

STATE OF NORTH CAROLINA
WAKE COUNTY

IN THE GENERAL COURT OF JUSTICE
SUPERIOR COURT DIVISION
FILED NO.: _____

JUL 25 P 4:57

STATE OF NORTH CAROLINA *ex rel.*
JOSHUA H. STEIN, Attorney General,

WAKE CO., N.C.

Plaintiff,

BY



v.

COMPLAINT

**MOTION FOR TEMPORARY
RESTRAINING ORDER**

**MOTION FOR
PRELIMINARY INJUNCTION**

CONSUMER PROPONENTS &
ASSOCIATES CORP., and
ALI REZA KARIMI,

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, consumerproponents.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 Qualified 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.

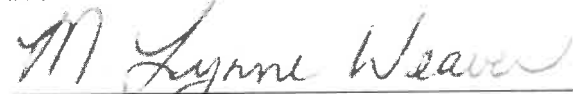
8. That the State be awarded costs of this action and reasonable attorneys' fees, pursuant to N.C. Gen. Stat. § 75-16.1.

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:



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Consumer Protection Division
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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.

10. 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.

11. 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.

14. In checking my credit report, and through my contact with the North Carolina 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**.

Jessica R. East 7/1/19
Jessica R. East Date

Sworn to and subscribed before me

This the 1st day of July, 2019

Suzanne Wood
Notary Public

My Commission Expires: Nov 9, 2021

SUZANNE WOOD
NOTARY PUBLIC
SURRY COUNTY, NC
My Commission Expires 11/09/2021

ACCOUNT MANAGER: Bryan ScottDIRECT 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 Current Utility Bill
- Credit Report - A free copy may be obtained at www.annualcreditreport.com
- Last 2 years Tax Returns (1040)
- Authorization Form Printed & Hand-Signed (Sent separately by your agent)
- Last 2 Months 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:

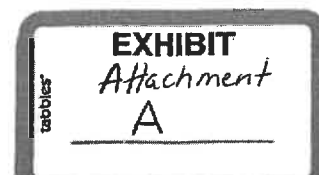
- 1 Months Recent Pay Stubs

Self-Employed:

- Profit and loss statement - Completed and signed

For each borrower who receives income such as Social Security, disability or death benefits, pension, adoption assistance or public assistance:

- Copy of benefits statement or letter from your provider stating amount, frequency and duration of the benefit (Benefit Award Letter).

Once you have completed the Loan Modification Package please send:**By Fax to:** (866) 684-8562**By Email:** admin@consumerproponents.org**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.IF YOU HAVE ANY QUESTIONS OR NEED HELP COMPLETING THIS FORM PLEASE CALL YOUR
CONSUMER PROPONENTS & ASSOCIATES SPECIALIST AT:**1 (866) 747-3176**

HARDSHIP AFFIDAVIT

Loan Number: _____
Property Address: _____
Mount Airy, NC 27030

In a couple of sentences, let us know what your experience has been like with your lender, and what specifically caused you to fall behind on your payments.

- Unemployment
- Increase in household expenses
- Business Failure
- Reduction in Income
- Disaster (natural or man-made)
- Death of a borrower
- Divorce or legal separation
- Long-term or permanent disability
- Employment Relocation
- Other

Written explanation describing the details of the hardship:

I have had out of pocket medical expenses over the last year or so that have been more than I was expecting. I was also visiting my endocrinologist almost monthly, which was a \$40 co-pay each visit. This year I have only visited twice and do not expect to visit as frequently as last year.

I also had more out of pocket expenses for medications.

Borrower:

Jessica East

Signature

Jessica East

Print Name 05/14/18

Date

Co - Borrower:

Signature

Print Name

Date

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 Ct. Mount Airy, NC 27030 which involves brevity content against M & T Bank as the Lender/Loan Servicer and or Investor.

