

Case No. 18-7508

In the
Supreme Court of the United States

PATRICK BROOKS,

Petitioner
v.

PINNACLE FINANCIAL CORPORATION; MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.; GMAC MORTGAGE, LLC; EXECUTIVE
TRUSTEE SERVICES, LLC; EXECUTIVE TRUSTEE SERVICES LLC DBA ETS
SERVICES LLC, ETS SERVICES LLC, CINDY SANDOVAL; BANK OF NEW
YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION;
RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., SERIES 2006-RS1
TRUST; DCB UNITED LLC; VAROUGAN KARAPETIAN AND VINCENT
KARAPETIAN; NANETTE KARAPETIAN; AND DOES 1-12, INCLUSIVE.

Respondents

On Petition for Writ of Certiorari to the United States Court of Appeals for the Ninth Circuit

**SUPPLEMENT TO APPENDIX SUBMITTED BY DEFENDANTS
VAROUGAN KARAPETIAN AND VINCENT KARAPETIAN; NANETTE
KARAPETIAN IN SUPPORT OF BRIEF IN OPPOSITION TO PETITION
FOR WRIT OF CERTIORARI**

Submitted by

/s/ Gary A. Starre

Gary A. Starre, Esq.

A member of Starre & Cohen

15760 Ventura Blv

Encino, CA 91436

Phone: (818) 501 7827

Email: gastarre@gmail.com
Attorney for Respondents VAROUGAN KARAPETIAN
AND VINCENT KARAPETIAN: NANETTE KARAPETIAN

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SUPPLEMENT TO APPENDIX SUBMITTED BY DEFENDANT
KARAPETIAN

J. Request for Judicial Notice and Exhibit #19 from Central District of California
Case No. 16-cv-007711-JAK

K. Bankruptcy Schedules and Statement of Affairs, Central District of California
Bankruptcy Case No. 2:09-bk-36236-VZ

L. Order of Discharge, Central District of California Bankruptcy Case No. 2:09-bk-36236-VZ

Date: February 13, 2019

STARRE & COHN, APC,

/s/ Gary A. Starre
By GARY A. STARRE
Attorney for Respondents:
VAROUGHAN KARAPETIAN,
VINCENT KARAPETIAN,
NANETTE KARAPETIAN

APPENDIX J

1 KERRY W. FRANICH (State Bar No. 245857)
2 kwf@severson.com
3 SEVERSON & WERSON, A Professional Corporation
The Atrium
4 19100 Von Karman Avenue, Suite 700
Irvine, California 92612
5 Telephone: (949) 442-7110
Facsimile: (949) 442-7118

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7 SEVERSON & WERSON, A Professional Corporation
One Embarcadero Center, Suite 2600
8 San Francisco, California 94111
Telephone: (415) 398-3344
Facsimile: (415) 956-0439

9
10 Attorneys for Defendants
11 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., BANK OF NEW YORK MELLON TRUST COMPANY,
12 NATIONAL ASSOCIATION, and RESIDENTIAL ASSET
MORTGAGE PRODUCTS INC., SERIES 2006-RS1 TRUST
13 **UNITED STATES DISTRICT COURT**

14 **CENTRAL DISTRICT OF CALIFORNIA — WESTERN DIVISION**

15 Patrick Brooks,

16 Plaintiff,

17 vs.

18 Pinnacle Financial Corporation;
19 Mortgage Electronic Registration
Systems, Inc.; GMAC Mortgage, LLC;
20 Executive Trustee Services, LLC;
Executive Trustee Services, LLC dba
21 ETS Services LLC; ETS Services LLC;
Cindy Sandoval; Bank Of New York
22 Mellon Trust Company, National
Association; Residential Asset
23 Mortgage Products INC., Series 2006-
RS1 Trust; DCB United LLC;
Varougan Karapetian and Vincent
24 Karapetian; Nanette Karapetian; and
25 Does 1-12, Inclusive,

26 Defendants.
27
28

Case No. 16-cv-07711 JAK
The Hon. John A. Kronstadt
Ctrm. 750 - Roybal

**REQUEST FOR JUDICIAL
NOTICE IN SUPPORT OF
DEFENDANTS' MOTION TO
DISMISS**

Date: March 6, 2017
Time: 8:30 a.m.
Courtroom: 750

Action Filed: October 17, 2016
Trial Date: None Set

1 Pursuant to Federal Rule of Evidence Rule 201(b)(2) and (d), , Defendants
2 Mortgage Electronic Registration Systems, Inc., Bank Of New York Mellon Trust
3 Company, National Association, and Residential Asset Mortgage Products Inc., Series
4 2006-RS1 Trust (“Defendants”) hereby requests that the Court take judicial notice of
5 the following records in support of their Motion to Dismiss pursuant to Federal Rule of
6 Civil Procedure 12(b)(6).

7 1) Deed of Trust dated October 7, 2005, and recorded in the Official Records
8 of the Los Angeles County Recorder’s Office on October 14, 2005, as Instrument
9 Number 05 2479219. A true and correct copy of the Deed of Trust is attached hereto as
10 *Exhibit 1*.

11 2) Substitution of Trustee dated November 5, 2007, and recorded in the
12 Official Records of the Los Angeles County Recorder’s Office on November 6, 2007,
13 as Instrument Number 20072491063. A true and correct copy of the Substitution of
14 Trustee is attached hereto as *Exhibit 2*.

15 3) Assignment of Deed of Trust dated December 10, 2009, and recorded in
16 the Official Records of the Los Angeles County Recorder’s Office on December 21,
17 2009, as Instrument Number 20091939116. A true and correct copy of the assignment
18 of Deed of Trust is attached hereto as *Exhibit 3*.

19 4) Notice of Default and Election to Sell Under Deed of Trust dated July 17,
20 2010, and recorded in the Official Records of the Los Angeles County Recorder’s
21 Office on July 21, 2010, as Instrument Number 20100996441. A true and correct copy
22 of the Notice of Default and Election to Sell Under Deed of Trust is attached hereto as
23 *Exhibit 4*.

24 5) Notice of Trustee’s Sale dated January 9, 2012, and recorded in the
25 Official Records of the Los Angeles County Recorder’s Office on January 19, 2012, as
26 Instrument Number 20120088688. A true and correct copy of the Notice of Trustee’s
27 Sale is attached hereto as *Exhibit 5*.

28

1 6) Trustee's Deed Upon Sale dated October 23, 2012, and recorded in the
2 Official Records of the Los Angeles County Recorder's Office on November 8, 2012,
3 as Instrument Number 20121704224. A true and correct copy of the Trustee's Deed
4 Upon Sale is attached hereto as *Exhibit 6*.

5 7) Grant Deed dated October 23, 2012, and recorded in the Official Records
6 of the Los Angeles County Recorder's Office on November 8, 2012, as Instrument
7 Number 20121704224. A true and correct copy of the Grant Deed is attached hereto as
8 *Exhibit 7*.

9 8) Complaint filed by Patrick Brooks in the Los Angeles Superior Court on
10 February 25, 2001 as Case No. EC055033. A true and correct copy of the Complaint is
11 attached hereto as *Exhibit 8*.

12 9) Civil Minutes Re: Order on Motion to Dismiss dated May 12, 2011 filed in
13 USDC Central Case No. 11-3135 GAF (SSx). A true and correct copy of the May 12,
14 2011 Civil Minutes are attached hereto as *Exhibit 9*.

15 10) Civil Minutes Re: Order Dismissing Case dated June 8, 2011 filed in
16 USDC Central Case No. 11-3135 GAF (SSx). A true and correct copy of the June 8,
17 2011 Civil Minutes are attached hereto as *Exhibit 10*.

18 11) Complaint filed by Patrick Brooks in the Los Angeles Superior Court on
19 February 5, 2013 as Case No. BC500541. A true and correct copy of the Complaint is
20 attached hereto as *Exhibit 11*.

21 12) Bank of New York Mellon Trust Company's Demurrer to Complaint filed
22 on March 26, 2013 in Los Angeles Superior Court Case BC500541. A true and correct
23 copy of the Demurrer to Complaint is attached hereto as *Exhibit 12*.

24 13) Notice of Ruling on Bank of New York Mellon Trust Company's
25 Demurrer to Complaint filed on May 22, 2016 in Los Angeles Superior Court Case
26 BC500541. A true and correct copy of the Notice of Ruling is attached hereto as
27 *Exhibit 13*.

28

1 14) First Amended Complaint filed on June 3, 2013 in Los Angeles Superior
2 Court Case BC500541. A true and correct copy of the First Amended Complaint is
3 attached hereto as *Exhibit 14*.

