STATE OF NORTH CAROLINA	IN THE GENERAL COURT OF JUSTICE
WAKE COUNTY	SUPERIOR COURT DIVISION NO.:
STATE OF NORTH CAROLINA ex rel. JOSHUA H. STEIN, Attorney General, Plaintiff,	ZET) AUN 25 P 4: 57 W/) = 00.
v.) COMPLAINT)) MOTION FOR TEMPORARY) RESTRAINING ORDER
CONSUMER PROPONENTS & ASSOCIATES CORP., and ALI REZA KARIMI,) MOTION FOR) PRELIMINARY INJUNCTION))
Defendants.)

INTRODUCTION

Plaintiff State of North Carolina, by and through its Attorney General, Joshua H. Stein, brings this action against Defendants Consumer Proponents & Associates Corp. and Ali Reza Karimi, pursuant to North Carolina's Debt Adjusting Act, N.C. Gen. Stat. § 14-423, et seq., and the Unfair and Deceptive Trade Practices Act, N.C. Gen. Stat. § 75-1.1. The State alleges that Defendants have operated a mortgage loan modification and foreclosure assistance scheme whereby Defendants have collected illegal advance fees from North Carolina consumers with the promise that Defendants would reduce consumers' mortgage loan payments, obtain loan forbearances, and/or prevent foreclosure by consumers' lenders or mortgage servicers, but Defendants have failed to perform any beneficial services. Plaintiff seeks a Temporary Restraining Order, preliminary and permanent injunctive relief, as well as refunds for consumers, statutory civil penalties, attorneys' fees, costs, and other appropriate relief.

PARTIES

- 1. Plaintiff is the State of North Carolina (the "State"), acting on relation of Attorney General Joshua H. Stein, pursuant to authority granted in Chapters 14, 75, and 114 of the North Carolina General Statutes.
- 2. Defendant Consumer Proponents & Associates Corp. ("Consumer Proponents") is a New York corporation, which has listed its places of business as: 1732 1st Ave. # 20306, New York, New York 10128, and 16830 Ventura Blvd., Ste. 36, Encino, California 91436-1707.
- 3. Defendant Ali Reza Karimi ("Karimi") is an adult individual whose last known address is 85 John St., Apt. 13B, New York, New York 10038. Upon information and belief, at all relevant times, Karimi owned, operated and managed Consumer Proponents, and is responsible for the illegal acts of Consumer Proponents.

JURISDICTION AND VENUE

- 4. This Court has jurisdiction over Defendants pursuant to N.C. Gen. Stat. § 1-75.4 because Defendants have solicited business within the State of North Carolina and received payments from North Carolina consumers for services to be rendered in connection with mortgage loans made to North Carolina borrowers on real property located in the State of North Carolina.
- 5. Venue properly lies in Wake County pursuant to authority granted to the Attorney General under N.C. Gen. Stat. § 75-14.

FACTUAL ALLEGATIONS

6. Upon information and belief, beginning in or about 2017, Consumer Proponents advertised that it could assist financially distressed borrowers who were at risk of defaulting on their mortgage loans and facing possible foreclosures on their homes. Consumer Proponents solicited North Carolina consumers over the internet through its website, consumer proponents.org.

Consumer Proponents also solicited consumers through telemarketing phone calls it made to consumers encouraging them to purchase mortgage loan modification services.

- 7. Consumer Proponents represented on its website, and in its oral representations to consumers, that Consumer Proponents had many years of experience in negotiating with consumers' lenders or mortgage servicers to obtain favorable mortgage loan modifications for consumers. Among other representations, Consumer Proponents represented to consumers that it could help consumers reduce the interest rates on their existing mortgage loans to a fixed rate of 2.0%; lower consumers' monthly mortgage payments; obtain forbearances of scheduled payments; and obtain other favorable loan terms.
- 8. Consumer Proponents also represented on its website, and in its oral representations to consumers, that it could assist consumers with preventing or delaying foreclosure proceedings on their homes. In some instances, Consumer Proponents represented to consumers that it had a "legal department" that would provide these "foreclosure assistance" services. For example, one page of its website stated:

Stop a Foreclosure on Your Home!

If you're facing **foreclosure**, notice for a sale or auction date or you just can't afford your payments our expert underwriters will force your lender to **modify your mortgage**. Talk to us first and go over your **foreclosure options** for your defense and get fast, proven help so you can successfully **stop a foreclosure sale** date and continue to stay in your home.

Get Oualified for Government Assistance!

We can:

- Freeze Foreclosure Sale Date
- Reduce P&I Payments
- Reduce Your Loan Amount
- Keep the Bank Off Your Back!
- Permanently Stop Foreclosure

- 9. Consumer Proponents charged consumers substantial fees for its mortgage loan modification and foreclosure assistance services. Upon information and belief, Consumer Proponents charged consumers a range of fees of up to \$4800 for its services.
- 10. Upon information and belief, in most, if not all instances, Consumer Proponents charged and collected its fees upfront, prior to performing any services, if any services were performed.
- 11. On its website, in its telephone solicitations of consumers, and in written agreements with consumers, Consumer Proponents represented it would provide consumers with a full refund if a final loan modification was not obtained within six months.
- 12. In many instances, borrowers were unable to afford both Consumer Proponents' steep fee and to remain current on their mortgage loans, if they were current. In those instances, Consumer Proponents encouraged consumers to pay Consumer Proponents' fee instead of their mortgage loan.
- 13. In many instances, Consumer Proponents instructed consumers not to communicate with their lenders or servicers, assuring consumers that Consumer Proponents would handle all communications with their lenders or mortgage servicers, and that Consumer Proponents would ameliorate any resulting delinquency or default.
- 14. In certain instances, in order to entice consumers to continue paying Consumer Proponents for its services and to temporarily forestall pending foreclosure proceedings on consumers' homes, Consumer Proponents filed bankruptcy petitions on behalf of consumers, and collected fees from consumers for filing bankruptcy petitions on their behalves. Upon information and belief, all of these bankruptcy petitions were summarily dismissed by federal bankruptcy

courts due to Consumer Proponents' failure to subsequently file the requisite schedules and documents required by the federal bankruptcy laws.

- 15. Consumer Proponents is not a law firm. Karimi is not an attorney, nor is Karimi licensed to practice law in the State of North Carolina. Upon information and belief, Consumer Proponents did not employ any attorneys who performed services for consumers, nor did Consumer Proponents employ any North Carolina-licensed attorneys who performed services for North Carolina consumers.
- 16. Upon information and belief, despite its promises to assist consumers, in actuality, Consumer Proponents provided very few, if any, beneficial services to consumers. Upon information and belief, in most instances, Consumer Proponents failed to procure favorable mortgage loan modifications for consumers, or to save consumers' homes from foreclosure if the consumer was facing foreclosure.
- 17. Upon information and belief, in most instances, consumers ended up markedly worse off after having retained Consumer Proponents. As a result of Consumer Proponents' non-performance after collecting substantial fees, consumers lost much-needed monies that could have been used to pay their lenders or servicers or to provide for their families in a time of financial distress. Further, as a result of Consumer Proponents' deceptive misrepresentations, many consumers lost critical time, and in some instances, forewent options that could possibly have been used to actually and effectively address their mortgage situations.
- 18. Despite Consumer Proponents' failure to provide beneficial services, upon information and belief, Consumer Proponents rarely, if ever, provided refunds to consumers, even when consumers requested refunds of the monies they paid.

- 19. The affidavit of consumer Jessica East, attached hereto, attests to these practices by Consumer Proponents. Facing possible foreclosure on her home because she was struggling to make payments due to medical bills, Ms. East contacted Consumer Proponents after seeing its website. After talking with Consumer Proponents' representative, who assured Ms. East they could help save her home from foreclosure, she paid Consumer Proponents \$4720. Consumer Proponents instructed Ms. East not to communicate with her lender or servicer, telling her they would "handle everything." Consumer Proponents advised Ms. East to file for bankruptcy to stop any foreclosure, and Consumer Proponents filed a bankruptcy petition in her name; however, the petition was subsequently dismissed by the court because the requisite schedules were not submitted. Despite Consumer Proponents' promises that it would help Ms. East, ten months after she enrolled in its program, she received no loan modification and her home was sold at foreclosure.
- 20. In support of its allegations, the State submits the affidavits of North Carolina consumer Jessica East and Consumer Specialist David C. Evers, which are attached hereto and are submitted in support of the State's Complaint and Motion for a Temporary Restraining Order and a Preliminary Injunction.

CLAIMS FOR RELIEF

CLAIM I VIOLATION OF THE NORTH CAROLINA DEBT ADJUSTING STATUTE, N.C. GEN. STAT. § 14-423, et seq.

- 21. Plaintiff incorporates by reference the allegations set forth in all of the above paragraphs.
- 22. Defendants are engaged in the unlawful business of "debt adjusting," which is prohibited by Article 56 of Chapter 14 of the General Statutes. Debt adjusting specifically includes

the mortgage loan modification and foreclosure assistance services as offered and provided by Defendants.

23. N.C. Gen. Stat. § 14-423(2) prohibits the practice of "debt adjusting," which includes the business of "debt settlement" and "foreclosure assistance," where the debt adjuster collects an advance fee for its services. Specifically, the statute defines "debt adjusting" as follows:

Debt adjusting also includes the business or practice of debt settlement or foreclosure assistance whereby any person holds himself or herself out as acting for consideration as an intermediary between a debtor and the debtor's creditors for the purpose of reducing, settling, or altering the terms of the payment of any debt of the debtor, whether or not the person distributes the debtor's funds or property among the creditors, and receives a fee or other consideration for reducing, settling, or altering the terms of the payment of the debt in advance of the debt settlement having been completed or in advance of all the services agreed to having been rendered in full.

N.C. Gen. Stat. § 14-423(2).

- 24. The activity of debt adjusting is prohibited by N.C. Gen. Stat. § 14-424, which provides that "[i]f any person shall engage in, or offer to or attempt to engage in the business or practice of debt adjusting, or if any person shall hereafter act, offer to act, or attempt to act as a debt adjuster, he shall be guilty of a Class 2 misdemeanor."
- 25. Defendants have engaged in "debt adjusting" services prohibited by North Carolina law, in that:
 - a. Defendants have engaged in the business or practice of "debt settlement," as Consumer Proponents has held itself out as acting as an intermediary between consumers and consumers' lenders or servicers in order to obtain loan modifications for consumers namely, for the purpose of negotiating, reducing, or altering the terms of consumers' mortgage loans;

- b. Defendants have engaged in the business or practice of "foreclosure assistance," as Consumer Proponents has held itself out as acting as an intermediary between consumers and consumers' lenders or servicers in order to obtain loan forbearances, loan modifications, or other concessions on behalf of consumers in order to prevent foreclosures on consumers' homes; and
- c. Consumer Proponents received a fee or other consideration for its services, which it charged and collected in advance of all the debt settlement or foreclosure assistance services agreed to having been rendered in full.
- 26. Pursuant to N.C. Gen. Stat. § 14-425, the Attorney General, in an action brought in the name of the State, may seek to enjoin as an unfair and deceptive trade practice, the offering of any debt adjusting services or the continuation of any debt adjusting services. The Attorney General also may seek, under this provision, the appointment of a receiver, the return to consumers of all monies paid to the debt adjuster, civil penalties under N.C. Gen. Stat. § 75-15.2, and attorneys' fees under N.C. Gen. Stat. § 75-16.1.

CLAIM II VIOLATION OF THE NORTH CAROLINA UNFAIR AND DECEPTIVE TRADE PRACTICES ACT, N.C. GEN. STAT. § 75-1.1

- 27. Plaintiff incorporates by reference the allegations set forth in all of the above paragraphs.
- 28. In connection with the solicitation, promotion, offering for sale, or rendering of loan modification and foreclosure assistance services, Defendants have engaged in a pattern of unfair and deceptive acts or practices in violation of N.C. Gen. Stat. § 75-1.1. Such unfair and deceptive acts and practices include, but are not limited to, the following:

- a. Making deceptive and misleading representations to consumers that

 Consumer Proponents could and would obtain loan modifications on behalf

 of consumers on highly favorable terms, without any basis for believing that

 Consumer Proponents could obtain such loan modifications;
- b. Making deceptive and misleading representations to consumers that Consumer Proponents had a "legal" department and was qualified to provide legal services and legal advice to consumers, including the filing of bankruptcy petitions on consumers' behalves—when Defendants are not a law firm or attorneys, are not authorized to practice law in North Carolina or any state, and have no meaningful legal qualifications or experience;
- c. Collecting money from financially distressed consumers for loan modification and foreclosure assistance services, but failing to render any meaningful or beneficial services on behalf of consumers;
- d. Representing that consumers would receive full refunds if Consumer Proponents failed to obtain a mortgage loan modification for the consumer, when very few, if any, consumers, received such refunds; and
- e. Inflicting substantial harm on financially distressed consumers by causing consumers to lose critical time and money in addressing their mortgage loan or foreclosure situations.
- 29. In connection with the advertising, marketing, promotion, solicitation, offering for sale or sale of loan modification and foreclosure assistance services, Defendants have engaged in violations of North Carolina's Debt Adjusting Act, N.C. Gen. Stat. § 14-423, et seq., as alleged

above, which pursuant to N.C. Gen. Stat. § 14-425, constitute violations of N.C. Gen. Stat. § 75-1.1.

REQUEST FOR A TEMPORARY RESTRAINING ORDER UNDER N.C. GEN. STAT. §§ 75-14 AND 14-424

- 30. Plaintiff incorporates by reference the allegations set forth in all of the above paragraphs.
- 31. Defendants' acts, practices, representations, and omissions have harmed consumers in this State by causing consumers to pay substantial, illegal fees to Defendants for sham services; to lose monies that could have been paid to consumers' mortgage lenders or servicers; in some instances, to become delinquent or further delinquent in payments on their mortgage loans; and, in some instances, contributed to consumers' being foreclosed upon.
- 32. As shown by this complaint and the accompanying affidavits and exhibits, Defendants' above-alleged acts, practices, representations, and omissions are illegal. Plaintiff respectfully asks the Court to issue a Temporary Restraining Order pursuant to N.C. Gen. Stat. §§ 75-14 and 14-424 so that further harm to consumers and further violations of law may be prevented.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays the Court for the following relief:

- 1. That the Court issue a Temporary Restraining Order pursuant to N.C. Gen. Stat. §§ 75-14 and 14-424 prohibiting Defendants, and their officers, agents, employees, successors or assigns, and any persons acting in concert with them, from:
 - a. Advertising, soliciting, or entering into contracts with North Carolina consumers for the purpose of, or engaging in, any unlawful debt adjusting

- activities in violation of North Carolina's Debt Adjusting statute, N.C. Gen. Stat. §§ 14-423 and 14-424;
- b. Advertising or soliciting, entering into contracts with, or collecting money from North Carolina consumers for the purported performance of loan modification services, foreclosure assistance services, or any other debt relief services;
- c. Engaging in unfair or deceptive trade practices in the offering or conduct of their business with consumers in this State; and
- d. Disposing of business records and spending or transferring funds obtained from North Carolina consumers for the performance of illegal debt adjusting or loan modification services.
- 2. That Defendants, together with any entity owned or controlled by Defendant Karimi that offers or provides foreclosure assistance, loan modification, debt relief or related services, be required, under N.C. Gen. Stat. §§ 75-14 and 14-425, to produce the following records no later than three (3) days prior to the preliminary injunction hearing or within ten (10) days of entry of a Temporary Restraining Order, whichever is sooner:
 - a. A verified list of the names and addresses of all North Carolina consumers to whom Defendants, at any time since January 1, 2017, contracted to perform services, together with an individualized accounting of all payments received from each such consumer.
 - b. The name and address of every bank at which Defendants, and/or any entity under Defendant Karimi's control, maintains deposit, checking, or other accounts, together with the account number for each such account, a

statement of the current balance in each such account, and a copy of bank statements for each such account that covers the period January 1, 2017 to the present.

- 3. That, upon proper notice to Defendants and within ten (10) days of the entry of a Temporary Restraining Order, a hearing be conducted to determine whether that Order, or any reasonable modification thereof, should not be continued in the form of a preliminary injunction pending the final adjudication of this cause, as allowed by N.C. Gen. Stat. § 75-14.
- 4. That upon final adjudication of this cause, the Court issue a permanent injunction, pursuant to N.C. Gen. Stat. §§ 75-14 and 14-424.
- 5. That, pursuant to N.C. Gen. Stat. §§ 75-1.1 and 75-15.1, all contracts between any North Carolina consumer and Defendants, or any other entity owned or controlled by Defendant Karimi that offers to provide foreclosure assistance, loan modification or debt relief services, be cancelled.
- 6. That Defendants be ordered to refund all sums collected from North Carolina consumers resulting from Defendants' violations of the Debt Adjusting statute and N.C. Gen. Stat. § 75-1.1, pursuant to N.C. Gen. Stat. §§ 14-425 and 75-15.1.
- 7. That Defendants be ordered to pay appropriate civil penalties pursuant to N.C. Gen. Stat. § 75-15.2.
- 8. That the State be awarded costs of this action and reasonable attorneys' fees, pursuant to N.C. Gen. Stat. § 75-16.1.

9. That the State be granted such other and further relief as may be just and proper.

This the 25th day of June, 2021.

JOSHUA H. STEIN

NORTH CAROLINA ATTORNEY GENERAL

By:

M. Lynne Weaver

North Carolina State Bar No. 19397 Special Deputy Attorney General Consumer Protection Division

Post Office Box 629

Raleigh, North Carolina 27602 Telephone: (919) 716-0000

Facsimile: (919) 716-6050 E-mail: <u>lweaver@ncdoj.gov</u>

STATE OF NORTH CAROLINA COUNTY OF SURRY

AFFIDAVIT OF JESSICA R. EAST

I, Jessica R. East, being first duly sworn, depose and say as follows:

- 1. My name is Jessica East. I grew up in Westfield, North Carolina, and I am a resident of Mount Airy, North Carolina.
- 2. In April 2016, I bought a house in Mount Airy. It was the first time I had bought a home. Two years later, in May 2018, I got behind on my mortgage payments due to medical bills. By that time, my mortgage loan had been sold several times, and the holder of my loan was Lakeview Loan Servicing, LLC, and it was being serviced by M&T Bank.
- 3. I was having difficulty getting a loan modification from M&T Bank, and I was facing foreclosure. I was in a state of panic and needed help, so I did research online and located Consumer Proponents, at its website at www.consumerproponents.org. Consumer Proponents' website said it had many years of experience in foreclosure assistance, modifying mortgages, and in lowering borrowers' mortgage payments. Consumer Proponents' website also said it could help borrowers qualify for 2% fixed interest rates. Its website also listed names of lenders that Consumer Proponents stated it had worked with, including Bank of America, Chase, ditech, Wells Fargo, Ocwen, Caliber Home Loans, and Nationstar Mortgage, among others.
- 4. I called Consumer Proponents at the phone number listed on its website, and the Consumer Proponents representative assured me that Consumer Proponents could stop any foreclosure of my home and get me a mortgage loan modification that I could afford, which would allow me to keep my home. Consumer Proponents' representatives said Consumer Proponents had a legal department that would contact my lender to work out a loan modification,



and that to prevent foreclosure on my home, Consumer Proponents would go after M&T Bank for illegal practices if they needed to. The Consumer Proponents representatives I talked with included a representative who said his name was Bryan Scott and that he would be my "case manager," and Jessica Brower.

- 5. Based on Consumer Proponents' representatives' assurances that Consumer Proponents had a lot of experience and a legal department, and on Consumer Proponents' website, which appeared professional and which contained testimonials Consumer Proponents represented were by satisfied customers, I decided that Consumer Proponents was my best option to prevent foreclosure and keep my home.
- 6. Consumer Proponents sent me a service agreement by email, which I signed electronically and returned to Consumer Proponents by email. A copy of the service agreement Consumer Proponents sent me, and which I signed in May 2018 is attached as **Attachment A**.
- 7. Consumer Proponents told me that it charged fees for its services, including for its legal services, which I would have to pay for Consumer Proponents to keep my home from foreclosure and to get a loan modification. From May 2018 through November 2018, I paid Consumer Proponents a total of \$4720.00. I made each of the payments by wire transfer through my bank, the North Carolina State Employees' Credit Union, and designated them as "mortgage payments" to Consumer Proponents. My payments to Consumer Proponents were as follows:
 - June 21, 2018 \$1,100.00
 - July 6, 2018 \$640.00
 - July 19, 2018 \$460.00
 - October 17, 2018 \$500.00
 - October 25, 2018 \$510.00

- November 8, 2018 \$510.00
- November 13, 2018 \$1,000.00

Copies of the wire transfer instructions, showing my payments to Consumer Proponents, are attached as **Attachment B**.