1. Term & Delivery: This contract shall begin on the date executed and shall 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. Limitations: 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. Disclaimer Guarantee: 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 *JRE* Initial

05/14/18

Loan Number: _____
Property Address: _____

Mount Airy, NC 27030

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.

Initial *JRE* Initial

05/14/18

Loan Number: [REDACTED]
 Property Address: [REDACTED]

Mount Airy, NC 27030

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 ARBITRATION 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 AND 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:

Loan Number: [REDACTED]
 Property Address: [REDACTED]
 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: *Jessica 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 hereby 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: _____

Mount 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 Airy, NC 27030

EXHIBIT '3': Services and Fees

Service 3: (\$ 600.00) (Time Frame - Within 60-90 days)

- a. Verify any offers made on behalf of lender.
- b. Send all necessary documents from your Lender to Client for final review.
- c. Coach Client on upcoming changes to their loan.
- d. Send authorization cancellation letter to your lender removing Consumer Proponents & Associates from you Lender's file.

Upon Completion of Service 3	\$ 600.00
------------------------------	-----------

Client Printed Name: Jessica East

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

Client Printed Name:

Client Signature:

Date:

YES, I WISH TO PAY FOR ALL SERVICES IMMEDIATELY AND RECEIVE A 10% REDUCTION OF MY FEE.

Client Initials _____ Date _____

Client 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
Client Signature

Jessica East
Client Printed Name

05/14/18
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**

Domestic Wire Transfer Form

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

Approval Needed: No



WIR08841937

001	Checking	Yes	Type: DEBITS - \$106.43
1,216.93	Verified: 11:37AM 06/21/2018	No	
1,100.00			
10.00			MORTGAGE PAYMENT
Update Info <input type="checkbox"/>		Request # <input type="checkbox"/>	Joint Acct Owners Can Request Wire <input type="checkbox"/>
JESSICA R EAST			
	In Person		
Mobile Phone			
	Ext:	MOUNT AIRY	NC 27030-9740
Personally Identified			
Phone #:	Address:	Date of Birth:	SSN/TIN: Security Questions:
JPMORGAN CHASE BANK NA			
Routing Transit #		NEW YORK, NY	
CONSUMER PROPONENTS AND ASSOCIATES CORP		1732 1ST AVENUE #20306	
Account #		NEW YORK, NY, UNITED STATES	

Transfer Disclosure

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 confirm 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 provided.
- 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 liable 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.
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- 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.
- 8) I assume all the risk associated with this wire transfer.

Signature Jessica R. East

Date 6/21/18

JEC

Branch: SECU 00082 Mount Airy	Phone: (336)789-7226
Keyed By: S26910N David Tilley	Approval Limit: 2,000.00
Special Instructions:	
Ref #	X OFAC X OFAC Verified X Keyed X Verified

tabbles
EXHIBIT
Attachment
B

Domestic Wire Transfer Form

Date/Time: 07/06/2018 at 12:24

Approval Needed: No



WIR08006213

001	Checking	Yes	Type: Purchases & Deposit (Payroll check)	
650.85	Verified: 7/6/18 @ 12:22PM	No		
640.00				
10.00			Mortgage Payment	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Update Info	Request #	Joint Acct Owners Can Request Wire
JESSICA R EAST				
		In Person		
Mobile Phone		Ext:	MOUNT AIRY	NC 27030-9740
Personally Identified <input type="checkbox"/> Saw MID photo card <input type="checkbox"/>				
Phone #:	Address:	Date of Birth:	SSN/TIN:	Security Questions:
JPMorgan Chase Bank NA			New York, NY	
Routing Transit #				
Consumer Proponents and Associates Corp			1732 1st Avenue #20306	
Account #			New York, NY, United States	

Transfer Disclosure

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- 8) I assume all the risk associated with this wire transfer.