4 15) Bank of New York Mellon Trust Company's Demurrer to First Amended
5 Complaint filed on August 30, 2013 in Los Angeles Superior Court Case BC500541. A
6 true and correct copy of the Demurrer to First Amended Complaint is attached hereto as
7 *Exhibit 15*.

8 16) Notice of Entry of Order Sustaining Demurrer to First Amended
9 Complaint filed on December 2, 2013 in Los Angeles Superior Court Case BC500541.
10 A true and correct copy of the Notice of Entry of Order is attached hereto as *Exhibit 16*.

11 17) Opinion filed September 25, 2015 in Second Appellate Division Court of
12 Appeal Case No. B252060. A true and correct copy of the Opinion is attached hereto
13 as *Exhibit 17*.

14 18) Remittitur filed November 25, 2015 in Second Appellate Division Court of
15 Appeal Case No. B252060. A true and correct copy of the Remittitur is attached hereto
16 as *Exhibit 18*.

17 19) Bankruptcy court dockets from U.S. Bankruptcy Court, Central District of
18 California case numbers 09-bk-36236, 08-bk-16529, 08-bk-18429, 10-bk-59099, 11-
19 bk-56891, 12-bk-14267 . The dockets are collectively attached hereto as *Exhibit 19*.

20 20) Order Granting Motion for Relief from the Automatic Stay filed on July
21 20, 2012 in United States Bankruptcy Court Case No. 12-bk-14267 WB. A true and
22 correct copy of the Order Granting Motion for Relief from the Automatic Stay is
23 attached hereto as *Exhibit 20*.

24 21) Discharge of Debtor filed on August 11, 2010 in United States Bankruptcy
25 Court Case No. 09-bk-36236 VZ. A true and correct copy of the Discharge of Debtor
26 is attached hereto as *Exhibit 21*.

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1 22) Complaint for Unlawful Detainer filed on March 4, 2013 in the Los
2 Angeles Superior Court as Case No. 13U00440. A true and correct copy of the
3 Complaint for Unlawful Detainer is attached hereto as *Exhibit 22*.

4 23) Opinion filed on October 21, 2014 in the Appellate Division of the Los
5 Angeles Superior Court in Case No. BV030606. A true and correct copy of the
6 Appellate Division's opinion is attached hereto as *Exhibit 23*.

7

8 DATED: November 14, 2016 SEVERSON & WERSON
9 A Professional Corporation

10

11

By: /s/Kerry W. Franich
12 KERRY W. FRANICH

13

14

15 Attorneys for Defendants
16 MORTGAGE ELECTRONIC
17 REGISTRATION SYSTEMS, INC., BANK
18 OF NEW YORK MELLON TRUST
19 COMPANY, NATIONAL ASSOCIATION,
20 and RESIDENTIAL ASSET MORTGAGE
21 PRODUCTS INC., SERIES 2006-RS1 TRUST.

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PROOF OF SERVICE

At the time of service, I was over 18 years of age and not a party to this action. I am employed in the County of Orange, State of California. My business address is The Atrium, 19100 Von Karman Avenue, Suite 700, Irvine, CA 92612.

On November 14, 2016, I served true copies of the following document(s): **REQUEST FOR JUDICIAL NOTICE IN SUPPORT OF DEFENDANTS' MOTION TO DISMISS** on the interested parties in this action as follows:

Patrick Brooks Plaintiff in Pro Per
P.O. Box 11161 Telephone: 626.773.6538
Glendale, CA 91226

*****Served Via U.S. Mail*****

Gary A Starre
LAW OFFICES OF STARRE AND
COHN
15760 Ventura Blvd., Suite 801
Encino, CA 91436

Attorneys for Defendants VAROUGAN
KARAPETIAN, VINCENT
KARAPETIAN, and NANETTE
KARAPETIAN

Served Via CM/ECE

Telephone: 818-501-7827
Facsimile: 818-501-0249
Email: gastarre@gmail.com

BY MAIL: I enclosed the document(s) in a sealed envelope or package addressed to the persons at the addresses listed in the Service List and placed the envelope for collection and mailing, following our ordinary business practices. I am readily familiar with Severson & Werson's practice for collecting and processing correspondence for mailing. On the same day that the correspondence is placed for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service, in a sealed envelope with postage fully prepaid.

BY CM/ECF NOTICE OF ELECTRONIC FILING: I electronically filed the document(s) with the Clerk of the Court by using the CM/ECF system. Participants in the case who are registered CM/ECF users will be served by the CM/ECF system. Participants in the case who are not registered CM/ECF users will be served by mail or by other means permitted by the court rules.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. I declare that I am employed in the office of a member of the bar of this Court at whose direction the service was made.

Executed on November 14, 2016, at Irvine, California.

Ryan J. Brooks

EXHIBIT “19”

CLOSED

U.S. Bankruptcy Court
Central District Of California (Los Angeles)
Bankruptcy Petition #: 2:09-bk-36236-VZ

Assigned to: Vincent P. Zurzolo
Chapter 7
Previous chapter 13
Voluntary
Asset

Date filed: 09/29/2009
Date converted: 02/17/2010
Date terminated: 08/16/2010
Debtor discharged: 08/11/2010

Debtor disposition: Standard Discharge

Debtor
Patrick Brooks
3050 E Chevy Chase Dr
Glendale, CA 91206
LOS ANGELES-CA
818-243-4511
SSN / ITIN: xxx-xx-8785

represented by Patrick Brooks
PRO SE

Trustee
Nancy K Curry (TR)
700 S Flower Street, Suite 1215
Los Angeles, CA 90017
213-689-3014
TERMINATED: 02/17/2010

represented by Nancy K Curry
606 South Olive Street, Suite
950
Los Angeles, CA 90014
213-689-3014
Email: ecfnc@trustee13.com

Trustee
Heide Kurtz (TR)
2515 S. Western Avenue #11
San Pedro, CA 90732
(310) 832-3604

U.S. Trustee
United States Trustee (LA)
725 S Figueroa St., 26th Floor
Los Angeles, CA 90017

	Filing Date	#	Docket Text
			Chapter 13 Voluntary Petition . Receipt Number 0, Fee Amount \$274 Filed by Patrick Brooks Section 316 Incomplete Filings due by 11/13/2009. Schedule A due 10/14/2009. Schedule B due 10/14/2009. Schedule D due 10/14/2009.

https://ecf.cacb.uscourts.gov/cgi-bin/DktRpt.pl?426530900502292-L_1_0-1

2/23/2018 000635

Ex.14

		Schedule E due 10/14/2009. Schedule F due 10/14/2009. Schedule I due 10/14/2009. Schedule J due 10/14/2009. Statement of Financial Affairs due 10/14/2009. Chapter 13 Plan due by 10/14/2009. Statement - Form 22C Due: 10/14/2009. Statement of Related Case due 10/14/2009. Notice of available chapters due 10/14/2009. Statement of assistance of non-attorney due 10/14/2009. Verification of creditor matrix due 10/14/2009. Declaration concerning debtors schedules due 10/14/2009. Cert. of Credit Counseling due by 10/14/2009. Statistical Summary due 10/14/2009. Exhibit D due 10/14/2009. Debtor Certification of Employment Income due by 10/14/2009. Incomplete Filings due by 10/14/2009. (Mcguire, Debra) (Entered: 09/29/2009)
09/29/2009	<u>1</u>	Judge Vincent P. Zurzolo added to case due to prior case 08-16529-VZ. (Mcguire, Debra) (Entered: 09/29/2009)
09/29/2009	<u>2</u>	Statement of Social Security Number(s)-Form B21 Filed by Debtor Patrick Brooks . (Mcguire, Debra) (Entered: 09/29/2009)
09/29/2009	<u>3</u>	Meeting of Creditors 341(a) meeting to be held on 11/12/2009 at 12:00 PM at RM 103, 725 S Figueroa St, Los Angeles, CA 90017. Objection 523 Complaint Due: 1/11/2010. Proofs of Claims due by 2/10/2010. Government Proof of Claim due by 3/28/2010. Last day to Object to Confirmation 12/14/2009. Confirmation hearing to be held on 12/14/2009 at 09:00 AM at Crtrm 1368, 255 E Temple St., Los Angeles, CA 90012. (Mcguire, Debra) (Entered: 09/29/2009)
09/29/2009		Receipt of Chapter 13 Filing Fee - \$274.00 by 93. Receipt Number 20066682. (admin) (Entered: 10/01/2009)
10/01/2009	<u>4</u>	BNC Certificate of Service (RE: related document(s)) <u>3</u> Meeting of Creditors Chapter 13) No. of Notices: 6. Service Date 10/01/2009. (Admin.) (Entered: 10/01/2009)
10/01/2009	<u>5</u>	BNC Certificate of Service (RE: related document(s)) <u>1</u> Voluntary Petition (Chapter 13) filed by Debtor Patrick Brooks) No. of Notices: 2. Service Date 10/01/2009. (Admin.) (Entered: 10/01/2009)
10/01/2009	<u>6</u>	BNC Certificate of Service (RE: related document(s)) <u>1</u> Voluntary Petition (Chapter 13) filed by Debtor Patrick Brooks) No. of Notices: 2. Service Date 10/01/2009. (Admin.) (Entered: 10/01/2009)
		Notice of Chapter 13 Requirements Filed by Trustee Nancy K

