

United States Bankruptcy Court
Central District of California

Page 1 of 35

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Woodley, Joseph, George	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 0921	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):
Street Address of Debtor (No. & Street, City, and State):	Street Address of Joint Debtor (No. & Street, City, and State):
ZIP CODE	ZIP CODE
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):	ZIP CODE

Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <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 house- hold 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 type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <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 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million \$100,000,001 to \$500 million \$500,000,001 to \$1 billion More \$1 billion <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Estimated Liabilities \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million \$100,000,001 to \$500 million \$500,000,001 to \$1 billion More \$1 billion <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

Voluntary Petition

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

Main Document Page 2 of 35

Name of Debtor
Joseph George Woodley

FORM B1, Page 2

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: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ 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).

X 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?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
- ☒ 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.)

- ☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition.
- If this is a joint petition:
- ☐ 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)

- ☒ 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.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ 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.)

- ☐ 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)

- ☐ 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
- ☐ 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.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Main Document Name of Debtor: Joseph George Woodley Page 3 of 35 FORM B1, Page 3
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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/ Joseph George Woodley
 Signature of Debtor **Joseph George Woodley**

X Not Applicable
 Signature of Joint Debtor _____

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/ Leonard M. Shulman
 Signature of Attorney for Debtor(s)

Leonard M. Shulman
 Printed Name of Attorney for Debtor(s)

Shulman Hodges & Bastian LLP
 Firm Name

26632 Towne Centre Drive, Suite 300 Foothill Ranch, CA 92610
 Address

(949) 340-3400 **(949) 340-3000**
 Telephone Number

126349
 Bar 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 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 _____

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 _____

Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number		FOR COURT USE ONLY
Leonard M. Shulman Shulman Hodges & Bastian LLP 26632 Towne Centre Drive, Suite 300 Foothill Ranch, CA 92610 Phone: (949) 340-3400 Fax: (949) 340-3000 California State Bar Number: 126349 <input type="checkbox"/> Attorney for:		
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA		
In re: Joseph George Woodley Debtor.		CASE NO.: CHAPTER: 7 ADV. NO.:

ELECTRONIC FILING DECLARATION (INDIVIDUAL)

- ☒ Petition, statement of affairs, schedules or lists
☐ Amendments to petition, statement of affairs, schedules or lists
☐ Other: _____

Date Filed: _____
 Date Filed: _____
 Date Filed: _____

PART I - DECLARATION OF DEBTOR(S) OR OTHER PARTY

I (We), the undersigned Debtor(s) or other party on whose behalf the above-referenced document is being filed (Signing Party), hereby declare under penalty of perjury that: (1) I have read and understand the above-referenced document being filed electronically (Filed Document); (2) the information provided in the Filed Document is true, correct and complete; (3) the "/s/," followed by my name, on the signature line(s) for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature line(s); (4) I have actually signed a true and correct hard copy of the Filed Document in such places and provided the executed hard copy of the Filed Document to my attorney; and (5) I have authorized my attorney to file the electronic version of the Filed Document and this *Declaration* with the United States Bankruptcy Court for the Central District of California. If the Filed Document is a petition, I further declare under penalty of perjury that I have completed and signed a *Statement of Social Security Number(s)* (Form B21) and provided the executed original to my attorney.