Signature Jessica R. East

Date 7/6/18

JEG

Branch: SECU 00082 Mount Airy	Phone: (336)789-7228
Keyed By: S09540N Shelley Radford	Approval Limit: 20,000.00
Special Instructions:	
Ref#	X <input type="checkbox"/> OFAC X <input checked="" type="checkbox"/> OFAC Verified X <input type="checkbox"/> Keyed X <input checked="" type="checkbox"/> Verified

Domestic Wire Transfer Form

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



Institution	001	Source Account	Checking	Activity	Yes	Type: Funds Transfer Payment
Balance	598.44	Verified: 7/19/18 @ 9:42AM		Close Account	No	
Wire Amount	460.00					
Wire Fee	10.00	Wire Purpose	Mortgage Payment			
Recurring #	Update Info		<input type="checkbox"/>	Request #	<input type="checkbox"/>	Joint Acct Owners Can Request Wire <input type="checkbox"/>
Member Information						
Member	JESSICA R EAST			Member		
SSN/TIN		Source of Request	In Person	Address		
Contact	Mobile Phone	Call #				
Home #		Work #	Ext:		MOUNT AIRY NC 27030-9740	
Other #					Email	
ID Type	Personally Identified	Issuer/PID	Saw MID photo card		ID #	
Verified	Phone #:	Address:	Date of Birth:	SSN/TIN:	Security Questions:	
Car Loan				Card Transaction		
Other				Employer info		
Receiving Financial Institution						
Name	JPMorgan Chase Bank NA			Address	New York, NY	
Number	Routing Transit #					
Intermediary Institution						
Name				Address		
Number						
Beneficiary Institution						
Name				Address		
Number						
Beneficiary Information						
Name	Consumer Proponents and Associates Corp			Address	1732 1st Avenue #20306	
Number	Account #			New York, NY, United States		
Phone #				Mortgage Loan #		
				Additional Info / For Further Credit		

Transfer Disclosure

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- 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 Jessica East

Date 7/19/18

Wire Services Use		Phone: (336)789-7226
Branch: SECU 00082 Mount Airy	Keyed By: S09540N Shelley Radford	Approval Limit: 20,000.00 <i>JEG</i>
Special Instructions:	<input checked="" type="checkbox"/> OFAC <input checked="" type="checkbox"/> OFAC Verified <input checked="" type="checkbox"/> Keyed <input checked="" type="checkbox"/> Verified	
Ref # _____	Revised 12-5-2017	

Domestic Wire Transfer Form

Date/Time: 10/17/2018 at 10:23
 Approval Needed: No



WIR09413089

001	Checking	Yes	Type: cash deposit/pos purchases
587.88	Verified: 10/17/18 10:19 am	No	
500.00			
10.00			Mortgage Payment
Update Info <input type="checkbox"/>		Request # <input type="checkbox"/>	Joint Acct Owners Can Request Wire <input type="checkbox"/>
JESSICA R EAST			
	In Person		
Mobile Phone			
	Ext:	MOUNT AIRY	NC 27030-9740
Personally Identified			
Phone #:	Address:	Date of Birth:	SSN/TIN: Security Questions:
JPMORGAN CHASE BANK NA		NEW YORK, NY	
Routing Transf			
Consumer Proponents and Associates Corp		1732 1st Avenue #20306	
Account #		New York, NY United States	
		Mortgage Loan	

Transfer Disclosure

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- 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.
- 8) I assume all the risk associated with this wire transfer.

Signature Jessica R. East

Date 10/17/18

JEG

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

IMAD# 20182017 QMGFT004000365 10171126
 11:26 Sent

Domestic Wire Transfer Form



WIR09443931

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

Approval Needed: No

001	Checking	Yes	Type: POS debit, Loan pmt w/ SECU
613.07	Verified: 10/25/2018 at 2:20PM	No	
510.00			
10.00			Mortgage payment
Update info <input type="checkbox"/>		Request # <input type="checkbox"/>	Joint Acct Owners Can Request Wire <input type="checkbox"/>
JESSICA R EAST			
	In Person		
Mobile Phone		Ext:	MOUNT AIRY NC 27030-9740
Personally Identified	Margo photo		
Phone #:	Address:	Date of Birth:	SSN/TIN: Security Questions:
JP Morgan Chase Bank NA			New York, NY
Routing Transit #			
Consumer Proponents & Associates Corp			1732 1st Avenue #20306
Account #			New York, NY
			Mortgage Loan

Transfer Disclosure

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- 8) I assume all the risk associated with this wire transfer.