10/08/2009	<u>7</u>	Curry, (Curry, Nancy) (Entered: 10/08/2009)
10/13/2009	<u>8</u>	Application for extension of time to file schedules and/or plan; to extend the period permitted to cure deficiencies in the filing of a voluntary petition under chapter 13 Filed by Debtor Patrick Brooks (Peters, Sandra) (Entered: 10/16/2009)
10/21/2009	<u>9</u>	Proof of service of <i>claim no 2</i> Filed by Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY. (McDermott, Christopher) (Entered: 10/21/2009)
10/21/2009	<u>10</u>	Request for courtesy Notice of Electronic Filing (NEF) Filed by Christopher M McDermott on behalf of DEUTSCHE BANK NATIONAL TRUST COMPANY. (McDermott, Christopher) (Entered: 10/21/2009)
10/22/2009	<u>11</u>	ORDER approving application for extension of time to file schedules and/or plan Signed on 10/22/2009.(related to document #8) (Peters, Sandra) Additional attachment(s) added on 3/8/2010 (Arias, Jose). (Entered: 10/26/2009)
11/05/2009	<u>12</u>	Proof of service of <i>Proof of Claim No. 3</i> Filed by Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RS1. (Rankin, Casper) (Entered: 11/05/2009)
11/13/2009	<u>13</u>	Declaration re: <i>Failure To Appear</i> Filed by Trustee Nancy K Curry, (Curry, Nancy) (Entered: 11/13/2009)
12/23/2009	<u>14</u>	Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 3050 East Chevy Chase Drive, Glendale, California 91206 <i>With Proof of Service</i> . Fee Amount \$150, Filed by Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RS1 (Attachments: <u>1</u> Exhibit (s) 1 - 4) (Rankin, Casper) (Entered: 12/23/2009)
12/23/2009		Receipt of Motion for Relief from Stay - Real Property(2:09-bk-36236-VZ) [motion,nmrp] (150.00) Filing Fee. Receipt number 12108401. Fee amount 150.00. (U.S. Treasury) (Entered: 12/23/2009)
		Hearing Set (RE: related document(s) <u>14</u> Motion for Relief from Stay - Real Property filed by Creditor The Bank of New York

12/29/2009		Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RS1) The Hearing date is set for 1/26/2010 at 09:30 AM at Crtrm 1368, 255 E Temple St., Los Angeles, CA 90012. The case judge is Vincent P. Zurzolo (Johnson, Tina R.) (Entered: 12/29/2009)
12/30/2009	<u>15</u>	Chapter 13 Trustee's Final Report and Account . (Curry, Nancy) (Entered: 12/30/2009)
01/25/2010		Receipt of Conversion Fee to Ch7 from Ch13 - \$25.00 by 02. Receipt Number 20074576. (admin) (Entered: 01/26/2010)
01/25/2010	<u>16</u>	Motion to Convert Case From Chapter 13 to 7. Receipt Number O, Fee Amount \$25 Filed by Debtor Patrick Brooks (Peters, Sandra) (Entered: 01/26/2010)
01/25/2010	<u>17</u>	Debtor's Notice of Conversion to Chapter 7 Receipt Number O, Fee Amount \$25 (Peters, Sandra) (Entered: 01/26/2010)
02/09/2010	<u>18</u>	Order Granting Motion for relief from the automatic stay "for additional information refer to image" REAL PROPERTY (BNC-PDF) (Related Doc # <u>14</u>) Signed on 2/9/2010 (Johnson, Tina R.) (Entered: 02/09/2010)
02/10/2010		Receipt of Conversion Fee to Ch7 from Ch13 - \$25.00 by 03. Receipt Number 20075742. (admin) (Entered: 02/11/2010)
02/10/2010	<u>19</u>	Debtor's Notice of Conversion to Chapter 7 Receipt Number O, Fee Amount \$25 Filed by Debtor Patrick Brooks . (Kaaumoana, William) (Entered: 02/12/2010)
		Chapter 13 Plan. Filed by Debtor Patrick Brooks (RE: related document(s) Chapter 13 Voluntary Petition . Receipt Number O, Fee Amount \$274 Filed by Patrick Brooks Section 316 Incomplete Filings due by 11/13/2009. Schedule A due 10/14/2009. Schedule B due 10/14/2009. Schedule D due 10/14/2009. Schedule E due 10/14/2009. Schedule F due 10/14/2009. Schedule I due 10/14/2009. Schedule J due 10/14/2009. Statement of Financial Affairs due 10/14/2009. Chapter 13 Plan due by 10/14/2009. Statement - Form 22C Due: 10/14/2009.Statement of Related Case due 10/14/2009. Notice of available chapters due 10/14/2009. Statement of assistance of non-attorney due 10/14/2009. Verification of creditor matrix due 10/14/2009. Declaration concerning debtors schedules due 10/14/2009. Cert. of Credit Counseling due by 10/14/2009. Statistical Summary due 10/14/2009. Exhibit D due 10/14/2009. Debtor Certification of Employment Income due

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000638

2/23/2013

02/10/2010	<u>20</u>	by 10/14/2009. Incomplete Filings due by 10/14/2009.). (Francis, Dawnnette) (Entered: 02/12/2010)
02/10/2010	<u>25</u>	Exhibit D , Certificate of Credit Counseling. Filed by Debtor Patrick Brooks . (Francis, Dawnnette) (Entered: 02/17/2010)
02/10/2010	<u>26</u>	Schedule A , Schedule B , Schedule C , Schedule D , Schedule E , Schedule F , Schedule G , Schedule H , Schedule I , Schedule J , Summary of Schedules , Statistical Summary of Certain Liabilities, Statement of related cases , Notice of available chapters , Declaration concerning debtor's schedules , Statement of Financial Affairs , Addendum to Chapter 13 Plan Concerning Debtors Who are Repaying Debt Secured by a Mortgage on Real Property or a Lien on Personal Property the Debtor Occupies as the Debtor's Principal Residence , Debtor's Certification of Employment Income , Chapter 13 Statement of Current Monthly and Disposable Income , Verification of creditor matrix , Amended Matrix (Mailing List). Filed by Debtor Patrick Brooks . (Francis, Dawnnette) (Entered: 02/17/2010)
02/12/2010	<u>21</u>	BNC Certificate of Notice - PDF Document. (RE: related document(s) <u>18</u> Motion for relief from the automatic stay REAL PROPERTY (BNC-PDF)) No. of Notices: 6. Service Date 02/12/2010. (Admin.) (Entered: 02/12/2010)
02/17/2010	<u>22</u>	Convert Case Trustee Nancy K Curry removed from the case. Trustee Heide Kurtz added to the case. (Optional BNC) (Peters, Sandra) (Entered: 02/17/2010)
02/17/2010	<u>23</u>	Meeting of Creditors 341(a) meeting to be held on 3/30/2010 at 11:00 AM at RM 101, 725 S Figueroa St., Los Angeles, CA 90017. Cert. of Financial Management due by 5/14/2010. Last day to oppose discharge or dischargeability is 6/1/2010. Proofs of Claims due by 6/28/2010. Government Proof of Claim due by 8/16/2010. (Peters, Sandra) (Entered: 02/17/2010)
02/17/2010	<u>24</u>	Notice of Requirement to Complete Course in Financial Management (BNC) . (Peters, Sandra) (Entered: 02/17/2010)
02/19/2010	<u>27</u>	BNC Certificate of Notice (RE: related document(s) <u>23</u> Meeting of Creditors Chapter 7 Asset) No. of Notices: 14. Service Date 02/19/2010. (Admin.) (Entered: 02/19/2010)
02/19/2010	<u>28</u>	BNC Certificate of Notice (RE: related document(s) <u>24</u> Notice of Requirement to Complete Course in Financial Management (BNC)) No. of Notices: 3. Service Date 02/19/2010. (Admin.) (Entered: 02/19/2010)