Signature of Signing Party

Date

Joseph George Woodley
Printed Name of Signing Party

PART II - DECLARATION OF ATTORNEY FOR SIGNING PARTY

I, the undersigned Attorney for the Signing Party, hereby declare under penalty of perjury that: (1) the "/s/," followed by my name, on the signature lines for the Attorney for the Signing Party in the Filed Document serves as my signature and denotes the making of such declarations, requests, statements, verifications and certifications to the same extent and effect as my actual signature on such signature lines; (2) the Signing Party signed the *Declaration of Debtor(s) or Other Party* before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (3) I have actually signed a true and correct hard copy of the Filed Document in the locations that are indicated by "/s/," followed by my name, and have obtained the signature(s) of the Signing Party in the locations that are indicated by "/s/," followed by the Signing Party's name, on the true and correct hard copy of the Filed Document; (4) I shall maintain the executed originals of this *Declaration*, the *Declaration of Debtor(s) or Other Party*, and the Filed Document for a period of five years after the closing of the case in which they are filed; and (5) I shall make the executed originals of this *Declaration*, the *Declaration of Debtor(s) or Other Party*, and the Filed Document available for review upon request of the Court or other parties. If the Filed Document is a petition, I further declare under penalty of perjury that: (1) the Signing Party completed and signed the *Statement of Social Security Number(s)* (Form B21) before I electronically submitted the Filed Document for filing with the United States Bankruptcy Court for the Central District of California; (2) I shall maintain the executed original of the *Statement of Social Security Number(s)* (Form B21) for a period of five years after the closing of the case in which they are filed; and (3) I shall make the executed original of the *Statement of Social Security Number(s)* (Form B21) available for review upon request of the Court.

Signature of Attorney for Signing Party

Date

Leonard M. Shulman
Printed Name of Attorney for Signing Party

STATEMENT OF RELATED CASES**INFORMATION REQUIRED BY LOCAL RULE 1015-2****UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

None

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at _____, California /s/ Joseph George Woodley

Debtor

Dated: 7/21/09

Name: Leonard M. Shulman
Address: Shulman Hodges & Bastian LLP
26632 Towne Centre Drive, Suite 300
Foothill Ranch, CA 92610

Telephone: (949) 340-3400 Fax: (949) 340-3000

☒ Attorney for Debtor(s)

☐ Debtor In Pro Per

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

List all names including trade names, used by Debtor(s)
within last 8 years:

Joseph George Woodley

Case No.:

**NOTICE OF AVAILABLE
CHAPTERS**

(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

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

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

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

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

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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

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

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

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

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

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

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

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Leonard M. Shulman
Printed Name of Attorney

/s/ Leonard M. Shulman 7/21/09
Signature of Attorney Date

Address:

Shulman Hodges & Bastian LLP
26632 Towne Centre Drive, Suite 300
Foothill Ranch, CA 92610

(949) 340-3400

Certificate of the Debtor

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

Joseph George Woodley

Printed Name(s) of Debtor

X /s/ Joseph George Woodley

Joseph George Woodley

Signature of Debtor

Date

Case No. (if known) _____

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re **Joseph George Woodley**

Debtor.

CHAPTER: **7**

CASE NO.:

**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 15 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 five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

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

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

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

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

☐ Active military duty in a military combat zone.

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

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

Signature of Debtor: /s/ Joseph George Woodley
Joseph George Woodley

Date: 7/21/09

Form B6 - Summary (12/07)

2007 USBC, Central District of California

**United States Bankruptcy Court
Central District of California**

In re Joseph George Woodley	Case No.:
Debtor.	(if known)

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	1	\$ 450,000.00		
B -	Personal Property	YES	3	\$ 237,500.00		
C -	Property Claimed as Exempt	YES	1			
D -	Creditors Holding Secured Claims	YES	1		\$ 462,282.84	
E -	Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F -	Creditors Holding Unsecured Nonpriority Claims	YES	11		\$ 1,867,227.33	
G -	Executory Contracts and Unexpired Leases	YES	1			
H -	Codebtors	YES	1			
I -	Current Income of Individual Debtor(s)	YES	2			\$ 7,784.10
J -	Current Expenditures of Individual Debtor(s)	YES	1			\$ 9,452.61
TOTAL			24	\$ 687,500.00	\$ 2,329,510.17	

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

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
Fifty percent interest with ex-wife in Marriott Desert Springs Time Share. No value, Debtor can not find a buyer. Debtor has time share for one week each year in July. Unknown Value.		C	\$ 0.00	\$ 0.00
Real Property located at 49410 Brian Court, La Quinta, California			\$ 450,000.00	\$ 447,282.84
Total >			\$ 450,000.00	

(Report also on Summary of Schedules.)