- 8. During this timeframe, from June through November 2018, Consumer Proponents told me that my payments were for its retainer, fees, including its legal fees, and the cost of legal filings. Consumer Proponents told me that it would file a "skeletal bankruptcy" for me, which I did not understand, but which it recommended. Consumer Proponents did not send me copies of any communications it had with my servicer or lender, nor did Consumer Proponents send me copies of any "legal filings," it made on my behalf, including any bankruptcy filings.
- 9. In October 2018, Consumer Proponents advised me to file for bankruptcy to stop any foreclosure of my home. I do not have any legal experience, so I followed Consumer Proponents' advice, and filed a bankruptcy petition on my own in the Middle District of North Carolina and paid the \$300.00 fee to the court for filing. I sent a copy of the bankruptcy petition to Consumer Proponents, which Bryan Scott acknowledged in an email on October 3, 2018, which is attached as **Attachment C**. The petition was dismissed about a month or so later, because I apparently needed to submit more documents. Again, Consumer Proponents assured me they were handling everything, and because Consumer Proponents did not instruct me or help me file anything else with the court, and because I have no legal experience and do not know anything about bankruptcy, I did not file anything further with the bankruptcy court.
- During the entire time I was paying Consumer Proponents to help me, Consumer Proponents' representatives instructed me not to have any contact with my servicer or lender, stating that Consumer Proponents would handle everything. Consumer Proponents'

representatives also assured me my home would not be foreclosed on and that Consumer Proponents was working on a loan modification or other relief with my servicer M&T Bank.

- In April 2019, I came home from work one day and found a handwritten letter on my door from an investment company that said it had purchased my home at a foreclosure sale in the last month. I was devastated, because I had not received any notification from Consumer Proponents about this. When I contacted Consumer Proponents, the representatives told me that they were unaware my home had been foreclosed on and sold.
- 12. I am not aware of anything that Consumer Proponents has done to help me with my situation. I received no mortgage loan modification, and my home was sold at foreclosure. My last contact was with Bryan Scott on April 2, 2019, when he advised me to seek local legal representation, after I informed him that my home had been sold. Instead, I submitted a complaint to the North Carolina Attorney General's Office.
- 13. Currently, with financial help from my parents, I am working with the investor that bought my house at foreclosure, and I am in the process of buying my home back.
- Attorney General's Office, which researched bankruptcy filings, I have since learned that

 Consumer Proponents filed two Chapter 13 bankruptcy petitions in my name with the

 bankruptcy court for the Central District of California in July 2018 and again in February 2019.

 In each of the petitions, Consumer Proponents listed my home address as being in California,

 and listed my house in Mount Airy as an asset. I have never lived in California. These petitions

 were apparently filed by Consumer Proponents, but Consumer Proponents never provided me

 with copies of them, and Consumer Proponents never asked me to submit anything in support of

the petitions. Copies of the petitions, and subsequent dismissals by the court, which the North Carolina Attorney General's Office obtained in its court research, are attached as **Attachment D**.

Jewica R. East Date

Sworn to and subscribed before me

This the \int

, 2019

Motory Public

My Commission Expires: Nov

SUZANNE WOOD

My Commission Expires_

ACCOUNT MANAGER: Bryan Scott

DIRECT PHONE & FAX: 646-701-5548

REQUIRED DOCUMENTS

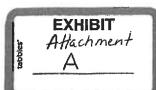
All borrowers:	In order to protect your quote and receive a \$300 discount from Service Fee 3, these documents must be sent within 48 hours.
☑ Service	Agreement Forms completed and signed
🗸 Most Cu	rrent Utility Bill
	eport - A free copy may be obtained at www.annualcreditreport.com
✓ Last 2 y	ears Tax Returns (1040)
	ation Form Printed & Hand-Signed (Sent separately by your agent)
√ Last 2 M	onths Bank Statements (Include ALL pages, even if blank)
☐ If loan is	non-escrowed: Property Tax Bill: Most Recent Statement and
	☐ Insurance Declaration Page or HOA statement
Wage Earners:	
☑ 1 Month	s Recent Pay Stubs
Self-Employed:	
Profit a	nd loss statement - Completed and signed
For each borrowed death benefits, po	er who receives income such as Social Security, disability or ension, adoption assistance or public assistance:
	benefits statement or letter from your provider stating frequency and duration of the benefit (Benefit Award Letter).
Once you have co	mpleted the Loan Modification Package please send:
Ву Гах	to: (866) 684-8562
By Ema	il: admin@consumerproponents.org

IF YOU HAVE ANY QUESTIONS OR NEED HELP COMPLETING THIS FORM PLEASE CALL YOUR

DOCUMENTS SENT AS PICTURES WILL NOT BE ACCEPTED, PLEASE SEND AS FAX OR EMAIL AS A PDF DOWNLOAD CAM SCANNER OR SCANBOT TO SCAN WITH YOUR PHONE.

CONSUMER PROPONENTS & ASSOCIATES SPECIALIST AT:

1 (866) 747-3176



HARDSHIRAFFIDAVIT

Loan Number: Property Address:

Mount Alry, NC 27030

In a couple of sentences, let us known specifically caused you to fall behin	ow what your experien nd on your payments.	ce has been like with	n your lender, and what
☐ Unemployment	☐ Increase in housel	hold expenses	☐ Business Failure
☐ Reduction in Income	Disaster (natural o	or man-made)	Death of a borrower
☐ Divorce or legal separation	☐ Long-term or perr	nanent disability	☐ Employment Relocation
Other			
Written explanation describing the I have had out of pocket medical expenses over almost monthly, which was a \$40 co-pay each visual process.	ab a last warm an another bosts has	an mare than I war evnerting	g. I was also visiting my endocrinologist Isit as frequently as last year.
I also had more out of pocket expenses for med			
		41-11-1-2	
payaboth recognised.			
			The state of the s
8			
			>
Borrower:		Co - Borrower	•
Jessica East			
Signature		Signature	
Jessica East		D. M. I. S.L.	
Print Name _{05/14/18}		Print Name	
Date		Date	

	57.	Jist	200	تكاسلا			ŒΣ	62		100	21.73	-		40)	æ	-9	150	4
97			The same	37	V-1	-1	П	v	П	٧L	F 0	11	2 1	H.	W	ч	3	ď,
2.1	12.0		6 E 🖂	447.0	10	1.5	44	14	[= 5		B3.	4.	及其	Э.	ы	_	_	H.

Loan Number:
Property Address:

Mount Airy, NC 27030

This service agreement is made on 05/14/18 (the "Reference Date") by and between Consumer Proponents & Associates (the "Company") and Jessica East (the "Client") for the purchase of services described below and in the Fee Agreement Breakdown for the client located at 135 Oak Ridge Cl. Mount Airy, NC 27030 which involves brevity content against M&TBank as the Lender/Loan Servicer and or Investor.

- 1. Term & Delivery: This contract shall begin on the date executed and shalt end upon confirmation that content has been disbursed to client for execution.
- 2. Charges: In exchange for services outlined in this professional services agreement, client agrees to pay the total amount listed in the following pages titled 'Fee Agreement Breakdown'.
 - a. Client acknowledges that either late or non-payment of service fees or issuance of non-sufficient funds ("NSF") check may cause company to incur costs and expenses, the exact amount of which is extremely difficult and impractical to determine. If any installment of services fees owed is not received by company on the due date, or if a check is returned NSF, then Client shall pay Company \$45.00 as a "late fee" and \$50.00 as a "NSF fee", either or both of which shall be deemed additional fees. Client and Company agree that these charges represent a fair and reasonable estimate of costs that the Company may incur by reason of Client late or NSF payment.
- 3. <u>Limitations</u>: Liability under this agreement and/or under any theory of liability regarding any claim is limited to the amount of fees paid by client and received by company. The parties agree to be contractually bound to such limitation on any damages and agree not to demand or attempt to recover any amount in excess of such. It is the express intent of the parties to be bound by these limitations and this section shall survive any termination.
- 4. <u>Disclaimer Guarantee</u>: Client acknowledges that company is not an intermediary or agent of any creditor. Client further acknowledges that company has made every effort to initially investigate client's situation and although client has been determined to be a good candidate for company's services it is understood that client's situation is unique and results will vary. Company's comments about the outcome of any matter related to services herein are expressions of opinion only. Client acknowledges that company makes no such promises or guarantees regarding the outcome of your particular procedure. Company provides no assurance that client will benefit from the services provided by Company.

Initial PRE Initial

Loan Num Property Addr		
	Mount Airy, NC 270	030

- 5. Conversion: Company shall make all reasonable efforts to validate client's ownership status in said property. In the event that it is discovered through company's normal course of work that client is no longer the owner of said property, then client acknowledges and agrees that company will immediately convert services to company's eviction defense protection strategy and services, whereas, company will provide any/all services necessary to postpone, stall and otherwise delay any eviction or unlawful detainer action and, if applicable, facilitate and negotiate a cash settlement in exchange for customer to willingly vacate said property. Company shall not charge any additional fees for an Initial 30 day period following the discovery of information. Customer acknowledges that Company shall reevaluate Client's case prior to the end of their 30 day period. Client agrees that should 3rd party services be necessary, company may refer client to said 3rd party.
- 6. Dispute Resolution by Binding Arbitration: Please read this carefully as it affects your rights. Most client concerns can be resolved quickly and to the client's satisfaction by contacting our Client Care Department. In the unlikely event of a controversy, dispute, or claim arises out of or relating to any aspect of this agreement, between Client and Company, or the breach thereof, and if the dispute cannot be settled through negotiation via company's reconciliation process than parties agree to discuss in good faith the use of mediation before resorting to arbitration or any other dispute resolution procedure. If a dispute cannot be resolved informally either thru negotiation or mediation, client agrees to take no action which is intended or reasonably expected, to harm the company or its reputation which would reasonably be expected to lead to unwanted or unfavorable publicity to the company. Any controversy, claim or dispute between client and company arising out of or relating to this agreement or the matters covered hereby shall be settled solely by confidential binding arbitration in New York, NY under the applicable commercial arbitration rules of JAMS (www.jamsadr.com) in existence at the time of commencement of the arbitration, in front of one arbitrator.

The parties expressly acknowledge and agree that the relationship created by the agreement is unique to clients individual circumstances. As such the arbitration shall proceed solely on an individual basis without the right for any claims to be arbitrated on a class action basis or on any basis involving claims brought in a purported representative capacity on behalf of others. The arbitrator's authority to resolve and make written awards is limited to claims between client and company alone. Claims may not be joined or consolidated unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration. Any decision of the arbitrator shall be final and may be entered into any judgment in any court of competent jurisdiction. The costs of arbitration, excluding legal fees, will be split equally or be borne by the losing party as determined by the arbitrator. The parties shall bear their own legal fees.

Property Address:

- 7. Cooperation: Client understands that time is of the essence and agrees to keep open communication with company, its employees and/or affiliates. Client shall provide company with a current phone number and/or email address and shall immediately notify company of any changes in their methods of communication. Client shall make every effort to keep their communication methods active and available including but not limited to maintaining an empty voice mail box for messages and email account for correspondence. Client understands that any supporting document requests made by company are for the sole benefit of client and client shall provide said documents within a reasonable amount of time no longer than seven (7) days. After that Client agrees to consider all fees paid to Company as earned and that no further services will be rendered.
- 8. Abandoned Orders: Company's service(s) allows client, with assistance of company, to draft and prepare brevity content and/or implement an eviction defense protection strategy as outlined in section 5 and the Fee Agreement Breakdown. Client understand that, other than as required by applicable law, client shall have no right to cancel, request a cash refund or obtain a credit for any incomplete service after services have commenced unless company is at fault. Both parties acknowledge that company is out of pocket time and money for undertaking the work and both parties fully intend to complete services. Abandoned services will result in liquidated damages equal to the amount paid to company for reimbursement of our commitment to service this order.
- 9. Severability: If any provision of this agreement is held in whole or in part to be unenforceable for any reason, the remainder of that provision and of the entire agreement will be severable and remain in effect.

BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY) I/WE ACKNOWLEDGE THAT NO GUARANTEES OR PROMISES RELATING TO THE ITEMS THAT THE CLIENT MAY RECEIVE HAVE BEEN PROVIDED TO CLIENT BY COMPANY. I/WE UNDERSTAND AND CONSENT TO THE ARBITRATION CLAUSE, AND UNDERSTAND AND AGREE THAT BY USING ARBITRATI ON TO RESOLVE ANY CLAIMS BETWEEN CONSUMER AND COMPANY, I/WE ARE GIVING UP ANY RIGHT THAT I/WE MAY HAVE TO A JUDGE OR JURY TRIAL WITH RESPECT TO ANY CONTROVERSY, DISPUTE, OR CLAIM RELATED TO OR ARISING OUT OF THIS AGREEMENT. I/WE UNDERSTAND ANO CONSENT TO THE LIMITATION OF LIABILITY CONTAINED HEREIN. I/WE HAVE HAD THE OPPORTUNITY TO REVIEW THIS AGREEMENT IN ITS TOTALITY AND ASK ANY QUESTIONS OF COMPANY.

Loan Modifications: We are not a loan modification company. Our services are to develop brevity content for consumers that are disputing a matter in order to result in a fair resolution between client and the disputed party.

I/WE HEREBY ACCEPT THE TERMS OF THIS AGREEMENT.

Client Printed Name: Jessica East

Client Signature: Jessica East Date: 05/14/18

Client Printed Name:

Client Signature:

Date:

FEE AGREEMENT BREAKDOWN 1 DF 3

Loan Number: Property Address:	
	Mount Airy, NC 27030

THE PARTIES BELOW HAVE READ AND UNDERSTOOD THE FOREGOING TERMS AND AGREE TO THEM AS OF THE DATE SET FORTH BELOW. IF MORE THAN ONE CLIENT SIGNS BELOW, EACH AGREES TO BE LIABLE, JOINTLY AND SEVERALLY, FOR ALL OBLIGATIONS UNDER THIS AGREEMENT.

Client Printed Name: Jessica East

Client Signature: Pessica East Date: 05/14/18

Client Printed Name:

Client Signature:

Date:

EXHIBIT '1': Services and Fees

Service 1: (\$2,200.00) (Time Frame - Approximately 7 days). NOTE: IF CLIENT HAS A TRUSTEE SALE DATE WITHIN 30 DAYS FROM RECEIPT OF MODIFICATION CONTRACT, ADDITIONAL SERVICES MAY BE NECESSARY.

- a. General Consultation Evaluate Client's current situation to determine DTI ratios and hardship in preparation of submission brevity actions and complaints.
- b. Validation requests under the FDCPA if applicable.
- c. Research the escrows associated with Client's mortgage and any existing liens known by Client's lender.
- d. Collection of documents Consumer Proponents & Associates shall work with Client to gather necessary documents for submission consultation.
- e. Authorization Send lender authorization to negotiate a loan restructure.
- g. Compliance call with Lender for audit of Client's mortgage and mortgage investors.

In consideration of Consumer Proponents & Associates as set forth above, Client herby agrees to pay the following fees to Consumer Proponents & Associates:

Upon Completion of Service 1	\$2,200.00
Client Printed Name: Jessica East	Client Signature: Jessica East Date: 05/14/18
Client Printed Name:	Client Signature: Date:

Loan Number:
Property Address:

Mauni Airy, NC 27030

EXHIBIT '2': Services and Fees

Service 2: (\$1,000.00) (Time Frame - Within 30 days)

- a. Financial analysis to determine eligibility for appropriate loan restructure programs such as, but not limited to, HAMP, HAMP 2, FHA, and In-House in order to file complaints for lender not offering such programs.
- b. Qualified Written Request to your Lender.
- c. Research investor of your mortgage.
- d. Preparation of Correspondence.
- e. Execution of Content Strategy:

Upon Completion of Service 2 \$1,000.00

Client Printed Name: Jessica East

Client Signature: Jessica East Date: 05/14/18

Client Printed Name:

Client Signature:

Date:

Loan Number: Property Address: Mount Alry, NC 27030

EXHIBIT '3': Services and Fees

Service 3: (\$ 600,00) (Time Frame - Within 60-	-90 day	rs)		
a. Verify any offers made on behalf of lender.				
b. Send all necessary documents from your Lend	ler to (Client for final review.		
c. Coach Client on upcoming changes to their lo	an.			
d. Send authorization cancellation letter to your from you Lender's file.	lendei	removing Consumer F	Proponents & Associates	
Upon Completion of Service 3		\$ 600	.00	
Client Printed Name: Jessica East	<u>Clien</u>	: Signature: Jessica E	ast Date: 05/14/18	
Client Printed Name:	Clien	t Signature:	Date:	
	-12//2-2//			
YES, I WISH TO PAY FOR ALL SERVI	CES]	MMEDIATELY AND	RECEIVE A 10%	
	Cli	ent Initials	Date	
	Cli	ent Initials	Date	

GUARANTEE

Company guarantees all services will be provided including ongoing CFPB, DOJ, DOT, and Lender complaints and filings for six months from the date of this agreement or a resolution with your lender is reached.

Jessica East	Jessica East	05/14/18
Client Signature	Client Printed Name	Date
Client Signature	Client Printed Name	Date

Wire & Deposit Instructions:

Chase Bank

Account #
Routing #

Consumer Proponents & Associates Corp. 1732 1st Ave., #20306 New York, NY 10128

Date/Time: 06/21/2018 at 11:42



25.7	001	Chec	5 × 4 × 50		Yes Type: OEBIT:	5 - 5106.43
	1,216.93	Verified: 11:37	AM 06/21/2018	ر در دوده خوان در در دوده خوان	No	
	1,100.00		RE TANK	which the following	~~~ * ~~ ~ ~ * * * * * * * * * * * * *	
THE CO.	10.00		2.0	HITTORY CONTRACTOR AND ADDRESS OF THE PARTY	GAGE PAYMENT	wners Can Request Wire
		S LOS SCHOOLSON	. Upd	ste Info 🔲 Requ	TOTAL STREET	The state of the s
	4.	and the second				versions for the minimum of the V
ger a transf	JESSICA R EAST	The second second	2			
A		agi da	In Person			
	Mobile Phone		Ext:	MOUNT	AIRY	NC 27030-9740
	in its	Victoria de la companya de la compan	CAL.		4	
	Mr. Maraille a	No. of the State o	40	and the State of t	3. ×	
	Personally Identified	A CONTRACTOR	Date of Birth:	SSN/TIN:	Security Questions:	
	Phone #:	Address:	Uate of Datell.	Charles of the		
1.84				44. 22.		
41	The Control of the Co	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		TENSE	Appropriate and the species	
E TOWN S	JPMORGAN CHASE	Saures	A THE PARTY OF THE		41.51	71,62
	Routing Transit#	DANK IN		NEW YO	RK, NY	
	Rodang Hansit #		Control of the Control			
1. 32.3 	ALLE AND A	76828888 2				
ar-14				200		The state of the s
			2007 Sept. 18			in the second second
	- Saturday Company of the Company of					
						en augustavi di e i comprisore Nec
	70 11 11 11 11 11			e de la		
	CONSUMER PROPO	NENTS AND ASSO	CIATES CORP		T AVENUE #20306	
	Account #			NEWYO	ORK, NY, UNITED STATES	
			man and the south			
4		37.00	1-17			

As the originator of this transfer of funds, I agree to the following:

1) I authorize the Credit Union to initiate this wire transfer using the information provided above.
2) I content that the above information is correct and under no circumstances will I hold the Credit Union liable for any delay or loss of funds if incorrect wiring instructions are

3) I understand that the Credit Union may not be able to cancel, amend, or return the wire transfer once it has been sent, and the Credit Union will not be fiable if such action is unsuccessful, if returned, I understand the amount received may be less than the amount originally sent due to fees and charges that may be assessed by other financial

institutions.

4) I understand I will be charged a fee to process this wire transfer request by the Credit Union.

5) I understand that the Credit Union reserves the right to hold or cancel any wire transfer request at their discretion.

6) I understand that additional fees may be applied by the beneficiary bank.

7) Confirmation of receipt may be requested, however, the Credit Union cannot guarantee that such confirmation will be provided by the beneficiary bank or other intermediaries.