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2/23/2013

02/19/2010	<u>29</u>	BNC Certificate of Notice (RE: related document(s)22 No action taken on Convert Case (Optional BNC)) No. of Notices: 3. Service Date 02/19/2010. (Admin.) (Entered: 02/19/2010)
02/25/2010	<u>30</u>	Request for courtesy Notice of Electronic Filing (NEF) Filed by David F Makkabi on behalf of Courtesy NEF. (Makkabi, David) (Entered: 02/25/2010)
03/01/2010	<u>31</u>	Notice of Deficiency of Filing Fees Required to Add Additional Creditors (Kim, Ji Yun) (Entered: 03/01/2010)
03/30/2010	<u>32</u>	Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 362 Salem Street, #106, Glendale, California 91203 <i>With Proof of Service</i> . Fee Amount \$150, Filed by Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2005-MTR1 (Attachments: <u>1</u> Exhibit (s) 1 - 4) (Fontanini, Angela) (Entered: 03/30/2010)
03/30/2010		Receipt of Motion for Relief from Stay - Real Property(2:09-bk-36236-VZ) [motion,nmrp] (150.00) Filing Fee, Receipt number 13520677. Fee amount 150.00. (U.S. Treasury) (Entered: 03/30/2010)
03/31/2010		Hearing Set (RE: related document(s)32 Motion for Relief from Stay - Real Property filed by Creditor Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2005-MTR1) The Hearing date is set for 4/27/2010 at 10:00 AM at Crtrm 1368, 255 E Temple St, Los Angeles, CA 90012. The case judge is Vincent P. Zurzolo (Johnson, Tina R.) (Entered: 03/31/2010)
04/01/2010	<u>33</u>	341 Meeting of Creditors Continued (Trustee's 341 Filings) on 4/19/2010 at 11:00 AM at RM 101, 725 S Figueroa St, Los Angeles, CA 90017 (Kurtz, Heide) (Entered: 04/01/2010)
04/01/2010		Receipt of Amendment Filing Fee - \$26.00 by 03. Receipt Number 20079918. (admin) (Entered: 04/02/2010)
04/01/2010	<u>35</u>	Amended Schedule F , Amended Schedule I Filed by Debtor Patrick Brooks . (Fentroy, Rita) (Entered: 04/07/2010)
04/02/2010	<u>34</u>	Continuance of Meeting of Creditors Filed by Trustee Heide Kurtz. 341(a) meeting to be held on 4/19/2010 at 11:00 AM at RM 101, 725 S Figueroa St., Los Angeles, CA 90017. (Kurtz, Heide) (Entered: 04/02/2010)

04/19/2010		Receipt of Amendment Filing Fee - \$26.00 by 07. Receipt Number 20081236, (admin) (Entered: 04/20/2010)
04/19/2010	<u>36</u>	Amendment to List of Creditors. Receipt Number 20081263, Fee Amount \$26 Filed by Debtor Patrick Brooks . (Serrano, Vera) (Entered: 04/20/2010)
04/21/2010	<u>37</u>	Chapter 7 Trustee's Report of No Distribution: I, Heide Kurtz, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate; and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 2 months. Assets Abandoned (without deducting any secured claims): \$ 1157944.00, Assets Exempt: Not Available, Claims Scheduled: \$ 1726911.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 1726911.00. (Kurtz, Heide) (Entered: 04/21/2010)
05/05/2010	<u>38</u>	Order Granting Motion for relief from the automatic stay REAL PROPERTY (BNC-PDF) (Related Doc # <u>32</u>) Signed on 5/5/2010 (Palacio-Garcia, Sabrina) (Entered: 05/05/2010)
05/07/2010	<u>39</u>	BNC Certificate of Notice - PDF Document. (RE: related document(s) <u>38</u> Motion for relief from the automatic stay REAL PROPERTY (BNC-PDF)) No. of Notices: 8, Service Date 05/07/2010. (Admin.) (Entered: 05/07/2010)
05/12/2010	<u>40</u>	Financial Management Course Certificate Filed Filed by Debtor Patrick Brooks (RE: related document(s) <u>23</u> Meeting of Creditors Chapter 7 Asset). (Juco, Corazon) (Entered: 05/17/2010)
		Notice of motion and motion for relief from the automatic stay with supporting declarations REAL PROPERTY RE: 3050 East Chevy Chase Drive, Glendale, California 91206 with Proof of Service. Fee Amount \$150, Filed by Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RS1

05/25/2010	<u>41</u>	(Attachments: <u>1</u> Exhibit (s) 1 - 4) (Fontanini, Angela) (Entered: 05/25/2010)
05/25/2010		Receipt of Motion for Relief from Stay - Real Property(2:09-bk-36236-VZ) [motion,nmrp] (150.00) Filing Fee. Receipt number 14440572. Fee amount 150.00. (U.S. Treasury) (Entered: 05/25/2010)
05/27/2010		Hearing Set (RE: related document(s) <u>41</u> Motion for Relief from Stay - Real Property filed by Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2006RS1) The Hearing date is set for 6/22/2010 at 10:00 AM at Crtrm 1368, 255 E Temple St., Los Angeles, CA 90012. The case judge is Vincent P. Zurzolo (Johnson, Tina R.) (Entered: 05/27/2010)
07/12/2010	<u>42</u>	Order Granting Motion for relief from the automatic stay REAL PROPERTY (BNC-PDF) (Related Doc # <u>41</u>) Signed on 7/12/2010 (Kaaumoana, William) (Entered: 07/12/2010)
07/14/2010	<u>43</u>	BNC Certificate of Notice - PDF Document. (RE: related document(s) <u>42</u> Motion for relief from the automatic stay REAL PROPERTY (BNC-PDF)) No. of Notices: 8. Service Date 07/14/2010. (Admin.) (Entered: 07/14/2010)
08/11/2010	<u>44</u>	DISCHARGE OF DEBTOR(S): Debtor (BNC) (RE: related document(s) <u>23</u> Meeting of Creditors Chapter 7 Asset) (Kaaumoana, William) (Entered: 08/11/2010)
08/13/2010	<u>45</u>	BNC Certificate of Notice (RE: related document(s) <u>44</u> DISCHARGE OF DEBTOR - Chapter 7 (BNC)) No. of Notices: 10. Service Date 08/13/2010. (Admin.) (Entered: 08/13/2010)
08/16/2010	<u>46</u>	Bankruptcy Case Closed - DISCHARGE (Kaaumoana, William) (Entered: 08/16/2010)

PACER Service Center			
Transaction Receipt			
02/23/2013 14:23:47			
PACER Login:	sw0122	Client Code:	19000.1485

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2/23/2013

Description:	Docket Report	Search Criteria:	2:09-bk-36236-VZ Fil or Ent: filed From: 1/1/2009 To: 2/25/2013 Doc From: 0 Doc To: 99999999 Term: included Format: html
Billable Pages:	5	Cost:	0.50

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2/23/2013

APPENDIX K

INFORMATION REQUIRED BY LOCAL BANKRUPTCY 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, his or her current or former domestic partner, 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 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).)

FILED
FEB 10 2010

CENTRAL BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
BENSON COURT

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).)

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).)

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).)

Case # 2:08-bk-18429-VZ - Dismissed
Case # 2:08-bk-14629-VZ - Dismissed

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

Executed at Glendale, California.

Patrice Brooks

Debtor

Dated 2-10-10

Joint Debtor

Name: PATRICK BROOKS
Address: 3050 E CHEVY CHASE DRIVE
GLENDALE, CA 91206
Telephone: 818 243 4511 Fax: _____

Attorney for Debtor
 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:

GLORIA SWANN
LAUREL DENTAL PLAN
BLUE CAPRI.COM
HENRY MILBOURNE.COM
HENRY MILBOURNE SON
PERFUMES BY DESIGN.COM

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 to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

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)**

1. 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.

UNITED STATES BANKRUPTCY COURT
Central District of California

In re	PATRICK BROOKS	Debtor.	Case No.: (If known)
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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	✓	1	\$1,149,080		
B -	Personal Property	✓	3	\$8,944		
C -	Property Claimed as Exempt	✓	1			
D -	Creditors Holding Secured Claims	✓	2		1,526,911	
E -	Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	✓	2		\$ 200,000	
F -	Creditors Holding Unsecured Nonpriority Claims	✓			\$	
G -	Executory Contracts and Unexpired Leases	✓				
H -	Codebtors	✓	1			
I -	Current Income of Individual Debtor(s)	✓			\$ None	
J -	Current Expenditures of Individual Debtors(s)	✓			\$	
TOTAL				\$	\$	

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

In re **PATRICK BROOKS**

CHAPTER:

Debtor(s). CASE NO.:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ NONE
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ NONE
Student Loan Obligations (from Schedule F)	\$ NONE
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ NONE
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ NONE
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$ NONE
Average Expenses (from Schedule J, Line 18)	\$ 942
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,800

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 230,050
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

In re

PATRICK BROOKS

Case No.:

Debtor.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
3050 E. CHEVY CHASE DR GLENDALE CA 91206	Single Family Residence		\$749,000	936,071
362 Salem, #106 Glendale, CA 91203	Single Family Town house		\$400,000	590,840

Total > 1,149,000

(Report also on Summary of Schedules.)