In re Joseph George Woodley	Debtor.	Case No.: (If known)
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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	X			
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.		US Bank Checking Account		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.		Average and ordinary furnishings located at Debtor's residence.		6,000.00
5.Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Average and ordinary collectibles located at Debtor's residence.		2,000.00
6.Wearing apparel.		Average and ordinary wearing apparel located at Debtor's residence.		2,000.00
7.Furs and jewelry.		Average and ordinary jewelry located at Debtor's residence.		3,000.00
8.Firearms and sports, photographic, and other hobby equipment.		Average and ordinary hobby equipment located at Debtor's residence.		4,000.00
9.Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Met Life \$1,000,000 Term Policy Company paid No refund or surrender value		0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		UNUM Long term care policy No refund or surrender value		0.00
10.Annuities. Itemize and name each issuer.	X			
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); Rule 1007(b)).		Wachovia Investments IRA		197,000.00
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.		1500 shares of common stock in Westover Financial Inc., No Value, Debtor will be filing a dissolution with the Secretary of State		0.00
14.Interests in partnerships or joint ventures. Itemize.	X			

In re **Joseph George Woodley**

Debtor.

Case No.:

(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
15.Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.Accounts receivable.	X			
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.		Possible litigation against Steve Jones for Breach of Fiduciary Duty, Good Faith Unknown Amount		0.00
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.		Membership interest in Plantation Golf Club, PO Box 1657, La Quinta, CA 92247 Debtor purchased interest in Club in 1976. Dues are \$600.00 per month. Debtor is trying to liquidate his interest and is on a waiting list to do so. Should he find a buyer he will be returned his investment of \$22,000.00, should he cease making payments he will lose his investment. Unknown Value.		0.00
22.Patents, copyrights, and other intellectual property. Give particulars.	X			
23.Licenses, franchises, and other general intangibles. Give particulars.	X			
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.		2008 Toyota Camry located at Debtor's residence		18,000.00
26.Boats, motors, and accessories.	X			
27.Aircraft and accessories.	X			
28.Office equipment, furnishings, and supplies.		Desk, computer, chairs and printer		5,000.00
29.Machinery, fixtures, equipment and supplies used in business.	X			
30.Inventory.	X			

In re Joseph George Woodley	Case No.:
Debtor.	(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
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.	X			
<u>2</u> continuation sheets attached				\$ 237,500.00

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

In re **Joseph George Woodley**

Debtor.

Case No.:

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2008 Toyota Camry located at Debtor's residence	C.C.P. §§ 703.140(b)(2), 730.150	3,000.00	18,000.00
Average and ordinary collectibles located at Debtor's residence.	C.C.P. §§ 703.140(b)(3), 730.150	2,000.00	2,000.00
Average and ordinary furnishings located at Debtor's residence.	C.C.P. §§ 703.140(b)(3), 730.150	6,000.00	6,000.00
Average and ordinary hobby equipment located at Debtor's residence.	C.C.P. §§ 703.140(b)(1), 730.150	4,000.00	4,000.00
Average and ordinary jewelry located at Debtor's residence.	C.C.P. §§ 703.140(b)(4), 730.150	1,350.00	3,000.00
	C.C.P. §§ 703.140(b)(1), 730.150	1,650.00	
Desk, computer, chairs and printer	C.C.P. §§ 703.140(b)(1), 730.150	5,000.00	5,000.00
Wachovia Investments IRA	C.C.P. § 703.140(b)(10)(E)	197,000.00	197,000.00

In re Joseph George Woodley	Case No.:
Debtor.	(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)	CODEBATOR 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
Last four digits of ACCOUNT NO. xxxxxx0570 Century 21 Mortgage PO Box 5452 Mt. Laurel, NJ 08054-5452		05/08/2009 Mortgage Real Property located at 49410 Brian Court, La Quinta, California Value \$450,000.00				447,282.84	0.00
Last four digits of ACCOUNT NO. Toyota Motor Credit POBox 8026 Cedar Rapid, Iowa 54208-8026		Security Agreement 2008 Toyota Camry located at Debtor's residence Value \$18,000.00				15,000.00	0.00