7) Confirmation of receipt may be requested, however, the Great 8) I assume all the risk associated with this wire transfer.	filtiou car	dlot antentine me	(Jeon oom	1	r			
Signature Jemca R East					18			KO
					Phone:	(336)789-7226		
Branch: SECU 00082 Mount Airy Keyed By: S26910N David Tilley				Аррго	val Limit:			
Special Instructions:	Y	OFAC	х _	OFAC Verified	X	Keyed	<u>x</u>	Verified
Ref#						Į.	E) A#	XHIBIT achment

Date/Time: 07/05/2018 at 12:24

Approval Needed: No



Revised 12-5-2017

WIR09006213

001	Che	ecking		Yes Yes	Type: Puchases	& Deposit (F	ayroli check)
850.85	State of the state	18 @ 12:22PM		in . Landing the second of the second	No		
640.00							
10.00		36	THE RESERVE OF THE PERSON NAMED IN COLUMN 1	tgage Payme			-
		Upd	Inte Info Re	quest#	Joint Acct Own	ers Can Req	uest Wire
	39	"大学"的"是"。	9		of figure 5 cm.	1. 1	A CARLON
JESSICA R EAST	and the factors of the second	4,	man appear on the same				
	A A STOR WAY	In Person					
Mobile Phone	200						
Artis in		Ext:	MOUN	IT AIRY		NC	27030-9740
	20000		4.5				
Personally Identified	\$2* (AUF-0)	Saw MID photo card	C. C. Marie and C.	479			
Phone #:	Address:	Date of Birth:	SSN/TIN:	Sect	irity Questions:		
Prione w.	MUGITAR.	€ .	sees and				
APPARATE TO THE PARAMETER OF THE PARAMET	Mar College	A STATE OF THE STA		in the same	Andrews - Carl		
al second		Harris San Carrows					
JPMorgan Chase B	JINK NA		New Y	ork, NY			
Routing Transit #	18 8 18 18 18 18 18 18 18 18 18 18 18 18	F. S.	, and a	THE PERSON NAMED IN		and Jule	14 300
r of the second control of the	A CONTRACT	A. K. A. L. H. Market			· 1000 200 000 000 000 000 000 000 000 00	244-6	
the sector	20 4 4 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	www.w.gedegatters.http://www	* * * * * * * * * * * * * * * * * * *	in the	1,500		
and the same				4. 多种物质		HIT CHANGE A	e felige ou spiller i s
**							
	and the second	en is the second second					
			4792	ist Avenue #3	THE RESIDENCE AND THE PERSON NAMED IN	and the second	A STATE OF THE STA
217 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	nts and Associates C	orp	ANTINETTAL PERSONAL BASIS	ork, NY, Unit			
Account #		TAX SEE CHARLES HEAVY CO	S. Call.	Dik! 1411 Olm	22 32 77		
	No. 1						
		25.46			(*)		
	124 18	38 36 6					
	•		er Disclosure				
s the originator of this transfer of fu							
) I sutherize the Credit Union to ini) I confirm that the above informati	date this wire transfer u	sing the information provided the	ibove. a Cradit Uπion Rable for	any delay or ic	ss of funds if incorrec	t wiring instruct	ions are
) I confirm that the above informati provided.	Ol is Collect and finder	UG CICHISISONICOS MIN I SIONA EL		an arms and the	⊾ Coodit Uslan Will ft0l	: De Hadio il Suc	U MEGONI IS
provided.) Lunderstand that the Credit Union unsuccessful, if returned, I under	n may not be able to ca	incel, amend, or return the wire yed may be less than the amou	transier once it has be int originally sent due to	fees and chan	es that may be asset	sed by other fil	nancial
instructions. i) I understand I will be charged a fill I understand that the Credit Union	n méamhras tha fháit to f	IDIG OL CEUCOI STITA MUSE el terretion	10d dinest me aren me	on.			
I understand that additional fees Confirmation of receipt may be re	may be applied by the I squested, however, the	beneficiary bank. Credit Union cannot guarantee	that such confirmation	will be provide	d by the beneficiary b	ank or other into	emodiaries.
) Lassume all the risk associated v	vith this wire transfer.			1	1		
\bigcirc	O Gant		m. 14	. 7/1	-118		1
Signature	- K. LWIT		Dat	B4	11-		1
0			4		and the thing's		
	130				- CO.	N700 7070	A STATE OF THE STA
Branch: SECU 00082 N	fount Airy			=	Phone: (336		
	y Radford			Ap	proval Limit: 20,0	טט,טנונ	
Special Instructions:	-						
•		XOFAC	xo	FAC Verified	X	Keyed	XV
Ref#	******	~0, ~0					Pavised 12-5-20

Dato/Time: 07/19/2018 at 9:45 Approval Needed: No



<u> </u>						0			111-	war freed	is Transfer Paym	nent .	
nstitution	DC	31	Source Acct		cking			Activity		1	13 110/13/67 7 07/1		_
Balance	59	98.44	Ve	riflad: 7/19/	18 @ 9:42AM			Close A	ccount	No			
Vira_Amou	ını 48	30.00											
Vira Foe	10	0.00					ire Purposo	Mortgage					П
ecurring i						U	pdate info	Roques	t# 🗌	Joint Acct	Owners Can Re	adnazı salıa	لسا
omber In	formati	on		140									-
omber		CAR EAS	ST				Member						
SNITIN			Source o	f Request	In Person								
ontact	Mobile	Phone	Call#	Part I			Address			_			
	MODING	rrighte	Work #		Ext:		1	MOUNT AI	₹Y		NO	27030-97	740
omo #			WOLK W				Emall						
lhor #				1	A A- 1115 -	h ele ene			10#				
Туре	Person	ally Ideni		Issuor/Pi				I/TIN:		rity Question	13:		
boiling	Phone) #;	Add	ross:	Date of BI			at little:	3000) =04000			
ar Loan							Transaction	-					
iher						Empl	oyor info						
coiving	Financi	al Institu	itlon										
ame			e Bank NA				Addross						
umber	Routing	Transit		T.			Madioss	New York.	NY				
termodia													
emo													
umbar	-						Address						
onéfician	u loutite	tion											
	y manc)(iOii					T						
ama							Address						
umbor				-									
eneficiar							Γ	1732 1st A	venue #2	0308			
ame oms	-		onents and A	230C(8162 C			Address	New York,					-
lumber	Accou	nt #											
hone #					_		Mortgage Lo	oan #					
10					Additional l		1						
E e					For Further	CINOIL	1						
4													
						Trans	sier Disclos	iure					
s the origin	ator of th	ús transfer	of funds, I agre	e to the follo	wing:								
) I mustanda	e the Cri	edii Linion	to initiate Utis w	/lre transfêr u	sing the informatio	n provide	d above.	Nuclea des aeste	dalau or k	es of funds it in	correct wiring instr	uctions are	
a I - a - Base	- stanta et ete de	abour info	AMERICAN IS POST	um anna umbari	UD CRCAININGINGS	då bbf 8 s verie	MIN	OU (INDIG IO! WITH	COLONY OF IN	and the state of t	.w he fleble if e	uch action is	
unsucces	BRUH, IF IR	amuliao' i d	TUGQUARINO Avé	Bittorici (aca)	the may be seen -			1000 10 10	*				
างยันใช้จุกใ ใชาจักที่ 1 (1		be charge	d a fee to proc	oss this wire	transfer request by	the Cred	iit Union, Ifer request at t	nair discretion.					
								estimation will t	se onsvide	d by the benefit	tary bank or other	intermediaries.	
) Contirms	ation of re	scelpt may	be requested, sted with this w	however, the	beneficiary bank. Credit Union cann	er Gnausu	100 that enem o	Öllii islandii eess s	N.	1			
a) laasume I	e eli une n	ISX ASSOCI	TO CHILD DISTRIBUTE OF THE POST						7/1	1/18			
}		()00	mci L	int				Date _	-//	9/10	110		
griature		W/C	, and	W/1					1				
		V_				** , 14.H-	re Şervices L	lea .				7	
						· Wir	A SELAICES C			Phone:	(336)769-7226		
Branch:	SECU	00082	Mount Air	у					A-	proval Limit:		186	
Keyed By		40N S	helley Radfor	rd					Ap	hinan muur	*******	NO.	
Special In			•										
		-			•	OF.	AC X	OFAC	Verified	X	Keyed	X	Ve
Ref #		- frage			^							Revised 12-	5-201

Date/Time: 10/17/2018 at 10:23



001	CONTRACTOR OF THE PARTY OF THE	cking		Yes Type: cash depos	Inhos finiciases
587,88	Verified: 10/17	/18 10:19 am		No	
500.00					
10.00			Mortgage I		
		Upo	late Info D Request		rs Can Request Wire
JESSICA R EAST	and the second	4			
	1	In Person	Page Control		
Mobile Phone	77				
	etania ar	Ext:	MOUNT AIR	<u> </u>	NC 27030-9740
* .					
Personally Identified	Mark to the				
Phone #:	Address:	Date of Birth:	SSN/TIN:	Security Questions:	
		· · · · · · · · · · · · · · · · · · ·			
JPMORGAN CHASE	BANK NA		NEW YORK,	NY	
Routing Transit	Salata Svolv. Ustletos			market by an Sall and Con-	
Annual Control	Schlankie (s	Section 1994		17 - A	(4)
\$ T.					
COL	and the second	The second			
1000	La Carta Maria	NECO.			
ે કુ _ં કું.					
The state of the state of	naki umu dina	a forte a Board		a Charles marks	
Consumer Proponer		The state of the s	1732 1st Ave	nue #20306	
Account #			New York, N	Y United States	
		1000	Vortgage Loan		
98					
		· Jan Hall			

A	s the originator	OI CHE CAUSTO	Ol Innos' (agias to the tollowing.	

1) I suthorize the Credit Union to initiate this wire transfer using the information provided above.
2) I confirm that the above information is correct and under no circumstances will I hold the Credit Union flable for any delay or loss of funds if incorrect wiring instructions are

provided.

3) I understand that the Credit Union may not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be liable if such action is understand that the Credit Union may not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union may not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union may not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be liable if such action is understand that the Credit Union may not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be liable if such action is understand that the Credit Union may not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be liable if such action is understand that the Credit Union may not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the Credit Union will not be able to cancel, smend, or return the wire transfer once it has been sent, and the cancel of the cancel

i understand i will be charged a fee to process this wire transfer request by the Credit Union.

in processed if we be charged a rea to process this wire transfer request by the Credit Union.

i understand that the Credit Union reserves the right to hold or cancel any who transfer request at their discretion.

i understand that additional fees may be applied by the beneficiary bank.

Confirmation of receipt may be requested, however, the Credit Union cannot guarantee that such confirmation will be provided by the beneficiary bank or other intermediaries.

I assume all the risk associated with this wire transfer.

Signature		10
Branch: SECU 00082 Mount Airy Keyed By: S11393N Melissa Vernon	Phone: (336)789-7226 Approval Limit: 10,000.00	
Special instructions: Ref# X_OFAC	X OFAC Verified X Keyed X Revised	Verified

IMADE 20182017 QMGFT004000365 10171126
11:26 Sent

Revised 12-5-2017

186

Checking

Date/Time: 10/25/2018 at 14:24

Approval Needed: No

001

Branch: SECU

Ref#

Special instructions:

00082

Keyed By: S23107N April Summerlin

Mount Airy



Type: POS debit, Loan pmt w/ SECU

Phone: (336)789-7226

Keyed

Verified

Revised 12-5-2017

Approval Limit: 20,000.00

OFAC Verified

WIR09443931

Yes

813.07	Verified: 10/2	5/2018 at 2:20PM		H. F	No		
510.00			and the same of th				
10.00		jų j	Carrie and Control	tgage paymer	Joint Acct Owners Ca	m Ram	est Wire
		Upo	iate info Re	quest#	Josef Weet Owners Of	mi wade	
				1		1000	
JESSICA R EAST	neally the land	S In Bosson	10.50				
	· · · · · · · · · · · · · · · · · · ·	in Person		- 11 12			
Mobile Phone		Ext:	MOUN	IT AIRY		NC	27030-974
			504				
Personally Identified	W. H. S.	Margo photo		1111	1		
Phone #:	Address:	Date of Birth:	SSN/TIN:	Secu	rity Questions:		
1 11/11/0 W3		E 118	• • •				
, 34		2.7					of the state of the
	355185141		dai e dain	. N. 134.			12.75
JP Morgan Chase Ba	nk NA						
Routing Transit #		1	New Y	fork, NY			
	16477 167023				发放,实际对于 44.8		. 17
7 .							
- July -	And the second second	State of the state	ty out	All Sciences	A CONTRACTOR OF THE STATE OF TH		
		f Andrew	100		NAME OF TAXABLE PARTY.	of the cold	
			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
The special state of						Theoder	
Consumer Proponent	ents & Associates		1732	1st Avenue #2	20306		
Account #			New \	York, NY			
1000 Aritem			Mortgage Loan				
F. 13. 13. 13.			-				
		少人。一个人					
			er Disclosure				
originator of this transfer of fun							
thorize the Credit Union to initianifum that the above information	ate this wire transfer	using the information provided	above. he Credit Union liable fo	r any delay or ic	es of funds if incorrect wiring	instructi	ons are
udes. Identised that the Credit Union Successful, if returned, 1 underst	may not be able to d	eived may be less than the amo	unt originally sent due t	o fees and chan	ges that may be assessed by	- Amerili	III II WEI
IRLUUKIS.		Annual of the Charlet	Union.				
				udii he omuide	d by the beneficiary bank or	other inte	rmediaries.
-Carolina of escalat may be me	uested, however, the	beneficiary bank. a Credit Union cannot guarante	o that such committation	I AND NO PLOSING	. 1		
reume all the risk associated wi	Of Dilla Mind Stationers						
seume all the risk associated wi	_ 1			ıΛ	125/18		

OFAC

IMAD: 20181075 QMGFT002 001570 10251553

Date/Time: 11/08/2018 at 13:13



titution)				V		1 A A A A A	Vae	Turner Denos	it of transit c	heck, F	OS debit	S
white	001	Şo	urce Acco					Activity		No				
lance	1,094	.30	Vei	rified: 11/	8/2018 at 1:10PM	И		. Close incr	ouite	140				
re Amou	mť - 510.0	Ø				in of Fi	v. <u></u> d'.	Mortgage p	avmen!					
e Fee.	., 10,00						re Purpose			Inint Acct C	wners Can	Reque	st Wire	
curing :	#-;						date Info	Request			ret:		4.4	2
mber Inf	formation		isa ili	1	8.1	Tr. Hall		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			\$ et a 2 -			
mber	JESSICA	REAST					Member		W. W.					
NTIN			Source o	f Reque	in Person		3,000	(100) mining /p		l .				
ntact	Mobile Ph	one	Cell#				Address	ALCONIT ALDY				NC	27030-97	'40
me I	3620		Work#		Ext:		E 47	MOUNT AIRY						
her#							Ērijaļļ,		in#					
Туре	Personally	Identific	ed	lssue?	N. Company				-	ity Questions	2.0	_		
iffed	Phone #		Add	dress:	Date of		SSNF	TIN:	Secur	ity Questions	·			
r Loan							ransaction					-		
her ·	1						yer info	4 984		λ', · iφ.				4
	Financial	ກ່ອນໃໝ່ປ່	on.	1. 小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小小					·	1. 13	ALE PROPERTY OF	-		
me			Bank NA	1222			Åddress		,					
mber	Routing T							New York, N		·		, ,	111.5	2 - 1 - c
	ary Institut		Ō-	7 (A)		. Pro			Ç:		- 12th	<u>, , , </u>	-, 1-14	
me:							Address	1						
mber							Carlo	216.27880HT			STATE OF		्रा <u>च्या</u> किर्देशाः '.	(16j).
neticlar	y instituti			, : #B		ي الله الله الله الله الله الله الله الل		. 不多關係	1.4		M tent.	-		
me							Address							
injbér										· · · · · · · · · · · · · · · · · · ·				
neficiai	ry Informa	ion :	190			. Land A	5	1732 1st Ave			MACHENIA.			
me	Consume	r Propor	nents & As	sociates (Corp		Address	New Yark, N						
umber	Account			10	77.50		R an	1					7	
hone#					0.00		Mortgage Loa	ari Element	Ų,					
-1				3	Additions For Furth	or Credit								
. 1		113 4 25 4 7	-	123	ALEST ALOUE BEAR									
			335	7, 2	ESC.	2.5	31							
	all and a second		10.		5									
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		10. - 10.				efer Disclos	ıre						
s the origin	inator of this	ransfer o	ffunds, I ag	ree to the f	ollowing:	Tran	sfer Disclos							
s the origi	ize the Cred	of noint!	initiate this	ree to the t	following:	Trans	sfer Disclost d above.	n ilable for any de	elay or lo	es of funds if in	correct wining l	nstricti	ons a re	
the origi	ize the Cred n that the ab	t Union to troini eve	initiate this nation is con	ree to the t	following: fer using the information of the informa	Trans ation provide ass will I hold	sfer Disclost d above. I the Credit Union	n liable for any de	elay or lo	oss of funds if in	correct wiring li	nstruction if each	ons are action is ancial	
the origi	ize the Cred n that the ab	t Union to troini eve	initiate this nation is con	ree to the t	following: fer using the information of the informa	Trans ation provide ass will I hold	sfer Disclost d above. I the Credit Union	n liable for any de	elay or lo t, and the and chan	oss of funds if in o Credit Union w ges that may be	correct wiring li not be tlable assessed by c	nstructi if euch other fin	ons are action is ancial	
the original index	rize the Gred in that the ab d. stand that the essful, if rolu	t Union to sve Inform Credit U rned, I un	i initiate this nation is con inion may no derstand the	wire transf rect and un of the able to e amount in	following: for using the information of cancel, amend, or acceled may be less	Transation provide the will I hoke the return the was than the experience.	sfer Disclosi d above. I the Credit Union vire transfer once mount originally s	n liable for any de e it has been sen' ent due to fees s	eley or lo	es of funds if in o Credit Union w ges that may be	correct wiring li not be flable assessed by c	nstructi if auch other fin	ons are naction is nancial	
the original index of the original index or the original index ori	rize the Cred in that the ab d. stand that the essful. If rolu ons.	t Union to sve inform Credit U ned, I un	initiate this nation is con initiate the con initiate the condition may no derstand the initiate to pro	wire transformed and un	following: for using the information of the control of the contro	Trans ation provide as will I hoke return the ve s than the er	of above. If the Credit Union were transfer once mount originally s	n liable for any do sit has been sen' sent due to fees s sir discretion.	nd chân	ges that may be	assessed by c	्राधित शत	anciai	
s the original to the control of the	ize the Cred in that the ab d. stand that the essful, if rolu ons, stand I will b stand that th stand that a	t Union to sve inform Credit U rned, I un charged Credit U dillonal to	initiate this nation is con inion may no derstand the in a fee to provide the inion reserved to the control of	wire transfrect and un of the able to e amount in cass this west the right applied by	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide as will I hoke return the ve s than the er	of above. If the Credit Union were transfer once mount originally s	n liable for any do sit has been sen' sent due to fees s sir discretion.	nd chân	ges that may be	assessed by c	्राधित शत	anciai	,
s the original by the control of the	rize the Cred in that the ab d. stand that the essful. If rolu ons.	t Union to sve inform Credit U rned, I un charged Credit U dillonal to	initiate this nation is con inion may no derstand the in a fee to provide the inion reserved to the control of	wire transfrect and un of the able to e amount in cass this west the right applied by	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide as will I hoke return the ve s than the er	of above. If the Credit Union were transfer once mount originally s	n liable for any do sit has been sen' sent due to fees s sir discretion.	nd chân	ges that may be	assessed by c	्राधित शत	anciai	
s the original in the control is the original in the control in th	ize the Cred in that the ab d. stand that the essful. If rolu one. stand I will b stand that th stand that ac mation of reco me all the	t Union to sve inform Credit U rned, I un charged Credit U dillonal to	initiate this nation is con into may no derstand the in a fee to provide the interest of the i	wire transfrect and un of the able to e amount in cass this west the right applied by	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide as will I hoke return the ve s than the er	of above. If the Credit Union were transfer once mount originally s	n liable for any do sit has been sen' sent due to fees s sir discretion.	nd chân	ges that may be	assessed by c	्राधित शत	anciai	
s the original in the control is the original in the control in th	ize the Cred in that the ab d. stand that the essful. If rolu one. stand I will b stand that th stand that ac mation of reco me all the	t Union to sve inform Credit U rned, I un charged Credit U dillonal to	initiate this nation is con into may no derstand the in a fee to provide the interest of the i	wire transfrect and un of the able to e amount in cass this west the right applied by	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide as will I hoke return the ve s than the er	of above. If the Credit Union were transfer once mount originally s	n liable for any do sit has been sen ent due to fees s eir discretion. atirmation will be	nd chân	ges that may be	assessed by c	्राधित शत	anciai	The State of the S
the original state of	ize the Cred in that the ab d. stand that the essful. If rolu one. stand I will b stand that th stand that ac mation of reco me all the	t Union to ove inform Credit U rned, I un a charged a Credit U ditional fe lipt may b	initiate this nation is continued in the	wire transfrect and un of the able to e amount in cass this west the right applied by	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide sea will I hole return the ve s than the er t by the Gree ny wire trans k. amnot guaran	sfer Disclosi d above. I the Credit Union vire transfer once nount originally s it Union. sfer request at the	n. Ilable for any di e it has been sen ent due to fees s eir discretion. nfirmation will be	nd chân	ges that may be	assessed by c	her Inte	.anciai	The state of the s
s the original state of the original state o	ize the Cred in that the ab d, stand that the essful, if rolu ons, stand I will b stand that th stand that th stand that th in all the re	t Union to ove inform Credit U ned, I un a charged a Credit U ditional fe lipt may b	n initiate this nation is con inion may no iderstand the a fee to provide may be a requested and with this to the control of t	wire transference to the five transference to the able to a smount in applied by 1, however, wire transference to the first transference transferenc	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide sea will I hole return the ve s than the er t by the Gree ny wire trans k. amnot guaran	of above. If the Credit Union were transfer once mount originally s	n. Ilable for any di e it has been sen ent due to fees s eir discretion. nfirmation will be	provide	ges that may be d by the benefic	assessed by colored by the dark of other colored by the dark of other colored by the dark of the dark	her Inte	.anciai	满色 红。
s the original provided in the confirmation of	ize the Cred in that the ab d. stand that the essful, if rolu one, stand I will b stand that th stand that ac mation of reco me all the	t Union to ove infom Oredit U ned, I un a charged o Credit U ditional fe lipt may b sociat	nititate this nation is continued in the	wire transferect and under the able to execute the able to execute the able to execute the applied by the applied by the able to execute the able	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide sea will I hole return the ve s than the er t by the Gree ny wire trans k. amnot guaran	sfer Disclosi d above. I the Credit Union vire transfer once nount originally s it Union. sfer request at the	n. Ilable for any di e it has been sen ent due to fees s eir discretion. nfirmation will be	provide	ges that may be	assessed by colored by the dark of other colored by the dark of other colored by the dark of the dark	her Inte	.anciai	TO THE REAL PROPERTY OF THE PARTY OF THE PAR
s the original state of the original state o	ize the Cred in that the ab d. stand that the essful if rolu ones, stand I will b stand that th	t Union to ove Inform Credit U ned, I un a charged a Credit U ditional fe light may b sociat	n initiate this nation is con inion may no iderstand the a fee to provide may be a requested and with this to the control of t	wire transferect and under the able to execute the able to execute the able to execute the applied by the applied by the able to execute the able	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide sea will I hole return the ve s than the er t by the Gree ny wire trans k. amnot guaran	sfer Disclosi d above. I the Credit Union vire transfer once nount originally s it Union. sfer request at the	n. Ilable for any di e it has been sen ent due to fees s eir discretion. nfirmation will be	provide	ges that may be d by the benefic	assessed by colored by the dark of other colored by the dark of other colored by the dark of the dark	her Inte	.anciai	- Table 1
s the original state of the content	ize the Cred in that the ab d. stand that the essful, if rolu one, stand I will b stand that th stand that ac mation of reco me all the	t Union to ove Inform Credit U ned, I un a charged a Credit U ditional fe light may b sociat	nititate this nation is continued in the	wire transferect and under the able to execute the able to execute the able to execute the applied by the applied by the able to execute the able	following: for using the information of cancel, amend, or ecolved may be less when transfer request to held or cancel at the beneficiary band the Gredit Union co.	Trans ation provide ses will I hole return the ve s than the er t by the Cree ny wire trans k. annot guaran	sfer Disclosi d above. I the Credit Union vire transfer once nount originally s it Union. sfer request at the	n. Ilable for any di e it has been sen ent due to fees s eir discretion. nfirmation will be	provide	ges that may be d by the benefic	assessed by colored by the dark of other colored by the dark of other colored by the dark of the dark	her Inte	.anciai	Ve