In re

Main Document

Page 7 of 55

PATRICK BROOKS

Case No.:

Debtor.

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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.				87.
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home stead associations, or credit unions, brokerage houses, or cooperatives.		ext Bank Checking account		957.
3. Security deposits with public utilities, telephone companies, landlords, and others.	None			
4. Household goods and furnishings, including audio, video, and computer equipment.		household furniture and furnishings Posters and prints		\$ 1,800 650 250
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.	None			
7. Furs and jewelry.	None			
8. Firearms and sports, photo-graphic, and other hobby equipment.	None			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	None			
10. Annuities. Itemize and name each issuer.	None			
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)).	None			

In re

PATRICK BROOKS

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
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	None			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	None			
14.	Interests in partnerships or joint ventures. Itemize.	None			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	None			
16.	Accounts receivable.	None			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	None			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	None			
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.	None			
20.	Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	None			
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.	None			
22.	Patents, copyrights, and other intellectual property. Give particulars.	None			
23.	Licenses, franchises, and other general intangibles. Give particulars.	None			

Form 052-112009-bk-36236-VZ Doc 26 Filed 02/10/10 Entered 02/17/10 15:02:53 Desc
 In re **PATRICK BROWN** Document Page 9 of 55 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
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.	None			\$ 5,300
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Jaguar's type		
26.	Boats, motors, and accessories.	None			
27.	Aircraft and accessories.	None			
28.	Office equipment, furnishings, and supplies.	None			
29.	Machinery, fixtures, equipment, and supplies used in business.	None			
30.	Inventory.	None			
31.	Animals.	None			
32.	Crops - growing or harvested. Give particulars.	None			
33.	Farming equipment and implements.	None			
34.	Farm supplies, chemicals, and feed.	None			
35.	Other personal property of any kind not already listed. Itemize.	None			

continuation sheets attached

Total >

\$8,944

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

In re

PATRICK BROOKS

Debtor.

Case No.:

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor 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

In re

PATRICK BROOKS

Main Document Page 11 of 55

Debtor.

Case No.:

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, If Any" on the Statistical Summary of Certain Liabilities and Related Data.

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 A ACCOUNT NUMBER (See Instructions Above)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Last four digits of ACCOUNT NO. 0958 EMC Mortgage P.O. Box 293150 Lewisville, TX			2nd Mortgage 362 Salem #110 Glendale, CA Value \$ 136,574				136,574	136,574
Last four digits of ACCOUNT NO. 1557 Chase Home Socorro Phoenix, AZ			1st Mortgage 362 Salem #136 Glendale, CA Value \$ 454,266				454,266	454,266
Last four digits of ACCOUNT NO. 7196 GMAC Mortgage Box 79135 Phoenix, AZ 85062			1st Mortgage 3050 E Chevy Chase Dr Glendale, CA Value \$				768,800	768,800
							Subtotal (Total of this page) >	\$ 1,358,840 1,358,840
							Total (Use only last page) >	\$

1 Continuation Sheets attached

(Report total also on Summary of Schedules)

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

In re

PATRICK BROOKS

Main Document Page 12 of 55

Case No.:

Debtor.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above)	CODETOR	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. 1790			2nd Mortgage 3050 E. Cheyenne Glendale CA				168,071	168,071
Bank America Simi Valley CA 93062			Value \$					
Last four digits of ACCOUNT NO. 6831			Secured by auto				7,354	7,354
American General			Value \$					
Last four digits of ACCOUNT NO.								
			Value \$					
Last four digits of ACCOUNT NO.								
			Value \$					
Last four digits of ACCOUNT NO.								
			Value \$					
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal(s) (Total(s) of this page)	>		\$ 168,071	168,071
				Total(s) (Use only last page)	>		\$ 1,526,911	1,526,911

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

In re

PATRICK BROOKS

Main Document

Page 13 of 55 Case No.:

Debtor.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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).

In re	PATRICK BROOKS	Main Document	Page 14 of 55	Case No.: (If known)
				Debtor.

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.

Continuation Sheets attached

I RS
P. O. Box 24035
Fresno, CA 93779-

Amount
\$200,000 contingent

In re

PATRICK BROOKS

Debtor.

(If known)

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

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions.)	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. 8785			Tax Year 2000	✓			\$200,000	\$200,000	
J.R.S PO Box 24035 Fresno, CA 93779									
Last four digits of Account No.									
Last four digits of Account No.									
Last four digits of Account No.									
Last four digits of Account No.									
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page)			>	\$200,000	\$200,000			
	Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			>	200,000	\$			
	Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			>		\$	\$		

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

Continuation Sheets attached

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.)

SEE ATTACHED SCHEDULE F

In re

PATRICK BROOKS

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.							
Last four digits of ACCOUNT NO.							
Last four digits of ACCOUNT NO.							
Last four digits of ACCOUNT NO.							

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

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)

SEE ATTACHED SCHEDULE F

Patrick Brooks

Case No.

SCHEDULE F -

CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Robert Weiss
c/o Steven Weisberg, Esq.
16133 Ventura Blvd., Suite 625
Encino, CA 91436

Capital One
P O Box 60024
City of Industry
CA 91716

Wells Fargo Bank
P O Box 6995
Portland, OR 97228

Bank of America
P O Box 10287
Van Nuys, CA 91410

Bank of America
P O Box 5170
Simi Valley, CA 93062-5170

Los Angeles County Treasurer & Tax Collector
2250 Hill Street
Los Angeles, CA 90012

Los Angeles Radiology Medical Group
P O Box 25919
Santa Ana, CA 92799

Verdugo Hills Hospital
Dept #2716
Los Angeles, CA 90084 2716

City of Glendale Fire Department
P O Box 269110
Sacramento, CA 95826-9110

Family Practice of Glendale
1125 E. Broadway, Box 71
Glendale, CA 91295

J&J Emergency Medical Group of California, Inc.
P O Box 2700
Rancho Cucamonga, CA 91729-2700

Foothill Emergency Physicians
P O Box 217
Montrose, CA 91021

Glendale Adventist Medical Center
1509 Wilson Terrace
Glendale, CA 91206-4007

Hospital Physicians Medical Group
P O Box 11515
Glendale, CA 91266-7515

In re PATRICK BROOKS	Debtor.	Case No.: (if known)
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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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

PATRICK BROOKS

Debtor.

Case No.:
(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

PATRICK BROOKS

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:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S)	AGE(S)
Employment:	DEBTOR	SPOUSE
Occupation	Self employed	
Name of Employer	Consultant	
How Long Employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	DEBTOR \$ None	SPOUSE \$ _____
2. Estimate monthly overtime	DEBTOR \$ None	SPOUSE \$ _____
3. SUBTOTAL	DEBTOR \$ None	SPOUSE \$ _____
4. LESS PAYROLL DEDUCTIONS	DEBTOR \$ None	SPOUSE \$ _____
a. Payroll taxes and social security	DEBTOR \$ _____	SPOUSE \$ _____
b. Insurance	DEBTOR \$ _____	SPOUSE \$ _____
c. Union dues	DEBTOR \$ _____	SPOUSE \$ _____
d. Other (specify)	DEBTOR \$ _____	SPOUSE \$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	DEBTOR \$ None	SPOUSE \$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	DEBTOR \$ None	SPOUSE \$ _____
7. Regular income from operation of business or profession or farm (attach detailed statement)	DEBTOR \$ None	SPOUSE \$ _____
8. Income from real property	DEBTOR \$ None	SPOUSE \$ _____
9. Interest and dividends	DEBTOR \$ None	SPOUSE \$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	DEBTOR \$ None	SPOUSE \$ _____
11. Social security or other government assistance (Specify)	DEBTOR \$ None	SPOUSE \$ _____
12. Pension or retirement income	DEBTOR \$ None	SPOUSE \$ _____
13. Other monthly income (Specify)	DEBTOR \$ 1,000 \$ 1,500 \$ 1,500	SPOUSE \$ _____ \$ _____ \$ 1,000
14. SUBTOTAL OF LINES 7 THROUGH 13	DEBTOR \$ 1,000	SPOUSE \$ _____
15. AVERAGE MONTHLY INCOME: (Add amounts shown on lines 6 and 14)	DEBTOR \$ 1,000	SPOUSE \$ _____
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)	DEBTOR \$ 1,000	SPOUSE \$ _____