Signature Jessica East

Date 10/25/18

Branch: SECU 00082 Mount Airy	Phone: (336)789-7226
Keyed By: S23107N April Summerlin	Approval Limit: 20,000.00
Special Instructions:	
Ref#	X <input type="checkbox"/> OFAC X <input type="checkbox"/> OFAC Verified X <input type="checkbox"/> Keyed X <input type="checkbox"/> Verified

Revised 12-5-2017

IMAD: 20181025 QMGFT002 001570 10251553

Domestic Wire Transfer Form



WIR09495746

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

Approval Needed: No

Institution	001	Source Account	Checking	Activity	Yes	Type	Deposit of transit check, POS debits
Balance	1,094.30	Verified: 11/8/2018 at 1:10PM		Close Account	No		
Wire Amount	510.00	Wire Purpose	Mortgage payment				
Wire Fee	10.00	Update Info	<input type="checkbox"/>	Request #	<input type="checkbox"/>	Joint Acct Owners Can Request Wire <input type="checkbox"/>	
Member Information							
Member	JESSICA R EAST			Member			
SSN/TIN		Source of Request	In Person	Address			
Contact	Mobile Phone	Cell #		MOUNT AIRY	NC	27030-9740	
Home #		Work #	Ext:				
Other #		Email					
ID Type	Personally Identified	Issuer/ID		ID #			
Verified	Phone #:	Address:	Date of Birth:	SSN/TIN:	Security Questions:		
Car Loan		Card Transaction					
Other		Employer Info					
Receiving Financial Institution							
Name	JP Morgan Chase Bank NA			Address	New York, NY		
Number	Routing Transit #						
Intermediary Institution							
Name				Address			
Number							
Beneficiary Institution							
Name				Address			
Number							
Beneficiary Information							
Name	Consumer Proponents & Associates Corp			Address	1732 1st Avenue #20306		
Number	Account #			New York, NY			
Phone #				Mortgage Loan			
				Additional Info For Further Credit			

Transfer Disclosure

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- 8) I assume all the risk associated with this wire transfer.

Signature Jessica East

Date 11/8/18

Wire Services Use				Phone: (336)769-7226
Branch: SECU	00082	Mount Airy	Approval Limit: 20,000.00	
Keyed By: S23107N	April Summerlin			
Special Instructions:				
Ref #	X	OFAC	X	OFAC Verified
			X	Keyed
			X	Verified

Revised 12-5-2017

IMAD: 20181108 QMGFT007 001097

Domestic Wire Transfer Form



WIR09505569

Date/Time: 11/13/2018 at 9:47
Approval Needed: No

Institution	001	Source Account	Checking	Active	Yes	Type: CK DEP FROM BRO 1000.00 MBR ON DI
Balance	1,058.05	Verified:	11/13/18 9:41 AM	Close Account	No	
Wire Amount	1,000.00	Wire Purpose	MORTGAGE PAYMENT			
Wire Fee	10.00	Update Info	<input type="checkbox"/>	Request #	<input type="checkbox"/>	Joint Acct Owners Can Request Wire <input type="checkbox"/>
Recurring #						
Member Information						
Member	JESSICA R EAST			Member		
SSN/TIN		Source of Request	In Person	Address		
Contact	Mobile Phone	Cell #		Address	MOUNT AIRY NC 27030-9740	
Home #		Work #	Ext:	Email		
Other #						
ID Type	Personally Identified	Issue/PID		ID #		
Verified	Phone #:	Address:	Date of Birth:	SSN/TIN:	Security Questions:	
Card Loan				Card Transaction		
Other				Employer Info		
Receiving Financial Institution						
Name	JP MORGAN CHASE BANK NA			Address	NEW YORK, NY	
Number	Routing Transit #					
Intermediary Institution						
Name				Address		
Number						
Beneficiary Institution						
Name				Address		
Number						
Beneficiary Information						
Name	CONSUMER PROPONENTS & ASSOCIATES CORP			Address	1732 1ST AVENUE #20306	
Number	Account #					
Phone #				MORTGAGE LOAN		
				Additional Info For Further Credit		