Date/Time: 11/13/2018 at 9:47

Approval Needed: No



Approval		ed: No					_			Francis Nan	Tunas	CK DEP FI	ROM BRO 1	300.00 M	BR ON DI
Institutio:	n, :	001	Source		Checkin			THE .		Activity Yes	No No	OK DEI TI	1000		
Balanco		1,058.05		Verifie	d: 11/13/18	9:41 AM				Close Account	INO				
Wire Am	ount	1,000.00					1.164.5	23 Pa.		MORTGAGE PAY	MENT				
Wire Fee		10.00						ie Siribo	_		Laint	Acct Owns	ers Can Req	uest Wire	
Recurring	g#						Up	date Info	<u> </u>	Request #		100			
Memberi	intoim	atlon				, P.	1 17 18 18 18 18 18 18 18 18 18 18 18 18 18	2 1	-	生金融设施		192.11	12.	-	[Pist
Member.	JES	SICA RE						Member							
SSN/TIN	Tel.		Sı	ource of Re	equest E l	n Person		i wi							
Contact	Mot	ile Phone	C	ali #				Addres					NC	27030-	9740
Home #			W	ork#		Ext:		- VCR		MOUNT AIRY		WAS TO SERVICE STATE OF THE SE			
Other#	T							Émail	· . '	Tion rate.	T				
ID Type	Per	sonally ide	entitied	įš	suer/PID			888		ļiņ#	irity Que	netions:			
Verified	Ph	one#:		Addres	s:	Date of 8			SSN/T	IN: Sect	irity Que	34011ac			
Car Loan	1						_	Transact	ion ,						
Other	-							oyer info	3	Fan a Block & I		THE MEG.	142 °	124	W.
Receivin	ıg Fiha	ncial inst	itution		常熟等					"是"		THE PERSON			63 1
Namo				BANK NA				Addres	3.						
Number	Rot	iting Trans	it#					K-17		NEW YORK, NY		W.	me of a	W. 10° 4	This .
inte med				V		si ,	i i i i	d'un		14 KOL		The late		. 1. 1.11	
Name	T	-4 - + +6						Addres	s ·						
Number	-							7		1 10 10 10 10 10 10 10 10 10 10 10 10 10		· · · · · · · · · · · · · · · · · · ·	Spree .	** \$*	
		stitution	Par tr		Haller I		A	14.1	- 1	· 为实际基础等。		A. n.			
Name	\top	2.0						Addres	ss.						
Number	-									Smired The			K. K. C. J. H.	· Paci	TEN TEN
	lary.In	formation	1 *** * . ** 1 ***		作。	1 14 G		ing in the		1732 1ST AVENUE			7,	Atta	
Name	cc	NSUMER	PROP	NENENTS	S & ASSOC	IATES COR	P	Addres	,		- 420300	•			
Number	AO	count#	15					1		NEW YORK, NY					
Phone #								MORTE	AGE	LOAN					1
		7 re /	ring e	;». ';!.	1	Additional	info /	4							
	. ,					For Futtne	r Credit								
	`	***		12	111 4	¢: 1	, divisi	<u>il</u>	_						
							Trans	sfer Dis	closu	re					
					o the followin										
1) lauth	orize th	e Credit Uni	ion to init	ate this wire	transfer usin	g the informat	ian provide s will i haid	ed above. d the Credit	Union	liable for any delay or l	ioss of fur	nds if incorrec	at wiring instru	tions are	
2) I cont	firm that	the above l	nionnatio	n is correct a	STO TUGEL NO	GICHISTATICO		ulen tennsfo	conce	It has been sent, and the sent due to fees and cha	re Credit	Union will no	t be flable if su	ch action is	•
บุทธบร	OC622(0)	* # fAmilian	Hander			-			naily se	it has been sent, and tr ant due to fees and cha	rges that	may be asse	ssed by own	(M441A444)	
4\ Lundi	itions. erstand	I will be cha	arged a fe	e to process	this wire trea	nsfer request t i or cancel any reficiary bank.	y the Cret y wire trent	ater reques	i at the	ir discretion.				_	
6) lund 6) lund	ierstand Ierstand	that the Cre	nal fees i	nay be appli	ed by the ber	reficiary bank.	nnt ouarai	ntee that et	ach con	inmation will be provid	ed by the	beneficiary b	enk or other in	itermedistk	BS,
7) Gonfi	imation	of receipt n	nay be re ociated w	questeo, nov ith this wire t	(ransier.	Call Otton On	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			1	1	_			
0,1		(1	. (Carl					11//	3/18	,			JGG
Signati	nte _	4	em	ca l	Wit					_ Date	-	US 1011	a let b		VCC)
11 1122		V	giganer.		· 1.5 HK	Sight in	er avn	re Servic	es Us	B VIEW	7	1		; · ‡	
	3	1. 1.1.1.			a Market		7,7	apile .	-				6)789-7226		
Branci				fount Airy						А	pproval	Limit: 20,	000.00		
		11393N	Meliss	a Vemon											
Specia	al Instr	uctions:								OFAC Verifie	ď	X	Keyed	X	Verified
Ref#					-	X	QF	AC	^	OFAC VOINIO				Revised	12-5-2017

Forwarded message
From: Bryan Scott Scott Sryan@consumerproponents.org>

Date: Wed, Oct 3, 2018 at 1:21 PM

Subject: RE: Proof of Filing

To: Jessica East

Hi Jessica,

I wanted to confirm that we received the proof of filing, thank you. I forwarded it to our legal department and they have processed the paperwork to forward to all relevant parties.

Thanks again and I'll contact you later this evening or tomorrow once I receive confirmation from them.

Bryan Scott

Senior Case Manager

Consumer Proponents

Direct Phone, Text and Fax: 646-701-5548

Email: bryan@consumerproponents.org

Web: www.consumerproponents.org

This e-mail message (including any attachments) is for the sole use of the intended recipient(s) and may contain confidential and privileged information. If the reader of this message is not the intended recipient,

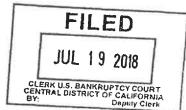


you are hereby notified that any dissemination, distribution or copying of this message (including any attachments) is strictly prohibited. If you have received this message in error, please contact the sender by reply e-mail message and destroy all copies of the original message (including attachments).

Main Document

Page 1 of 21

Fill in this information to identify your case	se:
United States Bankruptcy Court for the:	
Central District of California	
Case number (If known):	Chapter you are filing under:
	Chapter 11
	Chapter 12
	Chapter 13
	A No. of the Company



Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
. V full name	ADDRESS (1	A SECRETARY OF A SECR
1. Your full name	•	Sec.
Write the name that is on your	Jessica	
government-issued picture identification (for example, your driver's license or	First name	First name
passport).	Middle name	Middle name
• • •	East	
Bring your picture identification to your meeting	Last name	Last name
with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	over an antique and and the Additional	
2. All other names you have used in the last 8 years	and the state of t	First name
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
		Last name
Out the first delinite of	08 (000-00) 180 (01-18) (01-18) (01-18) (01-18) (01-18) (01-18) (01-18) (01-18) (01-18) (01-18) (01-18) (01-18)	
3. Only the last 4 digits of your Social Security	xxx - xx	xxx - xx
number or federal	OR	, OR
Individual Taxpayer	0	9 xx - xx
identification number	9 xx - xx	
(ITIN)		

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 2 of 21

Debtor 1 Jessica East	ame Losi Name	Cese	a number (# known)
Little (400) in initial sea			
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers	I have not used any business names or EINs.	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
(EIN) you have used in the last 8 years	Business name		Dualifeat Herric
Include trade names and doing business as names	Business name		Business name
	EIN	a) (3	EIN
	EIN		EIN
5. Where you live			If Debtor 2 lives at a different address:
	Number Street		Number Street
	Los Angeles CA 90023 City State ZIP Code		City State ZIP Code
	County	্ণু ত সংক্র ভাষ্	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street		Number Street
	P.O. Box		P.O. Box
	City State ZIP Code		O 117
6. Why you are choosing	Check one:		Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	40 g 1 2 g 2 2 g 2	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	1 1 8 8 1	I have another reason. Explain. (See 28 U.S.C. § 1408.)
1		*	

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 3 of 21

Debtor 1	Jessica East First Name Middle Nen	ic	Last Name				Case number (# 60	nown)
art 2:	Tell the Court Abou	ıt Your B	ankrup	tcy Case				
	apter of the	Check or for Bankı	e. (For uptcy (F	a brief descrip form 2010)). <i>F</i>	otion of each, se Also, go to the t	ee <i>Notic</i> op of pa	e Required by 11 age 1 and check th	U.S.C. § 342(b) for Individuals Filing ie appropriate box.
are che	oosing to file	☐ Char	ter 7					
ander		Chap	ter 11					
		☐ Chap	ter 12					
		☑ Chap	ter 13			# 1447-07-17-18-18-18-18-18-18-18-18-18-18-18-18-18-		والمنافظة والمنافظة المنافظة والمنافظة والمناف
How yo	ou will pay the fee	tocal your subn with	court for self, you nitting y a pre-p	or more deta u may pay w our paymen rinted addre	ails about how with cash, cash t on your beha ss.	you m nier's ci alf, you	ay pay. Typicaliy heck, or money o ir attorney may p	eck with the clerk's office in your y, if you are paying the fee order. If your attorney is pay with a credit card or check tion, sign and attach the
		I nee	d to pa ication	iy the fee in for Individua	i i nst allments Is to Pay The	Filing	Fee in Installme	nts (Official Form 103A).
		By la	w, a jud than 15	dge may, building of the of the officers of th	t is not require fficial poverty ats) If you cho	ed to, v line tha oose th	vaive your ree, a at applies to you is option, you mi	ion only if you are filing for Chapter 7. and may do so only if your income is r family size and you are unable to ust fill out the Application to Have the with your petition.
	ou filed for	☑ No						
bankrı last 8 y	uptcy within the vears?	🔲 Yes.	District			When	MM / DD / YYYY	Case number
	,		District			When		Case number
			O A O I CA			7.1	MM / DD / YYYY	
			District			When	MM / DD / YYYY	Case number
Are an	y bankruptcy	☑ No	namen skupe i de				and the second s	Sanctine Community Community Annual Community
cases	pending or being y a spouse who is	☐ Yes.	Debtor					Relationship to you
not fili you, o partne	ng this case with r by a business r, or by an		District			When	MM/DD /YYYY	Case number, if known
affiliat	e?		Debtor					Relationship to you
			District			When		Case number, if known
	O D P Jack Sharp 4x			- sconder	v 189	r. addmith d		er er en som førdry om opde like i sjudgisk omdernledene
. Do you reside	u rent your nce?	☑ No. ☐ Yes.	Go to l Has yo	ine 12. our landlord of	otained an evict	ion judg	ment against you?	?
			☐ Ye	. Go to line 12 s. Fill out <i>Initi</i> a rt of this bank	2. al Statement Ab ruptcy petition.	out an	Eviction Judgment	t Against You (Form 101A) and file it as
awasanan , , , , saasan	e aleman man qui min que e sini-				and the frequency areas that all places are properties of the			ming space date, for a contraction and statement and subject to the contraction of the

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 4 of 21

De	btor 1	Jessica East	VJ	Last Name	- AMERICAN STATE	Case num	ber (it known)	
	21	lanest About Any E	tueinatt	es You Own as a Sol	e Proprieto	•		
		a sole proprietor		Go to Part 4.				
12.		ull- or part-time						
	busines		☐ Yes.	Name and location of but	siness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Name of business, if any				and the same of th
	If you have	e more than one						
		rietorship, use a sheet and attach it						
	to this pe			City	Het.	S	ate ZIP Code	
<u> </u>				Check the appropriate bo	ox to describe	your business:		
				☐ Health Care Business			(27A))	
				☐ Single Asset Real Es				
,				☐ Stockbroker (as defin				
				☐ Commodity Broker (a)	
				☐ None of the above				
	Chapter Bankruj are you debtor? For a def business 11 U.S.C	inition of s <i>mall</i> debtor, see . § 101(51D).	most recany of the	e filing under Chapter 11, appropriate deadlines. If y sent balance sheet, staten nese documents do not ex i am not filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code. Any Hazardous Proper	rou indicate the ment of operaticist, follow the pter 11. 11, but I am I	at you are a small ions, cash-flow strong st	nousiness debtor, your attement, and federal in J.S.C. § 1116(1)(B). ness debtor according to the debtor according to the	o the definition in
14.		own or have any that poses or is	No					
	alleged of immi identifia public h	to pose a threat nent and ble hazard to ealth or safety? ou own any	Yes.	What is the hazard?			4	
1	propert	that needs		If immediate attention is	needed, why	is it needed?		
	perishable that must	ple, do you own e goods, or livestock be fed, or a building s urgent repairs?						
				Where is the property?	Number	Street	Specific Control of the Control of t	المستقبل المراجعة الم
					City		State	ZIP Code

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 5 of 21

Del	otor 1 Jessica East	na .	Lasi Name		Case	number (it known)	
Pa	rt 5: Explain Your Effort	s to	Receive a Bri	efing About Credit Counselin	g		
15.	Tell the court whether you have received a	At	out Debtor 1:	nor de del		V/2 343862 - 125-58	ouse Only in a Joint Case):
	briefing about credit counseling. The law requires that you		counseling age	e: efing from an approved credit incy within the 180 days before i uptcy petition, and i received a	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	counseling age	fing from an approved credit ncy within the 180 days before i uptcy petition, and I received a
	receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the		Attach a copy of plan, if any, that	mpletion. the certificate and the payment you developed with the agency.		certificate of co Attach a copy of plan, if any, that	mpletion. the certificate and the payment you developed with the agency.
	following choices. If you cannot do so, you are not eligible to file.	Ø	counseling age	efing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a moletion.		counseling age	fing from an approved credit ncy within the 180 days before i uptcy petition, but i do not have a mpletion.
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors		Within 14 days a	ofter you file this bankruptcy petition copy of the certificate and payment		Within 14 days at you MUST file a opposite plan, if any.	fter you file this bankruptcy pelition, copy of the certificate and payment
	can begin collection activities again.		services from a unable to obtain days after I made	sked for credit counseling in approved agency, but was in those services during the 7 de my request, and exigent merit a 30-day temporary walver ent.	The state of the s	services from an unable to obtain days after I mad	ked for credit counseling n approved agency, but was n those services during the 7 le my request, and exigent merit a 30-day temporary waiver ent.
			requirement, atta what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances ile this case.		requirement, atta what efforts you r you were unable	lay temporary waiver of the ch a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances le this case.
			dissatisfied with briefing before years of the court is sat still receive a brief you must file a cagency, along we developed, if any may be dismissed	be dismissed if the court is your reasons for not receiving a ou filed for bankruptcy. Itsfied with your reasons, you must efing within 30 days after you file. Perfificate from the approved it a copy of the payment plan you y. If you do not do so, your case ad.		dissatisfied with y briefing before yo If the court is sati still receive a brie You must file a c agency, along wi developed, if any may be dismisse Any extension of	the 30-day deadline is granted
		П	only for cause as days.	nd is limited to a maximum of 15		only for cause and days.	d is limited to a maximum of 15 d to receive a briefing about
:			credit counsell	ng because of: I have a mental illness or a menta deficiency that makes me incapable of realizing or making rational decisions about finances.		credit counselir	If have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
			☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
			☐ Active duty.	I am currently on active military duty in a military combat zone.	ri,	Active duty.	I am currently on active military duty in a military combat zone.
			briefing about cr	u are not required to receive a edit counseling, you must file a or of credit counseling with the court		briefing about cre	uare not required to receive a edit counseling, you must file a of credit counseling with the court.

Debtor 1 Jessica East First Name Middle Nam	ne Last Name	Case number (# known)				
Part 6: Answer These Que	stions for Reporting Purposes					
16. What kind of debts do	16a. Are your debts primarily of as "incurred by an individual pr	consumer debts? Consumer debts are imarily for a personal, family, or househol	e defined in 11 U.S.C. § 101(8) d purpose."			
you have?	No. Go to line 16b. Yes. Go to line 17.					
	16b. Are your debts primarily to money for a business or invest	business debts? Business debts are d ment or through the operation of the busi	lebts that you incurred to obtain ness or investment.			
	☐ No. Go to line 16c. ☐ Yes. Go to line 17.					
	16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7?	☐ No. I am not filing under Chapte	er 7. Go to line 18.				
Do you estimate that after any exempt property is	Do you estimate that after					
excluded and administrative expenses	vo No □ Yes					
are paid that funds will be available for distribution to unsecured creditors?	Tes Tes					
18. How many creditors do you estimate that you	☑ 1-49 □ 50-99	1,000-5,000 5,001-10,000	25,001-50,000 50,001-100,000			
owe?	100-199 200-999	10,001-25,000	More than 100,000			
19. How much do you estimate your assets to	\$0-\$50,000 \$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion			
be worth?	\$100,001-\$500,000 \$500,001-\$1 million	■ \$50,000,001-\$100 million ■ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
20. How much do you estimate your liabilities	\$0-\$50,000 \$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion			
to be?	☑ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below			formation anniable in true and			
For you	correct.	declare under penalty of perjury that the i				
	of title 11, United States Code. I und under Chapter 7.	er 7, I am aware that I may proceed, if eliq derstand the relief available under each c	napter, and remode to produce			
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection					
	t understand making a false statems with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and	tines up to \$200,000, or imprisonment in	r up to 20 years, or both.			
	Signature of Debtor 1	Signature of	Debtor 2			
	Signature of Debtor 1 Executed on MM / DD / YYYY Signature of Debtor 2 Executed on MM / DD / YYYY					

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 7 of 21

Debtor 1 Jessica East First Name Middle Name	Case number (if known)
For you if you are filing this bankruptcy without an attorney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.
If you are represented by an attorney, you do not need to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?
	□ No
:	Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?
ŧ.	☐ No ☑ Yes
,	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? ✓ No ✓ Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.
	* Trode Cast *
	Signature of Debtor 1
	Date MM / DD / YYYY
	Contact phone Contact phone
	Cell phone

Email address

Email address

THE REPORT OF THE PROPERTY OF

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 8 of 21

	dule A/B: Proper	tv	12/15
Official	Form 106A/B		
Case number			☐ Check if this is a amended filing
United States	Bankruptcy Court for the: Central District of	f California	
Debtor 2 (Spouse, if filing)) First Name Middle Name	Lest Name	
Deplot 1	First Name Middle Name	t.mst Name	
Debtor 1	Jessica East		

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building,	Land, or Other Real Estate You Own or Ha	e an Interest in	
1. Do you own or have any legal or equitable interes	st in any residence, building, land, or similar prop	erty?	
No. Go to Part 2. Yes, Where is the property?	What is the property? Check all that apply.	Do not deduct secured da	me or an employee. Put
1.1. Street address, if evailable, or other description	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amount of any secured Creditors Who Have Claim Current value of the entire property? 80,000,00	s Secured by Property
Mount Airy NC 27030 City State ZIP Code	Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
Mount Airy County	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this if	Check if this is con (see instructions)	mmunity property
If you own or have more than one, list here:	what is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured da the amount of any secured Greaters Who Have Claim	dalims on Schedule D. Secured by Property.
Street address, if available, or other description	Condominium or cooperative Manufactured or mobile home Land	Current value of the entire property?	
City State ZIP Code	Investment property Timeshere Other Who has an interest in the property? Check one.	Describe the nature of interest (such as fee the entireties, or a life	imple, tenancy by
County	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is con (see instructions)	nmunity property
	Other information you wish to add about this ite property identification number:	m, such as local	pages to the an appropriate for the contract of the contract o