(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 PATRICK BROOKS	Case No.: Debtor.
(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 bi-weekly, 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) \$ _____

a. Are real estate taxes included? Yes _____ No
 b. Is property insurance included? Yes _____ No

2. Utilities: a. Electricity and heating fuel
 b. Water and sewer
 c. Telephone
 d. Other \$ 175.00
35.00
72.00

3. Home maintenance (repairs and upkeep) \$ 200.00

4. Food \$ 200.00

5. Clothing \$ 60.00

6. Laundry and dry cleaning \$ 60.00

7. Medical and dental expenses \$ 60.00

8. Transportation (not including car payments) \$ 60.00

9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 60.00

10. Charitable contributions \$ 60.00

11. Insurance (not deducted from wages or included in home mortgage payments) \$ 250.00

a. Homeowner's or renter's
 b. Life
 c. Health
 d. Auto
 e. Other

12. Taxes (not deducted from wages or included in home mortgage payments) \$ 250.00

(Specify) _____

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) \$ 250.00

a. Auto
 b. Other
 c. Other

14. Alimony, maintenance, and support paid to others \$ 60.00

15. Payments for support of additional dependents not living at your home \$ 60.00

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 60.00

17. Other \$ 60.00

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.) \$ 942.00

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. Total monthly income from Line 15 of Schedule I \$ 1,000.00
- b. Total monthly expenses from Line 18 above \$ 942.00
- c. Monthly net income (a. minus b.) \$ 58.00

In re

PATRICK BROOKS

Main Document

Page 24 of 55

Debtor.

Case No.:

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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

Date 2-10-10

Signature: Patrick Brooks
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X

Signature of Bankruptcy Petition Preparer

Date _____

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

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 158.

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

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
Central District of California

In re	PATRICK BROOKS	Case No.:
		Debtor.
		(If known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from Employment or Operation of Business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
NONE	

2. Income Other than from Employment or Operation of Business

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

AMOUNT	SOURCE
NON E	

3. Payments to Creditors

Complete a. or b., as appropriate, and c.

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

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	-----------------------

American General Finance 1/10
8929 S. Sepulveda Blvd #100
Los Angeles, CA 90045 1,000 7,647

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

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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None

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments

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

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
PC 027716	<i>Repayment of Loan</i>	<i>Superior Ct of Los Angeles</i>	<i>Judgment against Debtor</i>

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

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

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and ReceivershipsNone

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	--------------------------------------

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

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

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

8. Losses

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

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

9. Payments Related to Debt Counseling or Bankruptcy

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

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other Transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,
RELATIONSHIP TO DEBTOR

3,000 KSF family Trust
193 Wensley Road
Reading. England

DATE

2008

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

Successor to Trust
1,250,000g Henry
Milbourne & Son Limited
in partial payment
of a loan of 3,600,000. At time
of successor had no assets
except for a license agreement
which has since been
cancelled

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR
OTHER DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR
DESCRIPTION AND VALUE OF
PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY

11. Closed Financial Accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER, AND
AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

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12. Safe Deposit Boxes

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

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

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

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property Held for Another Person

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

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Brook Family Trust 193 Wensley Road Reading, England	damaged prints	no value
Brook Family Trust address as above	Hold proxy to vote Trust interests in two investments	193 Wensley Rd Reading, England
	Debtor is not a Trustee or beneficiary of the Trust	

15. Prior Address of Debtor

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

ADDRESS	NAME USED	DATES OF OCCUPANCY

16. Spouses and Former Spouses

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

NAME

17. Environmental Information

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

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

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

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

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

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. **Nature, Location and Name of Business**

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

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

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

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./COMPLETE EIN' OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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See attached list

ITEM 18

LIST OF BUSINESSES IN WHICH DEBTOR SERVED AS A DIRECTOR, OFFICER,
DURING THE PAST SIX YEARS IN WHICH DEBTOR HELD A 5% OR MORE INTEREST.

Name and address of entity	Tax ID #	Nature of Business	Beginning and ending period	Nature of Debtor's interest
Blue Capri Limited 3050 E. Chevy Chase Drive Glendale, CA 91206	None	Start up business	2002 to current	Director and officer. Equity interest 0%
Henry Milbourne & Son, Ltd 3050 E. Chevy Chase Drive Glendale, CA 91206	None	Start up business, formerly held license to trade name Henry Milbourne & Son. Debtor held 100% interest until 2007	2002 to current	Director and officer, Equity interest 0%
Ascot Funding, Inc. 3050 E. Chevy Chase Drive Glendale, CA 91206	61-1424438	Start up business	2002 to current	Director and officer. Equity interest 0%
Charter Corporate Services. 3050 E. Chevy Chase Drive Glendale, CA 91206	26-3302685	Start up business	2002 to current	Director and officer. Equity interest 0%
My Credit Card Mentor, Inc. 3050 E. Chevy Chase Drive Glendale, CA 91206	None	Start up business	2002 to current	Director and officer. Equity interest 0%
Avocet Ventures, Inc. 3050 E. Chevy Chase Drive Glendale, CA 91206	None	Management Company (Charter revoked)	1984 to current	Director and officer. Equity interest 0%.
Great American Assets 3050 E. Chevy Chase Drive Glendale, CA 91206	None	Management Company	1989 to current	Director and officer. Equity interest 0%.

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, Records and Financial Statements

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

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

NAME AND ADDRESS

DATE ISSUED

20. Inventories

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

DATE OF INVENTORY

INVENTORY SUPERVISOR

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

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

DATE OF INVENTORY

NAME AND ADDRESS OF CUSTODIAN
OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

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

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

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

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former Partners, Officers, Directors and Shareholders

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

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

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a Partnership or Distributions by a Corporation

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

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

n/a

24. Tax Consolidation Group.

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

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

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

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

• • • • • • •

NA

Statement of Financial Affairs (Form 7) - Page 14 - (Rev. 12/07)

2007 USBC, Central District of California

[If completed by an individual or individual and spouse]

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

Date 2-10-10

Signature

Faloth Banks

Debtor

Date _____

Signature

Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

_____ continuation sheets added

Penalty for making a false statement: Fine of up to \$500,000 or Imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____ Complete Social Security No. (Required by 11 U.S.C. § 110.) _____

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

Signature of Bankruptcy Petition Preparer

Date _____

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

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

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

Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number PATRICK BROOKS 3050 E. CHEVY CHASE DR GLENDALE, CA 91206	FOR COURT USE ONLY
<input checked="" type="checkbox"/> Individual appearing without counsel <input type="checkbox"/> Attorney for:	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re PATRICK BROOKS	CHAPTER 13
	CASE NO.
	Debtor(s).

**Addendum to Chapter 13 Plan Concerning Debtors Who are Repaying
Debt Secured by a Mortgage on Real Property or a Lien on Personal
Property the Debtor Occupies as the Debtor's Principal Residence**

(A) **Scope: Consumer Debts Secured by a Mortgage on Real Property, or Secured by Manufactured Housing that the Debtor Occupies as the Debtor's Principal Residence**

- (1) For purposes of this Addendum, which is incorporated into the debtor's chapter 13 plan (the "Plan"), the term "Mortgage Creditor" includes all creditors whose claims represent consumer debts secured in whole or in part by a security interest in real property or manufactured housing, which real property or manufactured housing constitutes the debtor's principal residence. The provisions of this Addendum are effective until the earlier of: (a) dismissal of the case; (b) the closing of the case; (c) entry of an order granting the debtor a discharge; and (d) entry of an order terminating the automatic stay under 11 U.S.C. § 362(d) as the stay applies to the Mortgage Creditor.
- (2) Except as provided in paragraphs (3) and (4) below, if the Mortgage Creditor provided monthly statements to the debtor pre-petition, the Mortgage Creditor must provide monthly statements to the debtor. The monthly statements must contain at least the following information concerning post-petition mortgage payments to be made outside the Plan:

This form is optional. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

March 2008

F 3015-1.1A

Addendum to Chapter 13 Plan Concerning Debtors Who are Repaying Debt Secured by a Mortgage
on Real Property or a Lien on Personal Property the Debtor Occupies as the Debtor's Principal Residence - Page 2 of 5

In re	CHAPTER 13
	Debtor(s). CASE NUMBER

- (a) The date of the statement and the date the next payment is due;
- (b) The amount of the current monthly payment;
- (c) The portion of the payment attributable to escrow, if any;
- (d) The post-petition amount past due, if any, and from what date;
- (e) Any outstanding post-petition late charges;
- (f) The amount and date of receipt of all payments received since the date of the last statement;
- (g) A telephone number and contact information that the debtor or the debtor's attorney may use to obtain reasonably prompt information regarding the loan and recent transactions; and
- (h) The proper payment address.