0 continuation sheets attached

Subtotal
(Total of this page)

Total
(Use only on last page)

\$	462,282.84	\$	0.00
\$	462,282.84	\$	0.00

(Report total also on Summary of Schedules)

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

In re Joseph George Woodley Debtor.	Case No.: (If known)
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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 \$10,950* 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 \$5,400* 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 \$2,425* 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 April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

Type of Priority for Claims Listed on This 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
Last four digits of ACCOUNT NO.			For Notice Purposes Only				0.00	0.00	\$0.00
Employment Development Department Bankruptcy Group MIC 92E PO Box 826880 Sacramento, CA 94280-0001									
Last four digits of ACCOUNT NO.			For Notice Purposes Only				0.00	0.00	\$0.00
Franchise Tax Board Attn: Bankruptcy PO Box 2952 Sacramento, CA 95812-2952									
Last four digits of ACCOUNT NO.			For Notice Purposes Only				0.00	0.00	\$0.00
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114									
Last four digits of ACCOUNT NO.			For Notice Purposes Only				0.00	0.00	\$0.00
Securities Exchange Commission Los Angeles, CA 90036									
Last four digits of ACCOUNT NO.			For Notice Purposes Only				0.00	0.00	\$0.00
State Board of Equalization 1020 N Street Sacramento, CA 95814									

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

Subtotals >
(Totals of this page)

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.)

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

In re Joseph George Woodley	Case No.:
Debtor.	(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
Last four digits of ACCOUNT NO. 11528 Adelberg, Rudow, Dorf & Hendler, LLC 7 Sanit Paul Street, Suite 600 Baltimore, MD 21202-1612		Debt related to Westover Financial Inc.	X	X		37,658.25
Last four digits of ACCOUNT NO. 064293 AEL/ Raj & Raj 600 North Buffalo Grove Road Buffalo Grove, IL 60089		Debt related to Westover Financial Inc.	X	X		12,739.68
Last four digits of ACCOUNT NO. xxxx-xxxxx9-02006 American Express Business Platinum Box 0001 Los Angeles, CA 90096-8000		05/29/2009 Debt related to Westover Financial Inc.	X	X		0.00
Last four digits of ACCOUNT NO. xxxx-xxxxx7-51002 American Express Costco Box 0001 Los Angeles, CA 90096-8000		05/12/2009 Debt related to Westover Financial Inc.	X	X		4,111.88
Last four digits of ACCOUNT NO. xxxx-xxxxx0-52003 American Express Gold Delta Box 0001 Los Angeles, CA 90096-8000		06/02/2009 Debt related to Westover Financial Inc.	X	X		14,490.70

10 Continuation sheets attached

Subtotal >	\$ 69,000.51
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.)

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY 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. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. xxxx-xxxxx5-84008 American Express Green Card Box 0001 Los Angeles, CA90096-8000		05/31/2009 Debt related to Westover Financial Inc.	X	X		441.54
Last four digits of ACCOUNT NO. Arizna Broadway Theatre 7701 Paradise Lane Peoria, AZ 85382		Debt related to Westover Financial Inc.	X	X		4,600.10
Last four digits of ACCOUNT NO. 16349722 Arrowhead Direct PO Box 856158 Louisville, KY 40285-6158		Debt related to Westover Financial Inc.	X	X		250.85
Last four digits of ACCOUNT NO. xxxx-xxxx-xxxx-0033 Bank of America PO Box 15731 Wilmington, DE 19886-5731		05/04/2009 Debt related to Westover Financial Inc.	X	X		9,290.19
Last four digits of ACCOUNT NO. 85000550 Brown Bark III, LP 4100 Greenbriar Drive, Suite 120 Stafford, TX 77477		Debt related to Westover Financial Inc.	X	X		859,410.00

Sheet no. 1 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 873,992.68
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.)

In re Joseph George Woodley	Case No.: (If known)
Debtor.	

