120
Las Vegas, NV 89141

Southern Highlands Comm.
11411 Southern Highlands
Suite 120
Las Vegas, NV 89141

Symphony HOA
Benchmark Assoc. Svcs
1515 E Tropicana Ave
Las Vegas, NV 89119

The Best Service Company
10780 Santa Monica Blvd
Suite 140
Los Angeles, CA 90025

Union Bank
PO Box 512380
Los Angeles, CA 90051

Wells Fargo Bank NV
PO Box 31557
Billings, MT 59107