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 9 of 21

Debtor 1	Jessica East	Case number (# k	томп)	
Deptor I	First Name Middle Name Lest Name			
		and the second	om on a - Article belonging and belong the size	my ambar o negotivativo proprieta proprieta de la compansión de la compans
da ya garaja ki ki kidawahiya " - 7786	an personance and a series of the series of	What is the property? Check all that apply. Single-family home	Do not deduct secured de the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
1.3.	Street address, if available, or other description	Duplex or multi-unit building	Current value of the	Current value of the
		Condominium or cooperative	entire property?	portion you own?
		Manufactured or mobile home	\$	\$
		Land		
		Investment property	Describe the nature of	of your ownership
	City State ZIP Code	☐ Timeshare ☐ Other	interest (such as fee the entireties, or a life	simple, tenancy by e estate), if known,
		Who has an interest in the property? Check one.	, 	
		Debtor 1 anly		
	County	Debtor 2 only	Check if this is co	mmunity property
		Debtor 1 and Debtor 2 only	(see instructions)	
		At least one of the debtors and another		
		Other information you wish to add about this ite	m, such as local	
		property identification number:		
2. Add t	he dollar value of the portion you own for a	il of your entries from Part 1, including any entries	for pages	\$
you h	ave attached for Part 1. Write that number i	here		
	S95	ساري و در	THE LANGEST MANAGEMENT OF THE PARTY WAS THE PARTY OF THE PARTY.	er menteur mitter in seller fill filmster mit seller i film og seller filmster seller i seller sen seller film I
you own	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles	st in any vehicles, whether they are registered or a e, also report it on Schedule G: Executory Contracts and motorcycles	not? Include any vehicle: and Unexpired Leases.	
		, , , , , , , , , , , , , , , , , , , ,		
Ø N				
□Y	es		e managements of the first	
	h 6-to-	Who has an interest in the property? Check one.	On not rectact secured of	airre or exemptions. Put
3.1.	Make:	Debtor 1 only	Creditors Who Have Clair	ns Secured by Property.
	Model:	Debtor 2 only	There is between the state of the wall	Current value of the
	Year:	☐ Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Approximate mileage:	At least one of the debtors and another		
	Other information:		\$	\$
	The state of the s	☐ Check if this is community property (see instructions)		
		instructions)		
	No. of the contract of the con			
If you	own or have more than one, describe here:			
you	· • · · · · · · · · · · · · · · · · · ·	Who has an interest in the property? Check one.	Do not deduct secured the	alms or exemptions. Put
3.2.	Make:	_	the emount of sun secure	d cisins on Schedule U.
	Model:	Debtor 1 only	Creditors Who Have Clai	ورائده والمتطلبط عالمين الرابطانات والمجاور والمراجي
	Year:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the	Current value of the portion you own?
	Approximate mileage:	At least one of the debtors and another	entire property?	hordon you own?
		ME UT ICAST ONG OF BIG GODIES OF STATEMENT		
	Other Information:	☐ Check if this is community property (see	\$	\$
		Instructions)		
	Verice-representation of the contract of the c			
			A DESCRIPTION OF THE PROPERTY	والقراب أحرار والمراجا وأأسام والمراجعة المراجعة المراجعة المستوافقة
		The second design and the second design and the second design and the second second design as the second design as the second design and the second design and the second design as the second design as the second design and the second design a		

Debtor 1	Jessica East	Case number (#	known)	
	First Name Middle Name L	ast Name		
3.3.	Make:	Who has an interest in the property? Check one.	Do not deduct recurred of the encountry any secure Classifications Who Have Class	diddints on Schedillo D:
	Model:	Debtor 2 only	Catharaca and a series and	to a contract of the second
	Year:	Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	At least one of the debtors and enother	entire property?	portion you own?
	•	At least one of the deptors and another		
	Other Information:	Check if this is community property (see instructions)	\$	\$
	Make:	Who has an interest in the property? Check one.	Do not deduct electros ch	ims of exemptions. Put
3.4.	Ware.	Debtor 1 only	the amount of any secure Oredities Who Have Class	dulms on Schedule D.
	Model:	Debtor 2 only	Olderon and a segment	A special manestration and the state
	Year:	Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
	.,	A IDEAL PRO OF THE GENERAL CONTRACTOR		
	Other information:	Check If this is community property (see instructions)	\$	\$
Exam N N 1 1 4.1.	0	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check If this is community property (see instructions)	Do not deduct secured cla the amount of any secure Creditors Who Have Class Current value of the entire property?	s daims on Schedule D:
if you 4.2.	own or have more than one, list here:	Who has an interest in the property? Check one.	Do not deduct secured de the amount of any secure	ime or exemptions. Put i claims on Schedule D
	Model:	Debtor 1 only	Creditors Who Have Glall	is Secured by Property
	Year:	Debtor 2 only	Current value of the	Current value of the
		Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other information:	At least one of the debtors and another		
		Check if this is community property (see instructions)	\$	\$
5. Add t you b	the dollar value of the portion you ow nave attached for Part 2. Write that nu		s for pages	\$ \$

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 11 of 21

Case number (if known)_ Jessica East Debtor 1 Describe Your Personal and Household Items Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you pwn? Do not treduct sectured claims or exemptions 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes, Describe...... Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games 2 No Yes. Describe...... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Z No ☐ Yes. Describe...... Equipment for sports and hobbles Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks: carpentry tools; musical instruments No No Yes. Describe...... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☑ No ☐ Yes. Describe...... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe...... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Mo No Yes. Describe...... 13. Non-farm animals Examples: Dogs, cats, birds, horses 2 No Yes, Describe...... 14. Any other personal and household items you did not already list, including any health aids you did not list Yes, Give specific information.....

15. Add the dollar value of all of your entries from Part 3, Including any entries for pages you have attached

for Part 3. Write that number here

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 12 of 21

Main Document Page 12 of 21 Case number (if known)_ Jessica East Debtor 1 First Name Middle Name Part 4: Describe Your Financial Assets Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16 Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Z No 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. 2 No Institution name: ☐ Yes..... 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ☑ No Institution or issuer name: ☐ Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: 🛭 No Name of entity: 0% Yes. Give specific 0% information about 96

0%

them.....

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 13 of 21

ebtor 1		st	Case number (#known)	
	First Name	Middle Name	asi Name	
Govern	ment and corp	orate bonds and oth	er negotiable and non-negotiable instruments	уулунанданда — не оодоо "шеба о ценену, не обитов в бог. Ши
Non-neg	gotiable instrume	ents are those you ca	nnot transfer to someone by signing or delivering them.	
☑ No				
	. Give specific mation about	lssuer name:		\$
them	n			5
		· · · · · · · · · · · · · · · · · · ·		\$
Retirem	nent or pension	accounts	01(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
Example Z No	es; interests in ii	KA, EKISA, Keogn, 41	ST(K), 400(U), Willit Savings accounts, or other periods of promote states	
Yes.	. List each			
acco	ount separately.	Type of account:	Institution name:	\$
		401(k) or similar plan:		\$
		Pension plan:		•
		IRA:		\$
		Retirement account:		•
		Keogh:		\$
		Additional account:		Φ
		Additional account.		
		Additional account:		\$
Your sha Example compani	y deposits and gare of all unusedes: Agreements lies, or others	Additional account: prepayments I deposits you have m	nade so that you may continue service or use from a company d rent, public utilities (electric, gas, water), telecommunications	\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai	d rent, public utilities (electric, gas, water), telecommunications	\$
Your sha Example compani	are of all unused es: Agreements	Additional account: prepayments I deposits you have m with landlords, prepai	ade so that you may continue service or use from a company d rent, public utilities (electric, gas, water), telecommunications stitution name or individual:	\$\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai	d rent, public utilities (electric, gas, water), telecommunications	\$\$ \$\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai	d rent, public utilities (electric, gas, water), telecommunications	\$\$ \$\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai	d rent, public utilities (electric, gas, water), telecommunications	
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai	d rent, public utilities (electric, gas, water), telecommunications	\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai Ins Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone:	d rent, public utilities (electric, gas, water), telecommunications	\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai Int Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water:	d rent, public utilities (electric, gas, water), telecommunications	\$\$ \$\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments deposits you have m with landlords, prepai lns Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water: Rented furniture:	d rent, public utilities (electric, gas, water), telecommunications	\$\$ \$\$
Your sha Example compani	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai Int Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water:	d rent, public utilities (electric, gas, water), telecommunications	\$\$ \$\$
Your sha Example Compani No No	are of all unused es: Agreements ies, or others	Additional account: prepayments I deposits you have m with landlords, prepai Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water: Rented furniture: Other:	d rent, public utilities (electric, gas, water), telecommunications	\$\$ \$\$
Your sha Example Compani No Yes	are of all unused es: Agreements ies, or others	Additional account: prepayments I deposits you have m with landlords, prepai Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water: Rented furniture: Other:	d rent, public utilities (electric, gas, water), telecommunications	\$\$ \$\$
Your she Example Compani No Yes Annuitle	are of all unused es: Agreements ies, or others	Additional account: prepayments I deposits you have m with landlords, prepai Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water: Rented furniture: Other:	of money to you, either for life or for a number of years)	\$\$ \$\$ \$\$
Your she Example Compani No Yes Annuitle	are of all unused es: Agreements lies, or others	Additional account: prepayments I deposits you have m with landlords, prepai Electric: Gas: Heating oil: Security deposit on rer Prepaid rent: Telephone: Water: Rented furniture: Other:	of money to you, either for life or for a number of years)	\$\$ \$\$ \$\$ \$\$ \$\$

Dahles 1	Jessica East	Case number (#known)	
Debtor 1	First Name Middle Nam	Last Name	
24. Interest 26 U.S.(s in an education IRA, in C. §§ 530(b)(1), 529A(b).	an account in a qualified ABLE program, or under a qualified state tuition program and 529(b)(1).	TI.
☑ No ☐ Yes	fr	stitution name and description. Separately file the records of any interests.11 U.S.C. § 5	21(c):
			\$
	-		\$
			 \$
	-		
25. Trusts, exercis	equitable or future inter able for your benefit	ests in property (other than anything listed in line 1), and rights or powers	
No	سرسم		
	. Give specific	,	\$
	L		
26. Patents	s, copyrights, trademark	s, trade secrets, and other intellectual property	
	es: Internet domain name	s, websites, proceeds from royalties and licensing agreements	
☑ No		d efficient purposes pur out and the first trades	
	. Give specific mation about them		\$
27. License Example	es, franchises, and othe les: Building permits, excl	r general intangibles Isive licenses, cooperative association holdings, liquor licenses, professional licenses	
🗹 No	y ~~~	and the state of t	accommon services accommon to the services of
	. Give specific mation about them		\$S
Money or	prospirty owed to you?		Current value of the portion you den't for not deduct secured calms or exemptions.
28, Tax ref	unds owed to you		
☑ No			œ.
Yes	 Give specific information about them, including w 	hather i	\$
	you already filed the ret	urns	\$
ţ	and the tax years	Local:	€
i		Section State (1987) No. 187	
29. Family Example	support les: Past due or lump sur	alimony, spousal support, child support, maintenance, divorce settlement, property sett	lement
Ø No			
☐ Yes	s. Give specific information	Alimony:	\$
		Maintenance:	\$
; ,		Support:	\$
:		Divorce settlement	
1 2 5		Property settlemen	t: \$
Examp	Social Security bene	you lity Insurance payments, disability benefits, sick pay, vacation pay, workers' compensati its; unpaid loans you made to someone else	on,
☑ No		A SECURITY OF THE PROPERTY OF	
Yes	s. Give specific information	π	\$
		1	

Debtor 1	Jessica East		Case number (if known)	· · · · · · · · · · · · · · · · · · ·
Deptor 1	First Name Middle Name	£ast Name		
gyn ar yg ngyngagar natarabbbile (eeyn	nde samme, produkt des produkt versichen von eine eine St. St. st. der St. der von St. der St. der St. der St.	en proprieta per sept open open de la leur d	to the second of the property of the second	Meropopula Birkij 🧖 amalan kapar i puma mana gangan indicambanya ar i ilia balijah baga
Example	s in insurance policies es: Health, disability, or life insuran	ce; health savings account (H	SA); credit, homeowner's, or renter's insurance	
No No	Name the insurance company	_	Beneficiary:	Surrender or refund value:
₩ Yes.	of each policy and list its value	Company name:	Delitation y.	_
				\$
				\$
If you ar	erest in property that is due you be the beneficiary of a living trust, e because someone has died.	expect proceeds from a life ins	urance policy, or are currently entitled to receive	
☑ No		y = 1 = 1 = 120 magain aguir-salt-abhartarannagas seasca 4		
☐ Yes.	Give specific information			\$
		San State of Constitution		
33, Claims	against third parties, whether or es: Accidents, employment dispute	r not you have med a lawsur es, insurance claims, or rights t	t or made a demand for payment to sue	
☑ No	or, riodiaditta, ottipiojitalia			7
	Describe each claim			\$
		Land of the state	and clump of the debter and clubis	
34. Other co	ontingent and unliquidated clain ff claims	ns of every nature, including	counterclaims of the debtor and rights	
☑ No	ii vidiiiio	The statement of the st		7
☐ Yes	. Describe each claim			\$
	ži k	and an analysis and the same of the same o		
	ancial assets you did not already	/ list		-
☑ No	. Give specific Information	A ANDROPORT OF THE PARTY OF THE		\$
L Tes	. Give specific information	nua piasatro sin. Ba Ph. pinyalarumiy dariisi	To appear the state of the stat	
	dellar value of all of value entris	es from Part 4. Including any	entries for pages you have attached	
for Part	4. Write that number here		→	5
		المراجعة	man - rollware (1) - South in rollware and rollware processing and rollware	والمراجعة
ar end 45 - international of	удорджэг парациянын байдагаа хүч үйг нь гэх дэглөл хэх хэл бүйгүй гэр гэд хав хүч гүүг гойн хү			a canada to Mandad
Part 5:	Describe Any Business-	Related Property You	Own or Have an Interest In. List any re	eal estate in Part II.
ar Da uau	own or have any legal or equita			
	Go to Part 6.	•		
	Go to line 38.			
				Current value of the postlon you own? Do not deduct secured dains or exemptions.
	ts receivable or commissions y	ou aiready earned		
□ No	. Describe	Margo Salik is majoris - program merandam m		
□ Tes	. Describe		A Consequence of the Consequence	J*
Example	equipment, furnishings, and sup ss: Business-related computers, softwar	pplies re, modems, printers, copiers, fax	machines, rugs, telephones, desks, chairs, electronic devices	
□ No	photograph or just instead on some the some opening of the source of the	ment an statement aprinting family of \$ 40 \$	and the second s	s
☐ Yes	. Describe			
	والمستحدث فيد مدد موجود والمروان والمرو	effect a new transfer consequence and	the self-state of the second s	والمداعة الميارة وموافقة فيستريه والمدائلة المائة المائدة المراسرين المرافقة فيداري

40. Machinery, fluttures, equipment, supplies you use in business, and tools of your trade 41. Inventory 42. Interests in partnerships or joint ventures 42. Interests in partnerships or joint ventures 43. Interests in partnerships or joint ventures 44. Inventory 45. Customer lists, mailing lists, or other compilations 46. Customer lists, mailing lists, or other compilations 47. Customer lists, mailing lists, or other compilations 48. S 49. S 40. Customer lists, mailing lists, or other compilations 49. Yes, Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? 40. Yes, Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? 41. Any business-related property you did not siready list 42. And the deliar value of all of your entries from Part 6, including any entries for pages you have sitached for Part 6. Write that number here 45. Add the deliar value of all of your entries from Part 6, including any entries for pages you have sitached for Part 6. Write that number here 46. Do you own or have any logal or equitable interest in any farm- or commercial fishing-salated property? 47. How is good of the pages of the pages you have an interest in firmland, list it in Part 1. 48. Do you own or have any logal or equitable interest in any farm- or commercial fishing-salated property? 49. No. Goto Part 7. 40. No. Goto Part 7. 41. No. Goto Part 7. 42. Farm animals 43. Farm animals 44. Farm animals 45. Farm animals 46. Farm animals 47. Farm animals 48. Farm animals 49. Farm animals 49. Farm animals 49. Farm animals 41. Farm animals 49. Farm animals 41. Farm animals	Debtor 1	Jessica East Case	number (if known)	
No Yes, Describe	Deptor .			
No Yes, Describe				
No Yes, Describe S	,	a to the state of the second o		
Yes, Describe	40, Machine	y, fixtures, equipment, supplies you use in business, and tools of your according		4
Yes, Describe	□ No			
41 Inwentory No Yes, Describe \$	☐ Yes			s
41. Inventory No Yes, Describe	1			
No Yes. Describe	í	Commande processor and the St. of		1
No Yes. Describe	44 Inventor			;
Yes, Describe				
42. Interests in partnerships or joint ventures No Yes. Describe Name of entity: % of ownership: % % \$ % \$ % \$ % \$ \$		1		s
42. Interests in partnerships or joint ventures No Yes. Describe	☐ Yes.	Describe		
No Yes. Describe Name of entity: % of ownership: % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5	2	page services and the \$100,000 to the service has a record of the service of the service and t		1
No Yes. Describe Name of entity: % of ownership: % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5 % 5	in Internate	in madnagehing or joint ventures		1
Yes. Describe		iti partiterampa or Joint venturos		
43. Customer lists, mailing lists, or other compilations % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ %				
43. Customer lists, mailing lists, or other compilations % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ % \$ %	☐ Yes.	Describe Name of entity:	% of ownership:	ļ
43. Customer lists, mailing lists, or other compilations No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe \$			%	\$
43. Customer lists, mailing lists, or other compilations No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe				\$
43. Customar lists, mailing lists, or other compliations No	i t			
No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe	1			-
No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe				
Yes, Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No	43. Custome	r lists, mailing lists, or other compilations		2
No Yes. Describe	☐ No			į
No Yes. Describe	Yes.	Do your lists include personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	1
44. Any business-related property you did not already list No Yes. Give specific				
44. Any business-related property you did not already list No Yes. Give specific information		A DESCRIPTION OF THE PROPERTY	promises, and the same of the	
44. Any business-related property you did not already list No Yes. Give specific information		i de la companya de		\$
No Yes. Give specific information	1			١ :
No Yes. Give specific information		tell where the year aid not already list		
Yes. Give specific information		ness-related property you did not all says hat		2
information				•
## Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here				3
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	intorr	12000		\$
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	:	Application Company or		e
45. Add the dollar value of all of your entries from Part 5, Including any entries for pages you have attached for Part 5. Write that number here	Š		All the second s	•
45. Add the dollar value of all of your entries from Part 5, Including any entries for pages you have attached for Part 5. Write that number here	ś			\$
45. Add the dollar value of all of your entries from Part 5, Including any entries for pages you have attached for Part 5. Write that number here	1	Spirite recognition of the Spirite recognition o		•
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in. If you own or have an interest in farmland, list it in Part 1. 48. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? If No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or examples: Livestock, poultry, farm-raised fish No.	?	The second of th		Ψ
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in. If you own or have an interest in farmland, list it in Part 1. 48. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? If No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or examples: Livestock, poultry, farm-raised fish No.	!			\$:
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in. If you own or have an interest in farmland, list it in Part 1. 48. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? If No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or examples: Livestock, poultry, farm-raised fish No.		at a second and a second as a		
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in. If you own or have an interest in farmland, list it in Part 1. 48. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? If No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or examples: Livestock, poultry, farm-raised fish No.	45. Add the	dollar value of all of your entries from Part 5, including any entries for pages you	have attached	\$
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in. ### If you own or have an interest in farmland, list it in Part 1. ### No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. #### Arm animals Examples: Livestock, poultry, farm-raised fish No.	for Part	. Write that number here		
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest in. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or examples: Livestock, poultry, farm-raised fish No.				ر همیاه برای در
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish No	Fy synaphysion and manager on	m mand deposition of the control of the selection of the		
If you own or have an interest in farmland, list it in Part 1. 48. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? \[\sum_{\text{No.}} \text{No.} \text{Go to Part 7.} \] \[\text{Current value of the portion you own?} \] \[\text{Co not deduct secured claims or exemptions.} \] 47. Farm animals \[\text{Examples: Livestock, poultry, farm-raised fish} \] \[\text{No.} \]	CHILD STAY	The State of Branchy Vott OW	n or Have an Interest i	n.
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? In No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or examptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish No	Part 6:	Describe Any Farm- and Commercial Fishing-Related Froperty 104 04	., , , , , , , , , , , , , , , , , , ,	
✓ No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims of exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish ☐ No		n you own or nave an interest in terminand, not it in the tr		
✓ No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims of exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish ☐ No			ited property?	
✓ No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims of exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish ☐ No	46. Do you o	wn or have any legal or equitable interest in any farm- or commercial rishing-rela	ion biobolds	
Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish No	☑ No. 0	o to Part 7.		
portion you dwn? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish No	Yes.	Go to line 47.		
Or not deduct secured claims or examptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish No	:			
or examptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish No				
47. Farm animals Examples: Livestock, poultry, farm-raised fish No	1			
Examples: Livestock, poultry, farm-raised fish No	<u> </u>			MR. MANGETER STATE OF THE STATE
□ No				
□ No	Example	s: Livestock, poultry, farm-raised fish		9
	,			
¥\$	š.	AND RESIDENCE OF THE PROPERTY	ه چې د په په پېښې ره د فلمه سه د پېښې په پېښې په په پېښې په پېښې په پېښې په پېښې په پېښې پېښې	
\$	Yes.			
a sum an assume that the second secon	:			\$
The second secon		to a passe of the passes of th	ا مياه الموقوق مع والمحافظ وما موراني والمواجعة في والأواجع والأداء المحاسب والمراجعية الأراضات المواجعة والمحافظة	فيصورون ماكيوا طيونونون والمار والمراجع والمراجع والمراجع والمراجع والمراجع