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
Last four digits of ACCOUNT NO. 46182 Butler Capital Business Lending PO box 677 Hunt Valley, MD 21030-0677		Debt related to Westover Financial Inc.	X	X		33,000.00
Last four digits of ACCOUNT NO. Clark Ambulance 4373 Atlanta Highway Hiram, GA 30141		Debt related to Westover Financial Inc.	X	X		763.50
Last four digits of ACCOUNT NO. 21819 CT Lien Solutions/UCC direct PO Box 200824 Houston, TX 77216-0824		Debt related to Westover Financial Inc.	X	X		786.00
Last four digits of ACCOUNT NO. Department of Corporations 1515 K Street, Suite 200 Sacramento, CA 95814		Debt related to Westover Financial Inc.	X	X		258.37
Last four digits of ACCOUNT NO. DHL Express PO Box 60000-File 30692 San Francisco, CA 94160		Debt related to Westover Financial Inc.	X	X		27.00

Sheet no. 2 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 34,834.87
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.)

In re Joseph George Woodley	Case No.: (If known)
Debtor.	

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
Last four digits of ACCOUNT NO. 3123-264746257 Dun & Bradstreet PO Box 75542 Chicago, IL 60675-5542		Debt related to Westover Financial Inc.	X	X		2,178.33
Last four digits of ACCOUNT NO. Ed Mueller 5801 Hollytree Drive Tyler, TX 75703		Debt related to Westover Financial Inc.	X	X		25,000.00
Last four digits of ACCOUNT NO. First Heritage Bank NA 4675 MacArthur Court, Suite 1480 Newport Beach, CA 92660		Debt related to Westover Financial Inc.	X	X		0.00
Last four digits of ACCOUNT NO. 1996486 Florida Department of Revenue 3490 Martin Hurst Rd Tallahassee, FL 32312-1702		Debt related to Westover Financial Inc.	X	X		250.00
Last four digits of ACCOUNT NO. 068360-0006 Frاندzel Robins Bloom & Csato, LC 6500 Wilshire Blvd., 17th Floor Los Angeles, CA 90048		Debt related to Westover Financial Inc.	X	X		1,085.00

Sheet no. 3 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 28,513.33
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.)

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR 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
Last four digits of ACCOUNT NO. Gotham Lasik PLLC 156 West 56th Street New York, NY 10019		Debt related to Westover Financial Inc.	X	X		5,800.00
Last four digits of ACCOUNT NO. H & H Press Inc 310 South Racine Ave Chicago, IL 60607		Debt related to Westover Financial Inc.	X	X		863.00
Last four digits of ACCOUNT NO. xxxx-xxxx-xxxx-0750 H.S.B.C./Best Buy PO Box 4160 Carol Stream, IL 60197		Debt related to Westover Financial Inc.	X	X		22,844.56
Last four digits of ACCOUNT NO. IWF Marina Gateway LP Best Western 1933 Cliff Drive, Suite 1 Santa Barbara, CA 93109		Debt related to Westover Financial Inc.	X	X		1,765.00
Last four digits of ACCOUNT NO. JA Sutherland, INC 1199 North State Street Ukiah, CA 95482		Debt related to Westover Financial Inc.	X	X		3,215.00

Sheet no. 4 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 34,487.56
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.)

In re Joseph George Woodley	Case No.: (If known)
Debtor.	

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
Last four digits of ACCOUNT NO. Jennifer M. Schildabh, Esq. Lanak & Hanna, PC 400 North Tustin Ave., Suite 120 Santa Ana, CA 92705		Counsel for Brown Bark III LP re: Brown Bark v. Westover Financial and Joseph G. Woodley For Notice Purposes Only	X	X		0.00
Last four digits of ACCOUNT NO. LeaseInspection 147 West Election Road #200 Draper, UT 84120		Debt related to Westover Financial Inc.	X	X		440.00
Last four digits of ACCOUNT NO. Long Vu, Vu Hollywood Nails & Spa 3401 Lee Pakway, Suite 401 Dallas, TX 75219		Debt related to Westover Financial Inc.	X	X		4,600.00
Last four digits of ACCOUNT NO. Matrix Business Technology PO Box 660780 Dallas, TX 75266		Debt related to Westover Financial Inc.	X	X		3,219.01
Last four digits of ACCOUNT NO. Michael A. Tessier dba Dr. Michael Tessier DDS 28562 Oso Parkway, Suite K Rancho Santa Margarita, CA 92688		Debt related to Westover Financial Inc.	X	X		2,428.80

Sheet no. 5 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 10,687.81
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.)

