B1 (Official Form 1) (4/10) Case 10-22035-b	am Do	oc 1 Enter	ed 06/28	/10 18:38	:02 Page	e 1 of 9	
UNITED STATES BAN		OURT			VOLU	NTARY PETI	ΓΙΟΝ
District of I				(C			
Name of Debtor (if individual, enter Last, First, Middle) Major, Barbara C.):				use) (Last, First, I		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					ne Joint Debtor in and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D (if more than one, state all): xxx-xx-5524	. (ITIN)/Comj	plete EIN		its of Soc. Sec one, state all)		axpayer I.D. (ITI	IN)/Complete EIN
Street Address of Debtor (No. and Street, City, and Stat	e):		Street Addre	ss of Joint Deb	otor (No. and Stre	et, City, and Sta	te):
28 Oak Knoll Loop Walnut Creek, CA 94596							
Wallut Creek, CA 54550	ZIP CO	ODE 94596				Z	IP CODE
County of Residence or of the Principal Place of Busine Contra Costa, CA			County of R	esidence or of	the Principal Plac	e of Business:	
Mailing Address of Debtor (if different from street addr	ress):		Mailing Add	ress of Joint D	ebtor (if different	from street add	ress):
P.O. Box 50403 Henderson, NV 89016							
	ZIP CO	ODE 89016				Z	IP CODE
Location of Principal Assets of Business Debtor (if different Clark County, NV			_ I ;				
Type of Debtor		Nature of Busin			Chapter of Bank		IP CODE
(Form of Organization) (Check one box.)		(Check one box				Filed (Check o	
 ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, 	Singl 11 U Railr Stock	kbroker modity Broker	e as defined in	Chap Chap Chap Chap	oter 7	Recognition Main Procee	of a Foreign eding Petition for of a Foreign
check this box and state type of entity below.)	Other				Nat	ture of Debts	
	Multi-A	sset Real Esta Tax-Exempt Ent			(Ch	eck one box.)	
	Debto under	Check box, if applic or is a tax-exemptor Title 26 of the Un (the Internal Reve	cable.) organization nited States	debts, c § 101(8 individ persona	are primarily cons defined in 11 U.S 8) as "incurred by ual primarily for al, family, or hous urpose."	.C. bu ran a	bts are primarily siness debts.
Filing Fee (Check one box	x.)		Charles		Chapter 11 I	Debtors	
☑ Full Filing Fee attached.				is a small busi	iness debtor as de		C. § 101(51D). U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100	rtifying that tl	he debtor is	Check if:				cluding debts owed to
 Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera 	7 individuals	s only). Must	insider	s or affiliates)		43,300 (amount	subject to adjustment
attach signed application for the court's considera	tion. See Off	iciai form 5 D .	A plan A ccep	ances of the pl	with this petition.	prepetition from	n one or more classes
Statistical/Administrative Information					anee with 11 U.S	σ.ς. y 1120(0).	THIS SPACE IS FOR
 Debtor estimates that funds will be available Debtor estimates that, after any exempt propudistribution to unsecured creditors. 				d, there will be	e no funds availab	ble for	COURT USE ONLY
Estimated Number of Creditors	□ 1,000-			25,001-	□ 50,001-	Over	
	5,000			50,000	100,000	100,000	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	51,000,001 to \$10 million	\$10,000,001 \$ to \$50 t	50,000,001 o \$100] \$100,000,001 to \$500 nillion	□ \$500,000,001 to \$1 billion	☐ More than \$1 billion	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	✓ \$1,000,001 to \$10 million	\$10,000,001 \$ to \$50 t	50,000,001 o \$100] \$100,000,001 to \$500 nillion	500,000,001 to \$1 billion	☐ More than \$1 billion	

B1 (Official Form 1	a) (4/10) Case 10-22035-bam Doc 1 Entere		2 of 9 Page 2
Voluntary Pe		Name of Debtor(s): Barbara C. Major	
(This page must b	e completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Y		t)
Location Where Filed:	An Thoi Danki apter Casto Thea Within Dast of	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
News of Dalitan	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Name of Debtor:		Case Number:	Date Filed:
District:	District of Nevada	Relationship:	Judge:
with the Securitie	Exhibit A if debtor is required to file periodic reports (e.g., forms 10K and 10Q) as and Exchange Commission pursuant to Section 13 or 15(d) of the age Act of 1934 and is requesting relief under chapter 11.)	Exhibit (To be completed if debt whose debts are primarily I, the attorney for the petitioner named in have informed the petitioner that [he or she] or 13 of title 11, United States Code, and hav each such chapter. I further certify that I h required by 11 U.S.C. § 342(b).	or is an individual y consumer debts.) the foregoing petition, declare that I may proceed under chapter 7, 11, 12, we explained the relief available under
🔲 Exhibit A i	s attached and made a part of this petition.	x /s/ Christopher T. Smith	06/28/2010
		Signature of Attorney for Debtor(s)	(Date)
	Exhibit wn or have possession of any property that poses or is alleged to pose a xhibit C is attached and made a part of this petition.		blic health or safety?
	Exhibit	D	
(To be completed	by every individual debtor. If a joint petition is filed, each spouse must	complete and attach a concrete Exhibit D)	
🗹 Exhibit D	O completed and signed by the debtor is attached and made a part of this	petition.	
If this is a joint pe	etition:		
🔲 Exhibit D	also completed and signed by the joint debtor is attached and made a pa	rt of this petition.	
	Information Regarding	the Debtor - Venue	
Ţ	(Check any appli Debtor has been domiciled or has had a residence, principal place o preceding the date of this petition or for a longer part of such 180 days	f business, or principal assets in this District	for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partner	er, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding [in a fee	
	Certification by a Debtor Who Resides a (Check all applic		
	Landlord has a judgment against the debtor for possession of debtor		ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are c entire monetary default that gave rise to the judgment for possessio		
	Debtor has included with this petition the deposit with the court of a of the petition.	any rent that would become due during the 30-	day period after the filing
	Debtor certifies that he/she has served the Landlord with this certifi	cation. (11 U.S.C. § 362(1)).	