Debtor 1	Jessica East	Case number (# known)	
042107	First Name Middle Name Last Name		
			6 2 3 2
	Ither growing or harvested		
□ No	Sive specific		
	ation		\$
40 Farm and	fishing equipment, implements, machinery, fixtures,	and tools of trade	}
□ No	noming oderpriorid including		-,
Yes			
			\$
50 Farm and	fishing supplies, chemicals, and feed		3
□ No			=4
		approximated — rice - rate give strate). This conservation are also as a super-money rate of the conservation and the conservation are also as a super-money rate of the conservation are also as a super-money rate of the conservation are also as a super-money rate of the conservation are also as a super-money rate of the conservation are also as a super-money rate of the conservation are also as a super-money rate of the conservation are a super-money	
			\$
es Amu form	and commercial fishing-related property you did not	aiready list	
□ No	and commercial		_
☐ Yes. (Give specific		\$
	ation		
52. Add the	dollar value of all of your entries from Part 6, including	g any entries for pages you have attached	\$
for Part 6	. Write that number here		Today or Adding to the Control of th
والمراجع والمراجع والمراجع والمراجع والمراجع والمراجع والمراجع والمراجع والمراجع	merinder statementale statement of the most of a larger of states and the second of the states and the states and the second of the states and the states and the second of the states and	gangging with the processing of the processing o	
	Describe All Property You Own or Have ar	Interest in That You Did Not List Above	
Part 7:	Describe All Property 100 Otto		
53. Do vou h	ave other property of any kind you did not already list	17	;
Exemples:	Season tickets, country club membership	a contract to the contract of	÷
☑ No			\$
	Give specific nation		\$
n ii o i i			\$
	the distribution of the second	Spanner and a shift in a philipson company of the state o	
54 Add the	dollar value of all of your entries from Part 7. Write tha	it number here	<u></u>
1	the second secon	alan dan dira displas dan tau — 1891—1895—1895—1895, april displas (1895—1895) anganganan tanpahapan (18. displas displas disp	· · · · · · · · · · · · · · · · · · ·
Part 8:	List the Totals of Each Part of this Form		00 000 00
	otal real estate, line 2	-	\$80,000.00
9 55. Part 1: To	otal real estate, line 2		The state of the second control of the state of the second one of the second of the se
56. Part 2: T	otal vehicles, line 5	\$	1
ET Dort 3: T	otal personal and household items, line 15	\$,
1		¢	
58. Part 4: T	otal financial assets, line 36	•	
59. Part 5: T	otal business-related property, line 45	\$	
		\$	•
60. Part 6: T	otal farm- and fishing-related property, line 52		
61. Part 7: T	otal other property not listed, line 54	+\$	g year og sensen-regneger anjer tige se menem sensen mel mil plætyrende, ekje ele til mel mil
<u>.</u>		\$ 80,000.00 Copy personal property total	+s 80,000.00
62. Total pe	sonal property. Add lines 56 through 61		The same and the same of the same and the same of the
}			80,000.00
63. Total of	all property on Schedule A/B. Add line 55 + line 62		\$
	• • •		

Case 2:18-bk-18293-WB Doc 1 Filed 07/19/18 Entered 07/19/18 15:30:32 Desc Main Document Page 18 of 21

Fill in this	information to ide	ntify your case:		
Debtor 1	Jessica East			
DBDIOI 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing) First Name	Middle Nama	Lest Name	
United States	Bankruptcy Court fo	rthe: Central District of Ca	lifornia	
Case number	1			Check if this is ar amended filing

Official Form 106D

Yes. Fill in all of the information below.

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules: You have nothing else to report on this form.

the movie electrical transaction one creditor to	ore than one secured claim, list the creditor separalely as a particular claim, list the other creditors in Bart 2. abolical order according to the creditors make:	Column A 2.5 (Column A 2.5 (Co	Column B : A Violation of the column (C)	Coloma C Unrectined portion (flany
M&T Bank	Describe the property that secures the claim:	s 80,000.00	s80,000.00	\$ 80,000.00
Creditor's Name P.O. Box 844 Number Street	Single Family Home			
Legal Document Processing Buffalo NY 14240 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)	-		
Date debt was incurred	Last 4 digits of account number			•
2.2	Describe the property that secures the claim:		5	»
Creditor's Name				
Number Street	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lewsuit Other (including a right to offset)	-		
community debt				

Debtor 1 Jessica East First Name Middle Name	Last Name	nber (# known)
Part 1: Additional Page After listing any entries on this p by 2.4, and so forth.	age, number them beginning with 2.3, followed	Column A Column III Column Col
	Describe the property that secures the claim:	\$\$
Creditor's Name		
Number Street]
City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed	
Who owes the debt? Check one.	Nature of lien. Check all that apply.	1
Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)	
At least one of the debtors and another	Judgment lien from a lawsuit Other (including a right to offset)	-
Check if this claim relates to a community debt		
Date debt was incurred	Last 4 digits of account number	
	Describe the property that secures the claim:	\$\$
Creditor's Name		
Number Street	As of the date you file, the claim is: Check all that apply.	_
	☐ Contingent	
City State ZIP Code	Unliquidated Disputed	
Who owes the debt? Check one.	Nature of iten, Check all that apply.	
Debtor 1 only	An agreement you made (such as mortgage or secured	
Debtor 2 only Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Judgment lien from a lawsuit	
Check if this claim relates to a community debt	Other (including a right to offset)	
Date debt was incurred	Last 4 digits of account number	
	Describe the property that secures the claim:	sss
Creditor's Name	and the same and t]
Number Street		
	As of the date you file, the claim is: Check all that apply.	
City State ZIP Code	Contingent Unfiquidated Disputed	
Who owes the debt? Check one.	Nature of lien. Check all that apply.	
Debtor 1 only	An agreement you made (such as mortgage or secured car loan)	; ;
Debter 2 only	Statutory lien (such as tax lien, mechanic's lien)	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Judgment lien from a lawsuit	•
Check if this claim relates to a	Other (including a right to offset)	•
community debt Date debt was incurred	Last 4 digits of account number	
and the statement of the contribution	in Column A on this page. Write that number here:	/s
If this is the last page of your form, Write that number here:	add the dollar value totals from all pages.	\$

ebtor		essica East	Last Name		Case number (# known)
	100000000000000000000000000000000000000	I i Dilinin de De Medidi	ad for a Dobt 1	That You Aiready	Listed
Use ago	this page ndy is try have mo	tout if you have others to I	pe notified about debt you owe to of the debts that	your bankruptcy for someone else, list the you listed in Part 1-11 this page.	a debt that you already listed in Part 1. For example, it a collection is creditor in Part 1, and their list the collection agency here. Similarly, if is the additional creditors here. If you do not have additional particles to
Ť		A CONTRACTOR STORY SANTON	1 1 4 4 W 1 204 1 W 1 W 1		On which line in Part 1 did you enter the creditor?
	Name	A STATE OF THE STA			Last 4 digits of account number
	Number	Street			
					to å 3
	City	المعارفة الانتقاف والمحاودة والمعارفة والمعارفة المدارة الموالة الموالة المعارفة الم	State	ZIP Code	and the continue
					On which line in Part 1 did you enter the creditor?
	Name				Last 4 digits of account number
	Number	Street			E -
	City		State	ZIP Code	
T		and place have be described in the second second second	AL DE ST. DESCRIPTION SPERMEN	and the party of the second se	On which line in Part 1 did you enter the creditor?
	Name				Last 4 digits of account number
	Number	Street			- Section 1
	City		State	ZIP Code	
7		والمراوية والمراوية والمراوية والمراوية والمواجعة والمراوية والمرا	ty fy y pain ann maint in aire à rédenne	والمراواة والمرواة والمراواة والمراواة والمراواة والمراوات والمراواة والمراواة والمراواة والمراواة والمراواة	On which line in Part 1 did you enter the creditor?
	Name				Last 4 digits of account number
	Number	Street			
				7ID Godo	• • • • • • • • • • • • • • • • • • •
r	City	empirikan paramentakan paramentakan kapanin kapanin kanan kanan kanan kanan kanan kanan kanan kanan kanan kana Kanan kanan ka	State	ZIP Code	On which line in Part 1 did you enter the creditor?
					Last 4 digits of account number
	Name				
	Number	Street			- - -
	City	passembowy) - 66 of all all	State	ZIP Code	On which line in Part 1 did you enter the creditor?
	Name				Con which line in Part 1 did you enter the creditor?
	1401116				_
	Number	Street			
	City	- Samura (September 1994) - Alley Angeler ya anama 1994 - Alley	State	ZIP Code	

M&T Bank Legal Document Processing P.O. Box 844 Buffalo, NY 14240-0844 Form odspb-odspab/autodismi Rev. 06/2017

United States Bankruptcy Court Central District of California

255 East Temple Street, Los Angeles, CA 90012

ORDER AND NOTICE OF DISMISSAL FOR FAILURE TO FILE SCHEDULES, STATEMENTS AND/OR PLAN

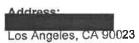
DEBTOR INFORMATION:

Jessica East

CHAPTER 13

BANKRUPTCY NO. 2:18-bk-18293-WB

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any): xxx-xx-Employer Tax-Identification (EIN) No(s).(if any): N/A Debtor Dismissal Date: 8/6/18



It appearing that the debtor(s) in the above-captioned case has failed to file all the documents required under FRBP 1007 or 3015(b) within 14 days after the filing of the petition and no motion for an order extending the time to file the required documents has been timely filed in accordance with FRBP 1007(a)(5) or 3015(b),

IT IS HEREBY ORDERED THAT:

- The case is dismissed. 1)
- The automatic stay is vacated. 2)
- Any discharge entered in this case is vacated. 3)
- The Court retains jurisdiction on all issues involving sanctions, any bar against being a debtor in bankruptcy, all 4) issues arising under Bankruptcy Code §§ 105, 109(g), 110, 329, 349, and 362, and to any additional extent provided by law.

Dated: August 6, 2018

By the Court, Kathleen J. Campbell Clerk of Court

10 / AUT

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 1 of 19

Fill in this information to identify your car	
United States Bankruptcy Court for the:	
Central District of California	
Case number (if known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13



Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pi	art 1: Identify Yourself			The second secon
		About Debtor 1:		About Oebtor 2 (Spouse Only in a Joint Case):
1.	Your full name	American Care (
	Write the name that is on your	Jessica		
	government-issued picture identification (for example,	First name		First name
	your driver's license or passport).	Middle name	-	Middle name
	Bring your picture	East		
	identification to your meeting with the trustee.	Last name		Last name
	With the dustoc.	Suffix (Sr., Jr., II, III)		Suffix (Sr., Jr., II, III)
	All other names you have used in the last 8 years Include your married or maiden names.	First name Middle name Last name First name Middle name Last name	TREASURE CONTRACTOR OF THE PROPERTY OF THE PRO	First name Middle name Last name First name Middle name
Her. 21100-71				
-	anne y considerar en considerar l'accident de l'accident d			
3.	Only the last 4 digits of your Social Security	xxx - xx -		xxx - xx
-	number or federal	OR		OR .
	Individual Taxpayer Identification number (ITIN)	9 xx - xx		9 xx - xx

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 2 of 19

	a East		Çase	e number (if known)
First Name	Middle Nati	ne Lasi Name		
and dissertion gaing programs or the gaing and the Concession of the last facilities and the Food of	nacharine karingan Prinsessani	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
Any business na and Employer Identification Nu	ımbers	I have not used any business names or EINs.		☐ I have not used any business names or EINs.
(EIN) you have u the last 8 years		Business name	_	Business name
Include trade name doing business as r		Business name	-	Business name
		EIN	-5"	EIN
		EIN		EIN
	All the second second		-	
5. Where you live			3	If Debtor 2 lives at a different address:
		Number Street	-	Number Street
			- 47	
		Huntington Park CA 90255 City State ZIP Code		City State ZIP Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street		Number Street
		184121189		P.O. Box
		P.O. Box Los Angeles CA 90010	<u>.</u>	
		City State ZIP Code		City State ZIP Code
6. Why you are ch	oosing	Check one:		Check one:
this district to fi bankruptcy	le for	Over the last 180 days before filing this petition, I have fived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason, Explain. (See 28 U.S.C. § 1408.)		I have another reason, Explain. (See 28 U.S.C. § 1408.)

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 3 of 19

De	btor 1 Jessica East First Name Middle Name	East Name	Case number (#)	(CWT)
	First Name	Fram Languag		
Pa	art 2: Tell the Court Abou	our Bankruptcy Case		
7.	The chapter of the Bankruptcy Code you	heck one. (For a brief description r Bankruptcy (Form 2010)). Also,	of each, see Notice Required by 11 go to the top of page 1 and check the	U.S.C. § 342(b) for Individuals Filing e appropriate box.
	are choosing to file	Chapter 7		
	under	Chapter 11		
		Chapter 12		!
		Chapter 13		
8.	How you will pay the fee	I will pay the entire fee who local court for more details a yourself, you may pay with a submitting your payment on with a pre-printed address. I need to pay the fee in ins Application for Individuals to By law, a judge may, but is a less than 150% of the official pay the fee in installments).	about how you may pay. Typicall cash, cashier's check, or money your behalf, your attorney may intallments. If you choose this operated (You may request this opten are defined to, waive your fee, and poverty line that applies to you of you choose this option, you must request to, you of you choose this option, you must require to you of you choose this option, you must require to you of you choose this option, you must require the required to, waive your fee, and the required to the requ	order. If your attorney is pay with a credit card or check stion, sign and attach the ints (Official Form 103A). Sign only if you are filing for Chapter 7, and may do so only if your income is a family size and you are unable to just fill out the Application to Have the
9.	Have you filed for bankruptcy within the last 8 years?	Chapter 7 Filing Fee Weived No Yes. District District	When When When When When When When When	with your petition. Case number Case number Case number
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No Yes. Debtor District Debtor Debtor	When MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11	. Do you rent your residence?	No. Go to line 12.	ed an eviction judgment against you atement About an Eviction Judgmen	

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 4 of 19

Deb	tor 1 Jessica East	e Lest Name	Casè number (il known)
	t 3: Report About Any B	usinesses You Own 25 # S	iole Proprietor
Ра	Report About Any -		
12.	Are you a sole proprietor	No. Go to Part 4.	
	of any full- or part-time business?	Yes. Name and location of	business
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	Name of business, if any	
a corporation, partnership, or LLC. If you have more than one		Number Street	
	sole proprietorship, use a separate sheet and attach it		
	to this petition.	City	State ZIP Code
			box to describe your business:
			ness (as defined in 11 U.S.C. § 101(27A))
			Estate (as defined in 11 U.S.C. § 101(51B))
			efined in 11 U.S.C. § 101(53A))
			r (as defined in 11 U.S.C. § 101(6))
		None of the above	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business		can set appropriate deadlines.	11, the court must know whether you are a small business debtor so that it If you Indicate that you are a small business debtor, you must attach your stement of operations, cash-flow statement, and federal income tax return or if t exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
	debtor?	No. I am not filing under (
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	the Bankruptcy Code	
		Yes, I am filing under Char Bankruptcy Code.	oter 11 and I am a small business debtor according to the definition in the
P	art 4: Report if You Own	or Have Any Hazardous Pr	operty or Any Property That Needs Immediate Attention
14.	Do you own or have any	☑ No	
	property that poses or is alleged to pose a threat	Yes. What is the hazard?	
	of imminent and		
	identifiable hazard to public health or safety?		
	Or do you own any property that needs	If immediate attention	on is needed, why is it needed?
	immediate attention?	It illittediate afferin	in is needed, my to a receive
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		
		Where is the prope	nty?Street
10			
			City State ZIP Code

Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Case 2:19-bk-11142-SK Main Document Page 5 of 19

Jessica	East
Elect Marma	Middle Neme

Last Name

Case number (d known)	
-----------------------	--

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

1 received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before i filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

1 certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any, if you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

1 am not re	quired to	receive	a briefing	abou
credit cour	rseting be	cause c	of:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after i reasonably tried to do so.

■ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for walver of credit counseling with the court.

the second of th

About Deptor 2 (Spouse Only in a Joint Case):

You must check one:

All on the way the print

I received a briefing from an approved credit counseling agency within the 180 days before t filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary walver of the requirement.

To ask for a 30-day temporary walver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 6 of 19

Debtor 1 Jessica East First Name Middle Name	Lost Nome	Case number (# known)	
Part 6: Answer Those Ques	itions for Reporting Purposes		
16. What kind of debts do	16a. Are your debts primarily of as "incurred by an individual pr	consumer debts? Consumer debts are imarily for a personal, family, or household	defined in 11 U.S.C. § 101(8) d purpose."
you have?	No. Go to line 16b. Yes. Go to line 17.		
	16b. Are your debts primarily to money for a business or invest	business debts? Business debts are d ment or through the operation of the busir	ebts that you incurred to obtain ness or investment.
	No. Go to line 16c.☐ Yes. Go to line 17.		
	16c. State the type of debts you ow	e that are not consumer debts or business	s debts.
17. Are you filing under Chapter 7?	☐ No. I am not filling under Chapt	er 7. Go to line 18.	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	FA Continue Silver under Chanter 7	. Do you estimate that after any exempt p re paid that funds will be available to distri	roperty is excluded and bute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☑ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			e e
For you	correct. If I have chosen to fite under Chapt of title 11, United States Code. I un under Chapter 7.	declare under penalty of perjury that the ter 7, I am aware that I may proceed, if eli- iderstand the relief available under each c	gible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed
;	If no attorney represents me and I this document, I have obtained and	did not pay or agree to pay someone who I read the notice required by 11 U.S.C. § 3	742(0).
	I request relief in accordance with t	he chapter of title 11, United States Code	, specified in this petition.
	t understand making a false statem with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and		or up to 20 years, or both.
	Signature of Debtor 1	Signature of	Debtor 2
	Executed on 08/23/2018	Executed on	MM / DD /YYYY

Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 7 of 19 Case 2:19-bk-11142-SK

Debtor 1 Jessica East	Case number (if known)
First Name Middle Name	Lest Nema
For you if you are filing this bankruptcy without an attorney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.
If you are represented by an attorney, you do not need to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?
	□ No
	☑ Yes
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?
	□ No
	☑ Yes
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?
	No No News of Person
	Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.
	× A C ×
	Signature of Debtor 1 Signature of Debtor 2
	Date 08/23/2018 Date MM / DD / YYYY
	Contact phone Contact phone
	Cell phone Cell phone
	Small address

Fill in this information to identify your case and this	s filing:		
Debtor 1 Jessica East			
First Name Middle Name Debtor 2	Last Namo		
(Spouse, if filing) First Name Middle Name	Leet Name		
United States Bankruptcy Court for the: Central District of C			
Case number		u	Check if this is an amended filing
055 : LE 400A/D			
Official Form 106A/B			12/15
Schedule A/B: Propert	y	han and extension. Het t	
In each category, separately list and describe items category where you think it fits best. Be as complete responsible for supplying correct information. If m write your name and case number (if known). Answers Part 1: Describe Each Residence, Building,	ore space is needed, attach a separate sheet to thi	s form. On the top of a	
1. Do you own or have any legal or equitable intere	st in any residence, building, land, or similar prope	erty?	:
□ No. Go to Part 2.			in the second
Yes, Where is the property?	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured cla the amount of any secured Creditors Who Have Claim	daims on Schedule D.
Street address, if available, or other description	Condominium or cooperative Menufactured or mobile home Land	Current value of the entire property? \$ 40,000.00	Current value of the portion you own?
Mount Airy NC 27030 City State ZIP Code	Investment property Timeshare Other	Describe the nature of interest (such as feet the entireties, or a life	imple, tenancy by
	Who has an interest in the property? Check one.	the sittle des, or a mo	Total and the second
Surrey	Debtor 1 only		
County	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	mmunity property
	Other information you wish to add about this it property identification number:	em, such as local	
If you own or have more than one, list here:	What is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured de the amount of any secure Creditors Who Have Clain	daims on Schedule D:
Street address, if available, or other description	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	
	☐ Land ☐ Investment property	\$	\$
City State ZIP Code	Timeshare Other	Describe the nature of Interest (such as fee the entireties, or a life	simple, tenancy by
County	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Check If this is co	mmunity property
	At least one of the debtors and another Other information you wish to add about this its	(see instructions) em, such as local	.
	property identification number:	g constitution of the constitution of the constitution of the	en por la graphista de la descripción de la composition de la composition de la composition de la composition