(3) No monthly statement will be required in this case where post-petition mortgage payments are to be made to the chapter 13 trustee through the Plan, unless the amount of the monthly payment is scheduled to change (because of adjustable interest rate, charges paid by the Mortgage Creditor for taxes, insurance, attorney's fees or any other expenses or fees charged or incurred by the Mortgage Creditor, such as property inspection fees, servicing fees or appraisal fees). If a Mortgage Creditor does send a monthly statement to the debtor or the chapter 13 trustee and the statement complies with subsection (B)(2) below, the Mortgage Creditor is entitled to the protections set out in such subsection.

(4) If, pre-petition, the Mortgage Creditor provided the debtor with "coupon books" or some other pre-printed, bundled evidence of payments due, the Mortgage Creditor is not required to provide monthly statements under subsection (2) of this section. However, the Mortgage Creditor must supply the debtor with additional coupon books as needed or requested in writing by the debtor. If a Mortgage Creditor does send a monthly statement to the debtor or the chapter 13 trustee and the statement complies with subsection (B)(2) below, the Mortgage Creditor is entitled to the protections set out in such subsection.

(5) The Mortgage Creditor must provide the following information to the debtor upon the reasonable written request of the debtor:

- (a) The principal balance of the loan;
- (b) The original maturity date;
- (c) The current interest rate;

Addendum to Chapter 13 Plan Concerning Debtors Who are Repaying Debt Secured by a Mortgage
on Real Property or a Lien on Personal Property the Debtor Occupies as the Debtor's Principal Residence - Page 3 of 5

In re	CHAPTER 13
	Debtor(s). CASE NUMBER

(d) The current escrow balance, if any;

(e) The interest paid year to date; and

(f) The property taxes paid year to date, if any.

(6) The Mortgage Creditor must provide the following information to the debtor, the debtor's attorney and, when the debtor is making ongoing mortgage or arrearage payments through the chapter 13 trustee, the chapter 13 trustee, at least quarterly, and upon reasonable written request of the debtor or the chapter 13 trustee: (a) any other amounts due or proposed change in payments arising from an adjustable interest rate, charges paid by the Mortgage Creditor for taxes, insurance, attorney's fees or any other expenses or fees charged or incurred by the Mortgage Creditor, such as property inspection fees, servicing fees or appraisal fees; (b) the nature of the expense or charge; and (c) the date of the payment.

(7) If the secured consumer debt payable to the Mortgage Creditor is not modified by or paid through the Plan and the Mortgage Creditor believes the debtor to be in default, the Mortgage Creditor must send a letter alleging such default to the debtor and the debtor's attorney upon any perceived or actual default by the debtor and before taking any steps to modify the automatic stay.

(B) Form of Communication; Modification of the Automatic Stay; and Motions for Order to Show Cause

(1) For the purposes of this Addendum, Mortgage Creditors will be considered to have sent the requisite documents or monthly statements to the debtor or the debtor's attorney, as applicable, when the Mortgage Creditor has placed the required document in any form of communication, which in the usual course would result in the debtor and the debtor's attorney receiving the document, to the address that the debtor and the debtor's attorney last provided to the Court. The form of communication may include, but is not limited to, electronic communication, United States Postal Service or use of a similar commercial communications carrier.

(2) To the extent that the automatic stay arising in this case would otherwise prohibit such conduct, the automatic stay is modified as follows: Mortgage Creditors who provide account information or monthly statements under subsections (A)(1-6) above will not be found to have violated the automatic stay by doing so, and Mortgage Creditors may contact the debtor about the status of insurance coverage on property that is collateral for the Mortgage Creditor's claim, may respond to inquiries and requests for information about the account from the debtor and may send the debtor statements, payment coupons or other correspondence that the Mortgage Creditor sends to its non-debtor customers, without violating the automatic stay. In order for communication to be protected under this provision, the communication must indicate it is provided for information purposes and does not constitute demand for payment.

Addendum to Chapter 13 Plan Concerning Debtors Who are Repaying Debt Secured by a Mortgage
on Real Property or a Lien on Personal Property the Debtor Occupies as the Debtor's Principal Residence - Page 4 of 5

In re	CHAPTER 13
Debtor(s).	CASE NUMBER

(3) As a result of a Mortgage Creditor's alleged non-compliance with this Addendum, the debtor may file a Motion for Order to Show Cause in compliance with Local Bankruptcy Rule 9020-1 no earlier than sixty days after the Mortgage Creditor's failure to comply with sections (A) or (B). Before filing the motion, the debtor must make good faith attempts in writing to contact the Mortgage Creditor and to determine the cause of any non-compliance, and must indicate in the Motion for Order to Show Cause the good faith steps taken, together with a summary description of any response provided by the Mortgage Creditor.

(4) If a Mortgage Creditor's regular billing system can provide a statement to the debtor that substantially complies with this Addendum, but does not fully conform to all of its requirements, the Mortgage Creditor may request that the debtor accept such statement. If the debtor declines to accept the non-conforming statement, a Mortgage Creditor may file a motion, on notice to the debtor, the debtor's attorney and the chapter 13 trustee, seeking a declaration of the Court that cause exists to allow such non-conforming statements to satisfy the Mortgage Creditor's obligations under this Addendum. For good cause shown, the Court may grant a waiver for purposes of this case and for either a limited or unlimited period of time.

**Addendum to Chapter 13 Plan Concerning Debtors Who are Repaying Debt Secured by a Mortgage
on Real Property or a Lien on Personal Property the Debtor Occupies as the Debtor's Principal Residence - Page 5 of 5**

In re	CHAPTER 13
Debtor(s).	CASE NUMBER

Instructions for Attaching

**Addendum to Chapter 13 Plan Concerning Debtors who are Repaying Debt Secured by a
Mortgage on Real Property or a Lien on Personal Property the Debtor Occupies as the
Debtor's Principal Residence**

This optional addendum concerns chapter 13 debtors who are repaying debt secured by a mortgage on real property or a lien on personal property the debtor occupies as the debtor's principal residence.

A chapter 13 debtor may attach this addendum to his/her chapter 13 plan. This is a court-approved form and may not be altered, except for interlineations clearly marked on the court-approved form which are subject to the Court's review and approval upon consideration of the plan for confirmation. When attaching this form to the chapter 13 plan form (F 3015-1.1), the debtor must indicate in section V.F. (Page 6) of the chapter 13 plan form that the "Addendum to Chapter 13 Plan (F 3015-1.1A) is attached."

February 2006

2006 USBC Central District of California

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re	CHAPTER: Debtor(s). CASE NO.:

DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)

Please fill out the following blank(s) and check the box next to one of the following statements:

I, PATRICK BROOKS, the debtor in this case, declare under penalty
(Print Name of Debtor)

of perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

I, _____, the debtor in this case, declare under penalty of
(Print Name of Joint Debtor, if any)

perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

Date 2-10-10

Signature

Debtor



Date _____

Signature

Joint Debtor (if any)

Form B22C (Chapter13) - (1/08)

2008 USBC, Central District of California

In re	Case No.:
	Debtor(s). (If known)

According to the calculations required by this statement:

The applicable commitment period is 3 years
 The applicable commitment period is 5 years
 Disposable income determined under § 1325(b)(3)
 Disposable income not determined under § 1325(b)(3)

(Check the boxes as directed in Lines 17 and 23 of this statement)

**STATEMENT OF CURRENT MONTHLY INCOME AND
CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME
FOR USE IN CHAPTER 13**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p>		Column A Debtor's Income	Column B Spouse's Income						
<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p> <p>Gross wages, salary, tips, bonuses, overtime, commissions.</p>		\$	\$						
<p>Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</p> <table border="1"> <tr> <td>a. Gross receipts</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$</td> </tr> <tr> <td>c. Business income</td> <td>Subtract Line b from Line a</td> </tr> </table>		a. Gross receipts	\$	b. Ordinary and necessary business expenses	\$	c. Business income	Subtract Line b from Line a	\$	\$
a. Gross receipts	\$								
b. Ordinary and necessary business expenses	\$								
c. Business income	Subtract Line b from Line a								
<p>Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</p> <table border="1"> <tr> <td>a. Gross receipts</td> <td>\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td>Subtract Line b from Line a</td> </tr> </table>		a. Gross receipts	\$	b. Ordinary and necessary operating expenses	\$	c. Rent and other real property income	Subtract Line b from Line a	\$	\$
a. Gross receipts	\$								
b. Ordinary and necessary operating expenses	\$								
c. Rent and other real property income	Subtract Line b from Line a								
<p>Interest, dividends, and royalties.</p>		\$	\$						
<p>Pension and retirement income.</p>		\$	\$						
<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.</p>		\$	\$						
<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p>		\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____							

Form B22C (Chapter13) - (1/08)

2008 USBC, Central District of California

Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. **Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.**

a.		\$
b		\$

\$ \$

Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).