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY 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. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO.			X	X		550,000.00
Michael Fry 139 Powder Horn Road S Heriden, WY 82801		Debt related to Westover Financial Inc.				
Last four digits of ACCOUNT NO.			X	X		732.50
MicroGalaxy, Inc. PO Box 80033 Rancho Santa Margarita, CA 92688		Debt related to Westover Financial Inc.				
Last four digits of ACCOUNT NO. 255614			X	X		91.08
Muzak OA 3318 Lakemont Blvd. Fort Mill, SC 29708		Debt related to Westover Financial Inc.				
Last four digits of ACCOUNT NO.			X	X		52.52
O'Neil Storage 2061 S. Ritchey Street Santa Ana, CA 92705		Debt related to Westover Financial Inc.				
Last four digits of ACCOUNT NO.			X	X		1,296.51
Padfield & Stoudt 777 Main Street, Suite 1920 Fort Worth, TX 76102		Debt related to Westover Financial Inc.				

Sheet no. 6 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 552,172.61
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.)

In re Joseph George Woodley	Case No.:
Debtor.	(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>	CODEBITOR 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
Last four digits of ACCOUNT NO. Park Center 400 PO box 1108 Tustin, CA 92781		Debt related to Westover Financial Inc.	X	X		16,886.80
Last four digits of ACCOUNT NO. Phillips 66 - Conoco 76 PO Box 689141 Des Moines, IA 50368-91414		Debt related to Westover Financial Inc.	X	X		383.62
Last four digits of ACCOUNT NO. Piston Engine Parts 1951 East 48th Street Vernon, CA 90058-2208		Debt related to Westover Financial Inc.	X	X		4,478.57
Last four digits of ACCOUNT NO. Quik Trak 9700 SW Nimbus Ave. Beverton, OR 97008		Debt related to Westover Financial Inc.	X	X		900.00
Last four digits of ACCOUNT NO. Readers 331 Wilshire Blvd Santa Monica, CA 90401		Debt related to Westover Financial Inc.	X	X		1,618.20

Sheet no. 7 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 24,267.19
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.)

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY 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. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. S.R.B. Convention 1 Southwoods Road Woodbury, NY 1797		Debt related to Westover Financial Inc.	X	X		8,500.00
Last four digits of ACCOUNT NO. Shell Card Center PO Box 689081 Des Moines, IA 50368-9020		Debt related to Westover Financial Inc.	X	X		376.30
Last four digits of ACCOUNT NO. Southwest X-Ray 646 Agua Caliente El Paso, TX 79912		Debt related to Westover Financial Inc.	X	X		30,000.00
Last four digits of ACCOUNT NO. Staples PO Box 689020 Des Moines, IA 50368-9020		Debt related to Westover Financial Inc.	X	X		165.73
Last four digits of ACCOUNT NO. State Board of Equalization PO Box 942879 Sacramento, CA 94279-0001		Debt related to Westover Financial Inc.	X	X		2,598.75

Sheet no. 8 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 41,640.78
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.)

In re Joseph George Woodley	Case No.: (If known)
Debtor.	