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 9 of 19

btor 1	Jessica East First Name Middle Name Lest Name	Case number (dk	known)	
	and the same of th	The second of second period of the second	ng sa guargayan sa alika di tasansi	en jaron en se
1,3.	****	What is the property? Check all that apply. Single-family home	Do not deduct secured di the amount of any secure Creditors Who Heve Clair	d deims on Schedule D
	Street address, if available, or other description	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
		Land investment property	\$	\$
	City State ZIP Code	☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
,	Who has an interest in the property? Check one.	Antography spills for more above any of the light of the plant of the property of the plant of t		
	The state of the s	Debtor 1 only		
	County	Debtor 2 only	Check if this is co	mmunity property
		Debtor 1 and Debtor 2 only At least one of the debtors and another	(see instructions)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		Other information you wish to add about this ite property identification number:	em, such as local	
			_	
Add t	he dollar value of the portion you own for a	II of your entries from Part 1, Including any entries	s for pages	\$
you h	ave attached for Part 1. Write that number	here.		
	Describe Your Vehicles	st in any vehicles, whether they are registered or	not? Include any vehicle	s
own Cars,	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles	le, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	s
you own cars,	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles o	le, also report it on Schedule G: Executory Contracts	not? Include any vehicle and Unexpired Leases.	s
you own	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles o	le, also report it on <i>Schedule G: Executory Contracts</i>	with comments and any	ones i en tenspuèri
you o lown Cars,	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles o	le, also report it on Schedule G: Executory Contracts	Do not deduct secured d	alms or exemptions; Pr ad claims on <i>Schedule</i> :
you o own Cars,	own, lease, or have legal or equitable interectivation in the someone else drives. If you lease a vehicient vans, trucks, tractors, sport utility vehicles on the someone es and the someone was also as a second with the someone in t	Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Clair	aims or exemptions; Pr ad claims on <i>Sched</i> ule
you com own Cars,	own, lease, or have legal or equitable interecthat someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles oes Make: Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair	aims or exemptions. P od daims on Schedule ms, Secured by Proper
you o own Cars,	own, lease, or have legal or equitable interection that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles on es. Make: Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair	aims or exemptions; Pod daims on Schedule ms Secured by Proper Current value of
you o own Cars, 20 N	own, lease, or have legal or equitable interecthat someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles oes Make: Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clat	aims or exemptions; P od daims on <i>Schedule</i> ms Secured by Proper Current value of
you o own Cars, 20 N	own, lease, or have legal or equitable interection that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles on es. Make: Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Clat	aims or exemptions. P or diaims on Schedule ms Secured by Proper Current value of
own cars, 2 N	own, lease, or have legal or equitable interectivation that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles of es Make: Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clat	aims or exemptions. F d daims on Schedule ms Secured by Prope Current value of
you cown Cars, Y	own, lease, or have legal or equitable interectival someone else drives. If you lease a vehicivans, trucks, tractors, sport utility vehicles of es. Make: Model: Year: Approximate mileage: Other Information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions: Ped daims on Schedule ms; Secured by Proper Current value of portion you owr
you cown Own Cars, VIN Y	own, lease, or have legal or equitable interectivation that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles of es Make: Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. P of claims on Schedule ms Secured by Proper Current value of portion you own
you cown Cars, Y	own, lease, or have legal or equitable interectival someone else drives. If you lease a vehicivans, trucks, tractors, sport utility vehicles of es. Make: Model: Year: Approximate mileage: Other Information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	aims or exemptions: P od daims on Schedule ms; Secured by Proper Current value of portion you own \$ iaims or exemptions: P od daims on Schedule
you (own cars, No. 1) You (if you	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles of es. Make: Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions: P od daims on Schedule ms; Secured by Proper Current value of portion you own \$ iaims or exemptions: P od daims on Schedule
you cown Cars, Y N 3.1.	own, lease, or have legal or equitable interesthal someone else drives. If you lease a vehicivans, trucks, tractors, sport utility vehicles of es. Make: Model: Year: Approximate mileage: Other Information: Jown or have more than one, describe here: Make: Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors. Who Have Clair Current value of the entire property? S Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the Current value of the Current value of the Current value of the contract of the contract of the current value value value value value value value value	aims or exemptions: Pod claims on Schedule ms; Secured by Proper Current value of portion you own \$ laims or exemptions: Pod claims on Schedule linis Secured by Proper Current value of
you (own cars, No. 1) You (if you	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles of es. Make: Model: Year: Approximate mileage: Other information: Jown or have more than one, describe here: Make: Model: Year:	le, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? S Do not deduct secured of the amount of any secure Creditors Who Have Clair Cred	aims or exemptions: Pod claims on Schedule ms; Secured by Proper Current value of portion you own \$ laims or exemptions: Pod claims on Schedule linis Secured by Proper Current value of
you cown Cars, N Y 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles of es. Make: Model: Year: Approximate mileage: Other information: Jown or have more than one, describe here: Make: Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors. Who Have Clair Current value of the entire property? S Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the Current value of the Current value of the Current value of the contract of the contract of the current value value value value value value value value	aims or exemptions. Pod daims on Schedule ms Secured by Proper Current value of portion you own \$ taims or exemptions. Pod daims on Schedule this Secured by Proper Current value of
you cown Cars, N Y 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehicle vans, trucks, tractors, sport utility vehicles of es. Make: Model: Year: Approximate mileage: Other information: Jown or have more than one, describe here: Make: Model: Year:	le, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors. Who Have Clair Current value of the entire property? S Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the Current value of the Current value of the Current value of the contract of the contract of the current value value value value value value value value	aims or exemptions: Productions: Secured by Proper. Current value of portion you own \$

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 10 of 19

ebtor 1	Jessica East		Case number (# kr	2047)	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	First Name Middle Name	Last Name			
	man and a second	**	CONTRACTOR OF CASES	y act or a visita trata a	fay i spirante i get se get i de spirate e a de est de her e de f
3.3.	Make:		Who has an interest in the property? Check one.	Do not deduct secured clar the amount of any secured	ms of exemptions. Put
3.3.			Debtor 1 only	Creditors Who Have Claim	s Secured by Property
	Model:		Debtor 2 only	Current value of the	Current value of the
	Year:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Approximate mileage:		At least one of the debtors and another		
	Other information:			\$	\$
			☐ Check if this is community property (see instructions)		
3.4.	Make:		Who has an interest in the property? Check one.	Do not deduct secured de	dalms on Schedule D'
3.4.		••	Debtor 1 only	Creditors Who Have Claim	s Secured by Property
	Model:	- Company	Debtor 2 only	Current value of the	Current value of the
	Year:	-	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Approximate mileage:	distribute.	At least one of the debtors and another		
	Other information:			\$	\$
	And the state of t		☐ Check if this is community property (see instructions)	4	
Wate Exam ☑ N □ N	<i>nples:</i> Boats, trailers, motors, persor No	s and oth	er recreational vehicles, other vehicles, and access aft. fishing vessels, snowmobiles, motorcycle accesso Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured de the amount of any secure Oreditors Who Heve Clair Current value of the entire property?	dains on Schedule U. es Secured by Property
			instructions)	\$	\$
# yo	ou own or have more than one, list he	ere:	one should Protessing with all as weather to the	Do not deduct secured cl	ims or exemptions. Put
4.2.	Make:		Who has an interest in the property? Check one.	Marcon of the partition	A claims on Schedule D
****	Model:		Debtor 1 only	Creditors Who Have Clair	ns Secured by Property
			Debtor 2 only	Current value of the	Current value of the
	Year:		Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other information:	1	At least one of the debtors and another		
			Check if this is community property (see instructions)	5	\$
		ļ		\$	\$

Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Case 2:19-bk-11142-SK Main Document Page 11 of 19

Case number (if known)

Jessica East Debtor 1 Last Name First Name Describe Your Personal and Household Items Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ₩ No ☐ Yes. Describe...... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games M No Yes, Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilla, collectibles Yes. Describe.... Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ₩ No Yes. Describe...... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe...... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver 2 No Yes. Describe 13. Non-farm animals Examples: Dogs, cats, birds, horses ☑ No Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list 2 No Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

Schedule AIB: Property

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 12 of 19

Jessica East Case number (d known) Debtor 1 Last Name First Name **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured dalms or exemptions, 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17 Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: ☐ Yes..... 17.1. Checking account. 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17,6. Other financial account: 17.7. Other financial account: 17 8 Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts V No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: 🛭 No Name of entity: 0% Yes. Give specific Information about 0%

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 13 of 19

Government and corporate bonds and other negotiable and non-negotiable instruments Apaptiable instruments include peasenal checks, cathlers' checks, promissory notes, and money orders. Non-vegotiable instruments are those you cannot transfer to someone by signing or delivering them. Ves. Give specific information about them	ebtor 1 Jessica E	
Nagorbable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotible instruments are those you cannot trensfer to acmoone by signing or delivering them. No	F/rst Name	Middle Nama Last Name
Negotiable instruments include personal checks, cashlers' checks, promissory notes, and money orders.		and the second s
Non-regolable instruments are those you cannot transfer to someone by signing or developed some	Government and co	porate bonds and other negotiable and non-negotiable instruments
No	Negotiable instrument	s include personal checks, cashiers' checks, promissory notes, and money orders.
ves. Give specific information about them	Non-negotiable institu	ments are trose year carmet transfer to come of the same of the sa
information about them		
Retirement or pension secounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes, List each account separately. Type of secount: Institution name: 401(k) or similar plan: Pension plan: Pension plan: Retirement account: Keogh: Addisonal account: Addisonal account: Addisonal account: Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepald rent, public utilities (electric, gas, water), telecommunications companies. Or others No Residution name or inchidual: Electric: Gas: Hasting al: Security deposits and prepayments Telephone: Vaser: Residution name or inchidual: Security deposits and prepayments Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepald rent, public utilities (electric, gas, water), telecommunications companies. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepald rent, public utilities (electric, gas, water), telecommunications companies. Security deposits and prepayments Your share of all unused deposits or that you may continue service or use from a company Examples: Agreements with landlords, prepald rent; service or use from a company Examples: Agreements with landlords, prepald rent; service or use from a company Examples: Agreements with landlords, prepald rent; service or use from a company Examples: Agreements with landlords, prepald rent; service or use from a company Examples: Agreements with landlords, prepald rent; service or use from a company Examples: Agreements with landlords, prepald rent your landlords, prepald rent your landlords, prepald rent your landlords, prepald rent your landlords, prepald r		
Retirement or pension accounts Examples: Interests in IRA, ERISA. Keegh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Institution name: 1 Type of account: 2 Security deposits and prepayment account: 2 Security deposits and prepayments 3 Security deposits and prepayments 4 Additional account: 4 Additional account: 5 Security deposits you have made so that you may continue service or use from a company 5 Security deposits you have made so that you may continue service or use from a company 5 Security deposits and prepayments 5 Security deposits you have made so that you may continue service or use from a company 5 Security deposits and prepayments 6 No 1 Institution name or individual: 1 Electric: 2 Security deposits you have made so that you may continue service or use from a company 5 Security deposits and prepayments 5 Security deposits and prepayments 5 Security deposits and prepayments 6 Security deposits and prepayment or individual: 1 Security deposits and prepayment or individual: 2 Security deposits and prepayment or individual: 3 Security deposits and prepayment or individual: 4 Security deposits and prepayment or individual: 5 Security deposits and prepayment or individual: 5 Security deposits and prepayment or individua		
Retirement or pension secounts Example's: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profile-sharing plans Ves. List each account separately. Type of account: Institution name:		
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thirft savings accounts, or other person or promisinally pleas Yes Ust each account separately. Type of account: Institution name:		
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thirft savings accounts, or other person or promisinally pleas Yes Ust each account separately. Type of account: Institution name:	5. H	
No	Examples: Interests in	RA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans
☐ Yes, List each account separately. Type of account: Institution name: 401(k) or similar plan: \$ Pension plan: \$ IRA. \$ Retirement account: \$ Additional account: \$ Amount in the properties of t		
Agtik) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: Additional account: S. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepald rent, public utilities (electric, gas, water), telecommunications companies, or others No No Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Telephone: Yes Water: Rented furniture: Other: S. Annutitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes Issuer name and description:	Yes, List each	
Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: Additional account: Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies; or others No Institution name or individual: Electric: Gas: Heating ali: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: S. Annutitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes	account separatel	
Retirement account S Security deposits and prepayments Security deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications Security deposits on tental unit: Security deposit on rental		
Retirement account Keogh: Additional account: S Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: Electric: Gas: Electric: S Gas: Heating oil: Security deposit on rental unit: Prepaid rant: Telephone: Water: Rented furniture: Cither: S Annutitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description:		
Additional account: S Security deposits and prepayments S S S S S S S S S		IRA: \$
Additional account: Additional account: Additional account: Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes		Retirement account: \$
Additional account: Additional account: Additional account: Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes		Keadh:
Additional account: 2. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No		5
2. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others A No Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented fumiture: Other: S. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) Yes		\$
Examples: Agreements with landlords, prepald rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: S. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Institution name or individual: S. Security deposit on rental unit: \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Additional account:
Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: S. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) Yes	Your share of all unus Examples: Agreemer companies, or others	sed deposits you have made so that you may continue service or use from a company sts with landlords, prepald rent, public utilities (electric, gas, water), telecommunications
Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 3. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) Yes	Yes	Institution name or individual:
Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 3. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes		Electric: \$\$
Security deposit on rental unit: Prepaid rent:		
Prepaid rent: Telephone: Water: Rented furniture: Other: 3. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes		
Telephone: Water: Rented furniture: Other: 3. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes		
Water: Rented furniture: Other: S Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes		Prepaid rent:
Rented furniture: Other: S Other: 3. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes		Telephone:
Other: S		
3. Annuitles (A contract for a periodic payment of money to you, either for life or for a number of years) I No Yes		Velice (glimate.
✓ No ✓ Yes		Other.
✓ No ☐ Yes		
☑ Yes	3. Annuitles (A contrac	it for a periodic payment of money to you, either for life or for a number of years)
Yes		
\$\$		Issuer name and description:
And an analysis of the second		\$\$
		\$

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 14 of 19

Debtor 1 Session Sess	، مد شدن
☑ No	
☑ No	
Institution name and description. Separately file the records of any microsia. To do so y out (5)	
\$\$ \$\$	
\$\$	
\$	
(I. (C. 4. d. L. line 4) and rights AF NAMOPS	
25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit	
☑ No	
New Circ appoin	
information about them	
Equation 1.0. (2.1) and the contraction of the cont	
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements	
✓ No	
The Company of the Co	
information about them	
A contribution to the processor of a state of the processor of the process	
27 Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
No Characteristic	
Yes. Give specific information about them	
Current valu	ni nitibia
Money or property owed to your	own?
Do not deduct claims or exen	secured aptions.
28. Tax refunds owed to you	
No No	
Yes. Give specific information about them, including whether State: \$	
you already filed the returns	
and the tax years	
28. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
No.	
☐ Yes. Give specific information	
Maintenance: \$ Support: \$	
Property settlement: \$	
30. Other amounts someone owes you	
30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,	
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay,	
Complete Uppoid wages, disability insurance payments, disability benefits, sick pay, vacation pay, values as the control of th	

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 15 of 19

Jessica East Case number w/mos Debtor 1 Last Name 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☑ No Surrender or refund value: Yes, Name the insurance company Beneficiary: Company name: of each policy and list its value. ... 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No Yes, Give specific information..... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☑ No Yes. Describe each claim. 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims Z No Yes. Describe each claim. 35. Any financial assets you did not already list ☑ No Yes. Give specific information..... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Current value of the portion you own? Do not deduct secured dams or exemptions. 38. Accounts receivable or commissions you already earned □ No Yes. Describe..... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe ..

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 16 of 19

D-1	Jessica Eas		Case number (if known)	
Debtor 1	First Name	Vidde Name Last Name		
				:
				i è
40. Machine	ry, fixtures, eq	ipment, supplies you use in business, and tools $oldsymbol{o}$	f your trade	ş
				w.
□ No	·	and the second s		
Yes.	Describe			-
				*
41, inventor	v			1
□ No	,	سار الله الراجية الراجية والمراجعة و	The second second spirit and the second seco	
	Describe			\$
Tes.	Describe	The second of th	و به الهام المرافق الم)
		maker's the set in light form and in the comments of the comme		
es Internets	. in nastaarchi	s or joint ventures		*
	s in parmerain	, or joint ronds		1
No No				i i
Yes.	Describe	tame of entity:	% of ownership:	
			%	\$
			6/	\$
				•
			%	9
	lists mailing	lists, or other compilations)]
	er usts, manni	uses, or other compliances		
☐ No		clude personally identifiable information (as define	ed in 11 U.S.C. § 101(41A))?	
	. Do your lists	clude personally identifiable implifiation (as some		
	☐ No	and the state of t	والمراج فالمها والمعاونة والمراج والمراج والمراجعة والمر	1 :
	Yes, Desci	oe		\$
a a Amar base	hone-related	roperty you did not already list		į
	2111622-1 piared	oporty you are re-		1
□ No				\$
	. Give specific			-
រាវប	mation			\$
				\$
				\$
		***		\$
				1
				\$
i r		Mary - CHANGE		
بماة المام من	n dallar value i	all of your entries from Part 5, including any entri	es for pages you have attached	\$
45. Add till	e gollal valuo (imber here		
70r Pan	f 9. Adlite rilar i	illiber iici a		Marries de de des
				:
				_
Part 6:	Describe A	y Farm- and Commercial Fishing-Related Pr	operty You Own or Have an interest i	34
Part of	If you own o	have an interest in farmland, list it in Part 1.		
				!
(y legal or equitable interest in any farm- or comm	ercial fishing-related property?	,
46. Do you	own or have a	is ledge of educanie inference in militaries.		•
	, Go to Part 7.			
Yes	s. Go to line 47.			Current value of the
				portion you own?
				Do not deduct secured claims
				or exemptions,
				TO A SECURITION OF THE PROPERTY OF THE PROPERT
47. Farm a	animais			į
Fyamn	les: Livestock	oultry, farm-raised fish		1
		-		-
☐ No		4770		1
☐ Ye	S			
				\$
		- And the second	Light (Base	n maker transports which the comment of
	and the second second second second	e and metalogic mention and the metalogic contribution of the entropy of the participation of the contribution of	and the second of the second second and the second of the second	

Case 2:19-bk-11142-SK Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Main Document Page 17 of 19

Debtor 1	Jessica East	Case number (f known)	
20210. 1	First Name Last Name		
48. Cropse	ither growing or harvested		
☐ No		lan régigiées le grégoles le le stript plé pales en le configurée de la commence de la commence de la commence La régigiées le grégoles de la commence de la comme	Name of the state
inform	Sive specific	tas dinamini ni pammas nidi. , danamini ni ni sarapana kadahin ni danamini ni	\$ 5
49 Farm and	fishing equipment, implements, machinery, fixtures, a		
No Yes		ordered up when regard to a Autor on Autor on Autor	te.
		Company of the Compan	, 4
	l fishing supplies, chemicals, and feed		3
☐ No ☐ Yes	The second secon	restated transmission of the finding of the first of the first of the second of productions. The state distinguishment was one	*
		1-12. «Волиций воли» «березуйноги» из ^{на} можен года. На долици на / унадельным по намеральным подорогим на «Транциунара» по надражения	Ψ
51, Any farm	- and commercial fishing-related property you did not	already list	
Yes.	Give specific		\$
į		g any entries for pages you have attached	\$
52. Add the for Part	dollar value of all of your entries from Part 6, including 6. Write that number here		→
Part 7:	Describe All Property You Own or Have at	n Interest in That You Did Not List Abo	ve .
53. Do you	have other property of any kind you did not already lis : Season tickets, country club membership	1?	e est your
Examples No	. Gogoti Bonda, evening see	and the second (American) is a second of the	\$
	Give specific amation		\$
		The security colors system to the party of t	5
حطملت استعارتها	dollar value of all of your entries from Part 7. Write the	at number here	\$
54, A00 the	dullar volue of all of your streets	فيمانها أأأهام يلة ومرضان وهاوي يريزه دي منصد الإصطباعات في المهم أنوانا	ر الموسدة المستخدة في في والدو وراسطينا الله من والدواوي المستخدمة المراجع والدواوي المستخدمة المستخدم المست
Part 8:	List the Totals of Each Part of this Form		
	Fotal real estate, line 2		\$ 40,000.00
		\$	Accounted a
;	Total vehicles, line 5	S	
	Total personal and household items, line 15	\$	
	Total financial assets, line 36	•	
	Total business-related property, line 45	V _{ariant} and the same and the	
	Total farm- and fishing-related property, line 52	•	
61. Part 7:	Total other property not listed, line 54	40,000,00	40,000.00
62. Total p	ersonal property. Add lines 56 through 61	\$ 40,000.00 Copy personal property tot	al 7 15 10 000.00
			\$ 40,000.00
63. Total o	f all property on Schedule A/B. Add line 55 + line 62		The second secon
	1165	A 1617 APPEAR TO U.S. A.	