\$ \$

Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.

\$

Enter the amount from Line 11.

Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.

a.		\$
b.		\$
c.		\$

\$

Total and enter on Line 13.

Subtract Line 13 from Line 12 and enter result.

Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.

\$

Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/usbc/ or from the clerk of the bankruptcy court.)
a. Enter debtor's state of residence: _____ b. Enter debtor's household size: _____

\$

Application of § 1325(b)(4). Check the applicable box and proceed as directed.

- The amount on Line 15 is less than the amount on Line 16.** Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.
- The amount on Line 15 is not less than the amount on Line 16.** Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.

Enter the amount from Line 11.

\$

Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.

a.		\$
b.		\$
c.		\$

\$

Total and enter on Line 19.

Current monthly income for § 1325 (b)(3). Subtract Line 19 from Line 18 and enter the result.

\$

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<p>Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.</p>		\$																
<p>Applicable median family income. Enter the amount from line 16.</p>		\$																
<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p>																		
<p><input type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325 (b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p>																		
<p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325 (b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part IV, V, or VI.</p>																		
<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$																
<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p>		\$																
<table border="1"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> <th colspan="2">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td>a2.</td> <td>Allowance per member</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>b2</td> <td>Number of members</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>c2</td> <td>Subtotal</td> </tr> </tbody> </table>		Household members under 65 years of age		Household members 65 years of age or older		a1.	Allowance per member	a2.	Allowance per member	b1.	Number of members	b2	Number of members	c1.	Subtotal	c2	Subtotal	\$
Household members under 65 years of age		Household members 65 years of age or older																
a1.	Allowance per member	a2.	Allowance per member															
b1.	Number of members	b2	Number of members															
c1.	Subtotal	c2	Subtotal															
<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>		\$																
<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p>		\$																
<table border="1"> <tbody> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rent Expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly payment for any debts secured by your home, if any, stated in Line 47</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense.</td> <td>Subtract Line b from Line a</td> </tr> </tbody> </table>		a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$	b.	Average Monthly payment for any debts secured by your home, if any, stated in Line 47	\$	c.	Net mortgage/rental expense.	Subtract Line b from Line a	\$							
a.	IRS Housing and Utilities Standards; mortgage/rent Expense	\$																
b.	Average Monthly payment for any debts secured by your home, if any, stated in Line 47	\$																
c.	Net mortgage/rental expense.	Subtract Line b from Line a																
<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/> <hr/>		\$																
<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p>		\$																
<p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p>		\$																
<p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$																

<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$
<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p>		
a.	IRS Transportation Standards, Ownership Costs	\$
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.
<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p>		\$
a.	IRS Transportation Standards, Ownership Costs, Second	\$
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.
<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>		\$
<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>		\$
<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>		\$
<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</p>		\$
<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>		\$
<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>		\$
<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.</p>		\$
<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>		\$
<p>Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.</p>		\$

Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.

a.	Health Insurance	\$
b.	Disability Insurance	\$
c.	Health Savings Account	\$

Total and enter on Line 39

If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:

\$ _____

Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.

\$ _____

Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.

\$ _____

Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.

\$ _____

Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.

\$ _____

Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/usbc or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.

\$ _____

Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.

\$ _____

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.

\$ _____

Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
			Total: Add Lines a, b, and c	

\$ _____

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2008 USBC, Central District of California

<p>Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt in Default</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines a, b, and c</td> </tr> </tbody> </table>					Name of Creditor	Property Securing the Debt in Default	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$				Total: Add Lines a, b, and c
	Name of Creditor	Property Securing the Debt in Default	1/60th of the Cure Amount																				
a.			\$																				
b.			\$																				
c.			\$																				
			Total: Add Lines a, b, and c																				
<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.</p>																							
<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1"> <tbody> <tr> <td>a.</td> <td>Projected average monthly Chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>				a.	Projected average monthly Chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b											
a.	Projected average monthly Chapter 13 plan payment.	\$																					
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x																					
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																					
<p>Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.</p>																							
<p>Total of all deductions from income. Enter the total of Lines 38, 46, and 51.</p>																							
<p>Total current monthly income. Enter the amount from Line 20.</p>																							
<p>Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.</p>																							
<p>Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).</p>																							
<p>Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.</p>																							
<p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</p> <table border="1"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> </tr> <tr> <td>b.</td> <td></td> <td></td> </tr> <tr> <td>c.</td> <td></td> <td></td> </tr> </tbody> </table>					Nature of special circumstances	Amount of expense	a.			b.			c.										
	Nature of special circumstances	Amount of expense																					
a.																							
b.																							
c.																							
<p>Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.</p>																							
<p>Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.</p>																							

Form B22C (Chapter13) - (1/08)

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Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
Total: Add Lines a, b, and c		\$

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)

Date: 2-10-10

Signature: Patricia Brooks

(Debtor)

Date: _____

Signature: _____

(Joint Debtor, if any)

Verification of Creditor Mailing List - (Rev. 10/05)

2003 USBC, Central District of California

MASTER MAILING LIST
Verification Pursuant to Local Bankruptcy Rule 1007-2(d)

Name PATRICK BROOKS

Address 3050 E. CHEVY CHASE DRIVE, GLENDALE, CA 91206

Telephone 818 243 4511

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):

GLORIA SWANN
LAUREL DENTAL PLAN
BLUE CAPRI. COM
PERFUMES BY DESIGN.COM
HENRY MIL BOURNEE SON

Case No.:

Chapter: 13

VERIFICATION OF CREDITOR MAILING LIST

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of _____ sheet(s) is complete, correct, and consistent with the debtor's schedules pursuant to Local Rule 1007-2(d) and I/we assume all responsibility for errors and omissions.

Date: 2-10-10

Patrick Brooks

Debtor

Attorney (if applicable)

Joint Debtor

Patrick Brooks

Case No.

CREDITOR MAILING LIST

NAME & ADDRESS OF CREDITORS

American General Finance
8929 S. Sepulveda Blvd, Suite 100
Los Angeles, CA 90045

GMAC Mortgage
2711 N. Haskell Ave., Suite 900
Dallas, TX 75204

GMAC Mortgage
P O Box 79135
Phoenix, AZ 85062-9135

Chase Home Loans
10790 Rancho Bernardo Road
San Diego, CA 92127

EMC Mortgage
P.O Box 293150
Lewisville, TX 75029-3150

American General Finance
8929 S. Sepulveda Blvd, Suite 100
Los Angeles, CA 90045

Internal Revenue Service
P O Box 24035
Fresno, CA 93779-4035

Robert Weiss
c/o Steven Weisberg, Esq.
16133 Ventura Blvd., Suite 625
Encino, CA 91436

Capital One
P O Box 60024
City of Industry
CA 91716

Wells Fargo Bank
P O Box 6995
Portland, OR 97228

Bank of America
P O Box 10287
Van Nuys, CA 91410

Bank of America
P O Box 5170
Simi Valley, CA 93062-5170

Los Angeles County Treasurer & Tax Collector
2250 Hill Street
Los Angeles, CA 90012

Los Angeles Radiology Medical Group
P O Box 25919
Santa Ana, CA 92799

Verdugo Hills Hospital
Dept #2716
Los Angeles, CA 90084 2716

City of Glendale Fire Department
P O Box 269110
Sacramento, CA 95826-9110

Family Practice of Glendale
1125 E. Broadway, Box 71
Glendale, CA 91295

J&J Emergency Medical Group of California, Inc.
P O Box 2700
Rancho Cucamonga, CA 91729-2700

Foothill Emergency Physicians
P O Box 217
Montrose, CA 91021

Glendale Adventist Medical Center
1509 Wilson Terrace
Glendale, CA 91206-4007

Hospital Physicians Medical Group
P O Box 11515
Glendale, CA 91266-7515

APPENDIX L

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

255 East Temple Street, Los Angeles, CA 90012

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:
Patrick Brooks

BANKRUPTCY NO. 2:09-bk-36236-VZ

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any): xxx-xx-8785
Employer Tax-Identification (EIN) No(s). (if any): N/A
Debtor Discharge Date: 8/11/10

Address:
3050 E Chevy Chase Dr
Glendale, CA 91206

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT,

Dated: August 11, 2010

Kathleen J. Campbell
Clerk of the Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

** Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.