B1 (Official Form) 1 (4/10) Voluntary Petition	Name of Debtor(s): .		
(This page must be completed and filed in every case.)	Name of Debtor(s): Barbara C. Major		
Signat	tures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
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 11] 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 11. [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 declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. 		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Statute of Debtor	 Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative) 		
x			
Signature of Joint Debtor	(Printed Name of Foreign Representative)		
Telephone Number (if not represented by attorney)	Date		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
x /s/ Christopher T. Smith Signature of Attorney for Debtor(s) Christopher T. Smith Printed Name of Attorney for Debtor(s) Law Offices of Christopher T. Smith Firm Name -501 South Rancho Drive, Suite I-62 Las Vegas, NV 89106	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and ha provided the debtor with a copy of this document and the notices and informatic required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting maximum fee for services chargeable by bankruptcy petition preparers, I have give the debtor notice of the maximum amount before preparing any document for film for a debtor or accepting any fee from the debtor, as required in that section Official Form 19 is attached.		
Address (702) 560-8206			
Telephone Number 06/28/2010	Printed Name and title, if any, of Bankruptcy Petition Preparer		
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.	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.)		
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.	X		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date		
x	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.		
Signature of Authorized Individual			
Printed Name of Authorized Individual Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment		

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

UNITED STATES BANKRUPTCY COURT

District of Nevada

In re Barbara C. Major

Debtor

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*.

 \Box 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.*

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

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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

 \Box 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.);

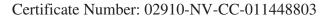
C Active military duty in a military combat zone.

□ 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: Barbara Ch/apar Date: ______

Page 2





CERTIFICATE OF COUNSELING

I CERTIFY that on June 26, 2010, at 5:28 o'clock PM EDT, Barbara Major received from InCharge Education Foundation, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

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

This counseling session was conducted by internet.

Date: June 26, 2010

By: /s/Maureen Johnsen

Name: Maureen Johnsen

Title: Certified Bankruptcy Counselor

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

United States Bankruptcy Court District of Nevada

In re Barbara C. Major, Debtor Case No.

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

	(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
1	GMAC POB 24296 Columbus, OH 43224	800-766-4622	Mortgage deficiency		\$128,000.00 Security Value: \$26,000.00
2	Sun Trust Mortgage POB 26149 Richmond, VA 23260	800-634-7928	Mortgage deficiency		\$139,840.00 Security Value: \$39,000.00
3	Chase POB 24296 Columbus, OH 43224	800-848-9136	Mortgage deficiency		\$120,000.00 Security Value: \$26,000.00
4	Internal Revenue Service 110 City Parkway, Ste. 201 MS 4040LV Las Vegas, NV 89106		1993 Tax debt	unliquidated	\$60,000.00
5	ASC POB 60768 LA, CA 90060	866-674-1430	Mortgage deficiency		\$43,120.00 Security Value: \$15,000.00
6	ASC POB 60768 LA, CA 90060	866-674-1430	Mortgage deficiency		\$42,540.00 Security Value: \$15,000.00
7	Chase POB 78148 Phoenix, AZ 85062	800-848-9136	Mortgage deficiency		\$111,000.00 Security Value: \$95,000.00
8	Advanta POB 30715 Salt Lake City, UT 84130	800-705-7255	Credit Card		\$16,000.00

Debto			ase No:		
Barba	ra C. Major	C	hapter 11		
	(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
9	Barclay's Bank Delaware 29125 Salon Rd. Salon, OH 44139	302-778-0717	Credit Card		\$12,244.00
10	State Farm Bank P.O. Box 23025 Columbus, GA 31902	877-734-2265	Credit Card		\$8,249.00
11	Chase P.O. Box 36520 Louisville, KY 40233	800-432-3117	Credit Card		\$7,000.00
12	Citicard P.O. Box 660370 Dallas, TX 45266	866-510-2761	Credit Card		\$5,700.00
13	Capital One P.O. Box 30285 Salt Lake City, UT 84130	800-955-7070	Credit Card		\$4,800.00
14	Household Bank P.O. Box 60102 City of Industry, CA 91716	800-771-7339	Credit Card		\$4,212.00
15	HSBC POB 60136 City of Industry, CA 91716	800-975-4722	Credit Card		\$3,300.00
16	Casey Campbell Construction P.O. Box 812 Isleton, CA 95641	Unknown	Contractor Services		\$3,269.00
17	Peppertree HOA c/o Platinum CS 3360 West Sahara Ave., Ste. 200 Las Vegas, NV 89102	Unknown	HOA Dues		\$3,200.00
18	Craigmont Village HOA TMC Realty Mngt. POB 28730 LV, NV 89126	Unknown	HOA Dues		\$3,000.00
19	Craigmont Village HOA TMC Realty Mngt. POB 28730 LV, NV 89127	Unknown	HOA Dues		\$3,000.00

United States Bankruptcy Court - District of Nevada

United States Bankruptcy Court - District of Nevada

Debtor: Barbara C. Major			Case No: Chapter 11			
	(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]	
20	Crossroads III HOA Community Mngt & Sales 5631 S Pecos LV, NV 89120	Unknown	HOA Dues		\$3,000.00	

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: 6/28/10

Signature

Barbara C. Major Print Name