Doc 1 Filed 02/04/19 Entered 02/04/19 12:42:26 Desc Case 2:19-bk-11142-SK Page 18 of 19 Main Document

Debtor 1	Jessica East			
reator 1	First Name	Middle Name	Lasi Name	
ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name	
Inited States I	Bankruptcy Court fo	or the: Central District of Ca	lifornia	
ase number	Market and the second s	erreggings from the company of the c	maning workloads	Check i

Official Form 106D

1. Do any creditors have claims secured by your property?

Schedule D: Creditors Who Have Claims Secured by Property

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

the second of th	in one creditor h he claims in alpi	note than one secured claim, list the creditor separately has a particular claim, list the other creditors in Part 2. habetical order according to the creditors name.	Column A Amount of claim Do not deduct the value of collateral.	Column 8 Value of collateral that supports this olaim	Column C. Unsequent portion If any
M & T Bank		Describe the property that secures the claim:	\$	\$	\$
Creditor's Name P O Box 619063	- William Control of Control		T discount of the second		
Number Street		As of the date you file, the claim is: Check all that apply. A Contingent			
Dallas	TX 75261	☐ Unfiguidated			
City	State ZIP Code	☐ Disputed			
Who owes the debt? Check	one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage or secured			
Debtor 2 only		car loan)			
Debtor 1 and Debtor 2 onl)	/	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors		Judgment lien from a lawsuit Other (including a right to offset)			
Date debt was incurred	The second of th	Last 4 digits of account number Describe the property that secures the claim:	\$	S	\$
Creditor's Name		The state of the s	1		
Oreolog a state					
Number Street		As of the date you file, the claim is: Check all that apply			
		As of the date you file, the claim is: Check all that apply Ocntingent			
Number Street	State ZIP Code	Contingent			
Number Street		Contingent Unliquidated Disputed Nature of lien. Check all that apply.			
Number Street		Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured)			
Number Street City Who owes the debt? Check		Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan)			
Number Street City Who owes the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	one.	 ☐ Contingent ☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or secured car loan) ☐ Statutory lien (such as tax lien, mechanic's lien) 			
Number Street City Who owes the debt? Check Debtor 1 only Debtor 2 only	one.	Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit			
Number Street City Who owes the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	one, ly s and another	Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit			

M & T Bank

P.O. Box 619063

Dallas, TX 75261

Case 2:19-bk-11142-SK Doc 1-1 Filed 02/04/19 Entered 02/04/19 12:42:26 Ord to comply-BR1007/3015 Page 1 of 1

United States Bankruptcy Court Central District of California CHAPTER NO.: 13 In re: Jessica East CASE NO.: 2:19-bk-11142

ORDER TO COMPLY WITH BANKRUPTCY RULE 1007 and 3015(b) AND NOTICE OF INTENT TO DISMISS CASE

To Debtor and Debtor's Attorney of Record,

YOU FAILED TO FILE THE FOLLOWING DOCUMENTS:

Schedule C (Form 106C) Schd E/F(Form106E/F or 206E/F) Schedule G (Form 106G or 206G) Schedule H (Form 106H or 206H) Summary(Form 106Sum or 206Sum) Schedule I (Form 106I) Means Calculation(Form 122C-2) Schedule J (Form 106J) Decl Re Sched (Form 106Dec)

StmtFinAffairs(Form107 or 207) Chapter 13 Plan (LBR F3015-1)

Ch 13 Income (Form 122C-1)

For Chapter 13 Cases filed on or after 12/01/2017, the new version of the chapter 13 plan is required. The court will treat your case as not having filed a plan and WILL DISMISS YOUR CASE unless the correct version of the mandatory form plan is filed by the applicable deadline.

The Revised Official Bankruptcy Forms are mandatory and are available at www.cacb.uscourts.gov/forms

According to Bankruptcy Rules 1007(c) and 3015(b), within 14 days after you filed the petition, YOU MUST EITHER:

File the required documents. If the document is filed electronically, no hard copy need to be submitted to the court. (See Local Bankruptcy Rule 5005-2(d) and Court Manual, Appendix "F" as to whether a copy must be served on the judge.)

OR

File and serve a motion for an order extending the time to file the required document(s). If you make such a motion (2)and it is denied after the 14 days have expired, your case will be dismissed.

IF YOU DO NOT COMPLY in a timely manner with either of the above alternatives, the court WILL DISMISS YOUR CASE WITHOUT FURTHER NOTICE.

Dated: February 4, 2019

For the Court Kathleen J. Campbell Clerk of Court

Case Com Def Notice Page 1 of 1

	United States Bankruptcy Court Central District of California	
In re:	CHAPTER NO.: 13	
Jessica East	CASE NO.: 2:19-bk-11142	

CASE COMMENCEMENT DEFICIENCY NOTICE

To Debtor and Debtor's Attorney of Record, YOUR CASE MAY BE DISMISSED IF YOU FAIL TO CURE THE FOLLOWING DEFICIENCIES:

You must cure the following within 14 days from filing of your petition:

- F Certificate of Credit Counseling as required by § 521(b)(1), § 109(h)(1), and FRBP 1007(b)(3), or a Certification of Exigent Circumstances under § 109(h)(3), or a request for determination by the court under § 109(h)(4)
- ☑ Statement of Related Cases (LBR Form 1015-2) [Information required by LBR 1015-2]
- Declaration by Debtor(s) as to Whether Income was Received From an Employer within 60 Days of the Petition Date [11 U.S.C. § 521(a)(1)(B)(iv)] (LBR Form F1002-1)
- ▼ Verification of Master Mailing List of Creditors [LBR 1007-1(a)] (LBR Form F1007-1)

The Revised Official Bankruptcy Forms are mandatory and are available at www.cacb.uscourts.gov/forms

For all items above that are not electronically filed, you must file the original and the following number of copies in accordance with Local Bankruptcy Rules 1002-1(c) and 5005-2, and Court Manual, section 2.5(a)(2).

Original only Chapter 13

Please return the original or copy of this form with all required items to the following location:

255 E. Temple Street, Room 100, Los Angeles, CA 90012

If you have any questions, please contact the Court's Call Center at the toll free number (855) 460-9641.

Dated: February 4, 2019

For the Court Kathleen J. Campbell Clerk of Court

(Form ccdn - Rev 01/2018)

United States Bankruptcy Court Central District of California

255 East Temple Street, Los Angeles, CA 90012

ORDER AND NOTICE OF DISMISSAL FOR FAILURE TO APPEAR AT 341(a) MEETING OF CREDITORS

DEBTOR INFORMATION:

BANKRUPTCY NO. 2:19-bk-11142-SK

Jessica East

CHAPTER 13

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

Debtor Dismissal Date: 3/20/19

Address: PO Box 75794 Los Angeles, CA 90010

The above debtor(s) has FAILED TO APPEAR for examination at the initial Section 341(a) meeting of creditors and any continuance thereof:

It is ordered:

- 1) The case is dismissed.
- 2) The automatic stay is vacated.
- 3) Any discharge entered in this case is vacated.
- 4) The Court retains jurisdiction on all issues involving sanctions, any bar against being a debtor in bankruptcy, all issues arising under Bankruptcy Code §§ 105, 109(g), 110, 329, 349, and 362, and to any additional extent provided by law.

Dated: March 20, 2019

For The Court,

Kathleen J. Campbell

Clerk of Court

Form van23b-odmwab Rev. 06/2017

10 / LLI

Γ	EXHIBIT	Ì
tabbles	2	

IN THE GENERAL COURT OF JUSTICE

STATE OF NORTH CAROLINA

WAKE COUNTY	SUPERIOR COURT DIVISION NO:
STATE OF NORTH CAROLINA ex rel. JOSHUA H. STEIN, Attorney General, Plaintiff,)	
v.)	AFFIDAVIT OF DAVID C. EVERS
CONSUMER PROPONENTS &) ASSOCIATES CORP., and) ALI REZA KARIMI,)	
Defendants.	

- I, David C. Evers, being first duly sworn, and based on my own personal knowledge, which I believe to be true and accurate, depose and say that:
- I am employed as a Consumer Protection Specialist with the Consumer Protection Division of the North Carolina Attorney General's Office ("AGO"), and I have been employed in that Office for over twenty years. I work primarily in the areas of consumer credit and banking. The area of consumer credit includes debt relief schemes, including those prohibited by North Carolina's Debt Adjusting Act, G.S. § 14-423, et seq., which prohibits the charging of an advance fee for debt adjusting services. As part of my responsibilities, I handle consumer complaints within my designated areas, as well as conduct, or assist with the conduct of, the AGO's investigations in these areas.
- 2. After receiving a complaint from a North Carolina consumer, Jessica East, who complained that she had paid Consumer Proponents & Associates Corp. ("Consumer Proponents") for mortgage loan modification and foreclosure assistance services and received no services, the

AGO opened an investigation. As part of the AGO's investigation, our office issued two subpoenas to Chase Bank for bank records of Consumer Proponents, as Ms. East's documents showed that her payments to Consumer Proponents were deposited to an account of Consumer Proponents held at Chase. Chase Bank responded to the subpoenas, and the latest responsive documents were received by the AGO from Chase in March 2021.

- 3. A review of the bank records shows that, to date, Consumer Proponents has collected at least \$37,840 from at least fourteen North Carolina consumers or small business owners located in North Carolina, for an average total payment of \$2702 per consumer. The latest documented payment made by a North Carolina consumer to Consumer Proponents was in May 2020; however, the bank records showed Consumer Proponents had received a payment from a New York consumer as late as March 2021. Further, notations on the bank records showed that consumers understood their payments to Consumer Proponents were for the purpose of foreclosure assistance and mortgage loan modification, and that some consumers believed that their payments to Consumer Proponents were for their mortgage payments.
- 4. In the course of our office's investigation, I searched the Consumer Sentinel database, which is a database operated by the Federal Trade Commission ("FTC") that collects consumer complaint data from many state and federal agencies. The Consumer Sentinel database is not public and is only available to law enforcement agencies. In searching the database, I located complaints submitted by at least 21 consumers, who were not located in North Carolina, against Consumer Proponents. My review of these complaints revealed that the experiences of the consumers were very similar to the experience of Ms. East. That is, the consumers stated that Consumer Proponents had assured them Consumer Proponents would reduce the consumer's mortgage payments and/or stop any foreclosure on the consumer's home, and would handle all communications with the consumer's lender. Many of the consumers had paid thousands of dollars

to Consumer Proponents. All of the consumers stated that they had not received any beneficial services and were seeking refunds, but that Consumer Proponents was not returning their calls and had not provided them with a refund.

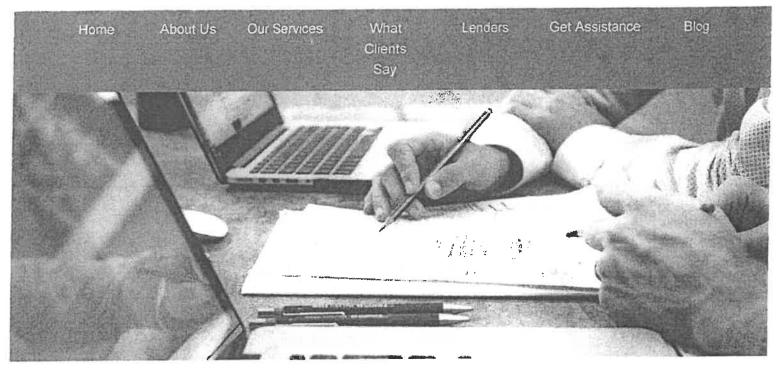
5. Attached as Attachment A is a copy of a printout of Consumer Proponent's prior website, which was previously at www.consumerproponents.org. The website stated, among other things, that Consumer Proponents provides: "Foreclosure & Payment Reduction Assistance". The website further claimed: "Around 92% of debtors are denied for assistance for government and lender sponsored relief programs. Our proven and guaranteed method of molding each file to your lenders [sic] specifications allows us to get results where other companies and individuals only see denials."

I affirm, under the penalties for perjury, that the foregoing representations are true.

This the 15 day of **April**, 2021.







Foreclosure & Payment Reduction Assistance

CLICK FOR A FREE CONSULTATION!

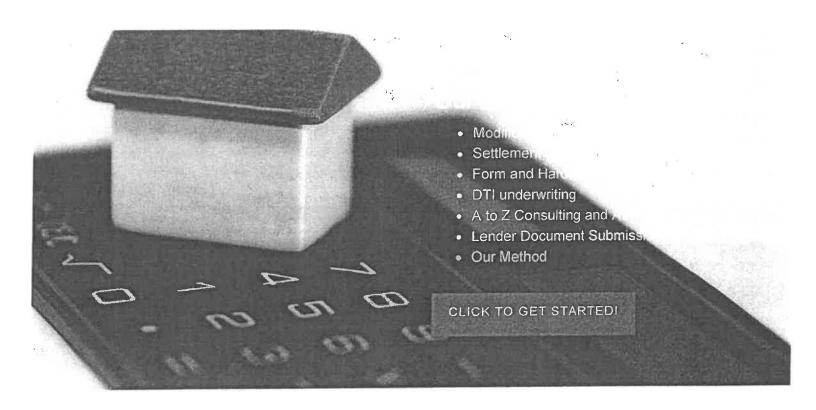
Reduce your Monthly Payment. Get Current on your Mortgage

With a combined 35 years of experience in document consulting, preparation and submission Consumer Proponents & Associates works with the majority of lenders and servicers. Most companies send your file to a 3rd party. We handle everything ourselves, in-house.

"While there isn't much we can't do, we're very careful about which files we take on. With the guarantee and up-front policy of our work, 📵



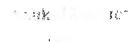
don't make promises we can't keep."



What We Provide:

Modificatic Settlemer Hardship Underwrit Lender Consulting Preparatic Solutions Solutions Solutions Solutions

Just a few of the lenders we've worked with.



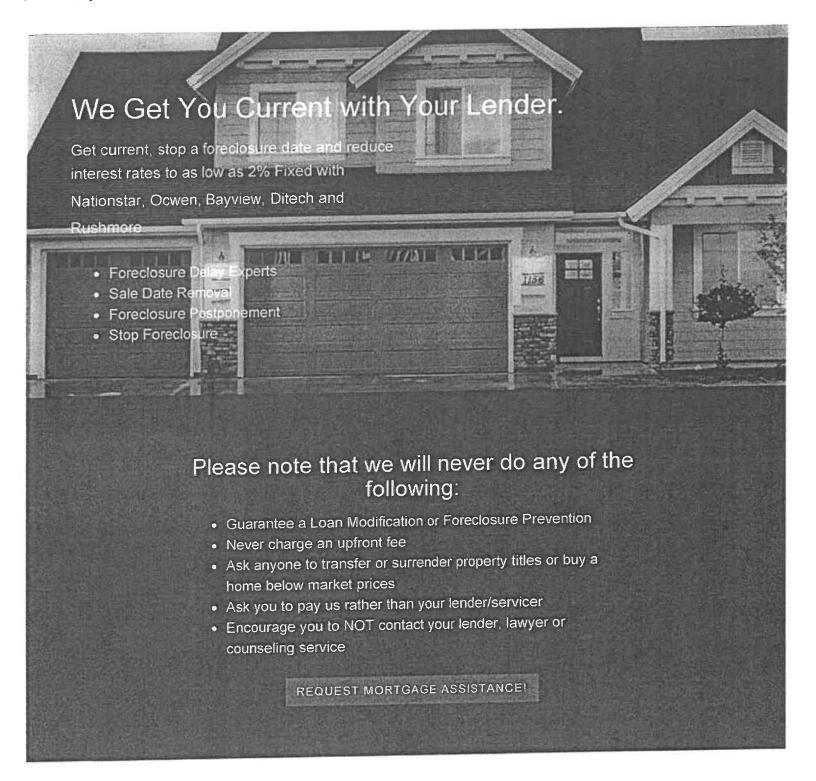












What Our Clients Say About Us

I was denied for help

Consumer

...we were two years

with my mortgage 4 times before I came to Consumer and had them consult with me on what I was doing wrong and how my modification needed to be submitted. They helped me communicate with my lender and stayed with me until it was all done. I lost \$5000 working with a lawyer who didn't do anything except keep my money. Theses are the only people I know of you can trust. --- Rosemary Krouse. A Homeowner in FL

Proponents worked with me the week before the sale date on my home and now I'm current and paying a lower rate and payment than I ever had. —Vickie Warren,

behind on our
mortgage and close
to divorce... Bryan
and the team and
Consumer
Proponents saved
our family and our
home. —Charles
Price, Homeowner
in MD

Around 92% of debtors are denied for assistance for government and lender sponsored relief programs. Our proven and guaranteed method of molding each file to your lenders specifications allows us to get results where other companies and individuals only see denials.

Request A Callback for Assistance

Step 1 of 2



Enter Your Details

Who is Your Lender? Mortgage Balance

Tap to Select Interest Rate?

We value your privacy and never sell or share you information. Your records are kept confidential and will only be used to help you with your inquiry.



Foreclosure & Payment Reduction Assistance

(866) 836-9078

OR REQUEST A CALLBACK!



1732 1st Ave #20306, New York, NY 10128 · Ph (866) 836-9078

© 2019 Consumer Proponents and Associates

All product names, logos, and brands are property of their respective owners.

We want consumers to be informed and make appropriate decisions, we are a for promisent many representation of our services. These programs are available for free with various government entities and through your loan servicer as well. If you do not want to



Stop a Foreclosure on Your Home!

If you're facing foreclosure, notice for a sale or auction date or you just can't afford your payments our expert underwriters will force your lender to modify your mortgage. Talk to us first and go over your foreclosure options for your defense and get fast, proven help so you can successfully stop a foreclosure sale date and continue to stay in your home.

Get Qualified for Government Assistance!

We Can:

☐ Freeze Foreclosure Sale Date
☐ Reduce P&I Payments
☐ Reduce Your Loan Amount
☐ Keep The Bank Off Your Backl
☐ Permanently Stop Foreclosure

First Name

Last Name

Mobile Phone

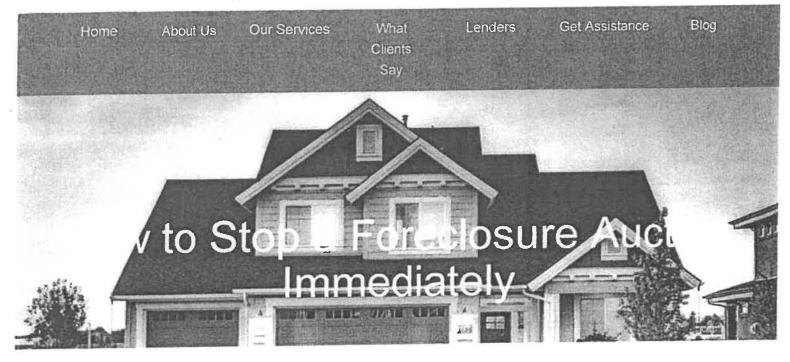
Email

We value your privacy and never sell or share you information. Your records are kept confidential and will only be used to help you with your inquiry.

I agree that Consumer Proponents can contact me using the number provided.









How to Stop a Foreclosure Auction Immediately

30th April 2019

Foreclosure auction can really be a stressful and emotional event which anyone would ever want to face. Yet, sometimes there arise a few circumstances that call for such a situation. In order to stop a foreclosure auction immediately, we will

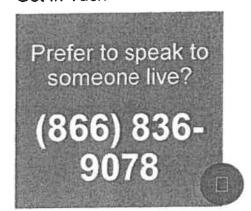
Recent Posts

How To Stop Foreclosure In Texas

How To Stop Foreclosure In Massachusetts

How to Stop a Foreclosure Auction Immediately

Get In Tuch



discuss 5 most important steps to save you even you are nearing to the final days of the event.

What is a Foreclosure Auction?

Foreclosure is a course of legal proceedings where a lender sells a property or a house when the owner fails to make payments on the mortgage for a prolonged period of time. In other words, failure to pay off your property dues may mean that your own home will be delivered to someone else. This is generally done through an auction by the lender at a starting bidding of the outstanding fees you owe. Any higher bid during the process will be yours, but if your property sells exactly for the worth in debt you owe, you will not receive any amount. As daunting as the whole process sounds, fortunately, home/property owners can take action to stop a foreclosure before it starts. Let's check them out.

1. Pay Your Mortgage Dues:

After missing three mortgage payments, your lender will file a Notice of Default (NOD), which you might consider as a dead end. Here's the catch! At the USA, homeowners get a period of 20 days to pay off the dues before the auction process starts officially. At this period, your home will be auctioned off and have to pay some consequences to late mortgage payments.

2. Modification in Your Loan:

Now is the best time to apply for a loan modification if it has not been done yet to stop a foreclosure auction. When a modification is applied, it will **stop the foreclosure process** while the lender reviews the application. Once the loan is approved, the process will end completely. In case of denial of loan modification, the foreclosure will still be paused, until you go through the appeals process, which can go on for several months.

3. Quick Short Sale:

After the filing of NOD and before the scheduling of auction, if you get an offer for your property from a buyer, the lender must consider it. A short sale can take place within 2 weeks. This is a way to sell your home fast without the damage of a foreclosure on your credit account.

Name	2 - 44-11	
Mobile Phone	Email	
Select Service		
		British Control of the Control of th
I agree that Co Proponents ca using the num	n contact me	

Request a Callback

4. Bankruptcy to Stop Foreclosure:

When you file for a Chapter 13 bankruptcy, federal law prohibits any debt collectors from continuing any collection activity. It buys you 3 to 5 years of time to pay all your overdue payments. But, filing bankruptcy can also lower your credit score. It is best to consult with a bankruptcy attorney for a better understanding of the strategy.

5. Contact the Mortgage Lender:

Lastly, contact the mortgage company to stop a foreclosure auction immediately and workout on a payment plan. In some cases, the lender may lower the interest rate, or if you have lost a job it may be considered a forbearance where payments are suspended for a short period of time.



Just a few of the lenders we've worked with.

Bank of America