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
Last four digits of ACCOUNT NO. The Comtel Group 3195 C-2 Airport Loope Ave Costa Mesa, CA 92626		Debt related to Westover Financial Inc.	X	X		264.00
Last four digits of ACCOUNT NO. The Hartford Company PO Box 2907 Hartford, CT 06104-2907		Debt related to Westover Financial Inc.	X	X		1,930.14
Last four digits of ACCOUNT NO. Tiffany Danton McCormack 700 Piney Creek Road Reno, NV 89511		Debt related to Westover Financial Inc.	X	X		8,959.04
Last four digits of ACCOUNT NO. Total Dental Solutions 4232 N. Brown Ave., Suite A Scottsdale, AZ 85251		Debt related to Westover Financial Inc.	X	X		1,526.00
Last four digits of ACCOUNT NO. xxxx-xxxx-xxxx-2292 United Visa Chase Cardmember Services PO Box 94014 Palatine, IL 60094-4014		06/14/2009 Debt related to Westover Financial Inc.	X	X		31,460.49

Sheet no. 9 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 44,139.67
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.)

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY 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. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Last four digits of ACCOUNT NO. xxxx-xxxx-xx9-098 US Bank Advantage Lines PO Box 790179 St. Louis, MO 63179-0179		05/07/2009 Debt related to Westover Financial Inc.	X	X		37,070.12
Last four digits of ACCOUNT NO. VISO Lasik Medspas, LLC 2332 Galiano Street, 2nd Floor Coral Gables, FL 331134		Debt related to Westover Financial Inc.	X	X		5,700.00
Last four digits of ACCOUNT NO. xxxx-xxxx-xxxx-4653 Wells Fargo Business Direct PO Box 348750 Sacramento, CA 95834		Debt related to Westover Financial Inc.	X	X		50,826.44
Last four digits of ACCOUNT NO. Wells Fargo BusinessLine PO Box 54349 Los Angeles, CA 95834		Debt related to Westover Financial Inc.	X	X		59,783.21
Last four digits of ACCOUNT NO. Worldwide Express 1422 Edigner Ave., Suite 210 Tustin, CA 92780		Debt related to Westover Financial Inc.	X	X		110.55

Sheet no. 10 of 10 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal > \$ **153,490.32**

Total > \$ **1,867,227.33**

(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.)

In re **Joseph George Woodley**

Debtor.

Case 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.

In re Joseph George Woodley Debtor.	Case No.: (If known)
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SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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In re Joseph George Woodley	Case No.: _____ (If known)
Debtor.	

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: Divorced	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S)	AGE(S)
Employment:	DEBTOR	SPOUSE
Occupation	Financial Consultant	
Name of Employer	Various Equipment Leasing Industry	
How long employed	35 years	
Address of Employer		

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>	\$ _____
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ _____
3. SUBTOTAL	\$ <u>6,000.00</u>	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>0.00</u>	\$ _____
b. Insurance	\$ <u>0.00</u>	\$ _____
c. Union dues	\$ <u>0.00</u>	\$ _____
d. Other (specify) _____	\$ <u>0.00</u>	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>0.00</u>	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>6,000.00</u>	\$ _____
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ _____
8. Income from real property	\$ <u>0.00</u>	\$ _____
9. Interest and dividends	\$ <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>	\$ _____
11. Social security or other government assistance (Specify) _____	\$ <u>1,784.10</u>	\$ _____
12. Pension or retirement income	\$ <u>0.00</u>	\$ _____
13. Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>1,784.10</u>	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>7,784.10</u>	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 7,784.10	

(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.:

In re Joseph George Woodley	Case No.:
Debtor.	(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE

In re **Joseph George Woodley**

Debtor.

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 22A or 22C.

☐ 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>3,322.61</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____		
b. Is property insurance included? Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>250.00</u>
b. Water and sewer	\$	<u>30.00</u>
c. Telephone	\$	<u>150.00</u>
d. Other _____	\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>200.00</u>
4. Food	\$	<u>400.00</u>
5. Clothing	\$	<u>0.00</u>
6. Laundry and dry cleaning	\$	<u>0.00</u>
7. Medical and dental expenses	\$	<u>0.00</u>
8. Transportation (not including car payments)	\$	<u>400.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>600.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>100.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>4,000.00</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>0.00</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>9,452.61</u>

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

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>7,784.10</u>
b. Average monthly expenses from Line 18 above	\$	<u>9,452.61</u>
c. Monthly net income (a. minus b.)	\$	<u>-1,668.51</u>