Transfer Disclosure

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Signature Jessica East

Date 11/13/18

JEG

Branch: SECU 00082 Mount Airy		Phone: (336)789-7226
Keyed By: S11393N Melissa Vernon		Approval Limit: 20,000.00
Special Instructions:		
Ref #	X OFAC	X OFAC Verified
	X Keyed	X Verified

----- Forwarded message -----

From: Bryan Scott <bryan@consumerproponents.org>

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

Subject: RE: Proof of Filing

To: Jessica East [REDACTED]

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

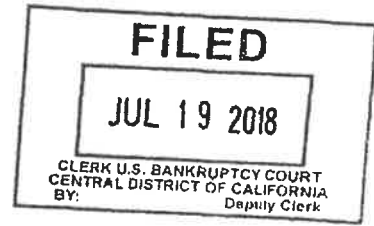
Email: bryan@consumerproponents.org

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).



Fill in this information to identify your case:

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.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>1. Your full name</p> <p>Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.</p>	<p>Jessica First name</p> <p>_____ Middle name</p> <p>East Last name</p> <p>_____ Suffix (Sr., Jr., II, III)</p>	<p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p> <p>_____ Suffix (Sr., Jr., II, III)</p>
<p>2. All other names you have used in the last 8 years</p> <p>Include your married or maiden names.</p>	<p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p> <p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p>	<p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p> <p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p>
<p>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</p>	<p>XXX - XX - [REDACTED]</p> <p>OR</p> <p>9 XX - XX - _____</p>	<p>XXX - XX - _____</p> <p>OR</p> <p>9 XX - XX - _____</p>



Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

<p>About Debtor 1:</p> <p>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years <small>Include trade names and doing business as names</small></p> <p><input checked="" type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>EIN _____</p>	<p>About Debtor 2 (Spouse Only in a Joint Case):</p> <p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>EIN _____</p>
<p>6. Where you live</p> <p>Number Street _____</p> <p>Los Angeles CA 90023 <small>City State ZIP Code</small></p> <p>County _____</p> <p>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.</p> <p>Number Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code _____</p>	<p>If Debtor 2 lives at a different address:</p> <p>Number Street _____</p> <p>City State ZIP Code _____</p> <p>County _____</p> <p>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.</p> <p>Number Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code _____</p>
<p>6. Why you are choosing this district to file for bankruptcy</p> <p><i>Check one:</i></p> <p><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. <small>(See 28 U.S.C. § 1408.)</small></p> <p>_____</p> <p>_____</p> <p>_____</p>	<p><i>Check one:</i></p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. <small>(See 28 U.S.C. § 1408.)</small></p> <p>_____</p> <p>_____</p> <p>_____</p>

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

8. How you will pay the fee

I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A)*.

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B)* and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

No

- Yes. District _____ When MM / DD / YYYY Case number _____
- District _____ When MM / DD / YYYY Case number _____
- District _____ When MM / DD / YYYY 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 _____ Relationship to you _____
- District _____ When MM / DD / YYYY Case number, if known _____
- Debtor _____ Relationship to you _____
- District _____ When MM / DD / YYYY Case number, if known _____

11. Do you rent your residence?

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You (Form 101A)* and file it as part of this bankruptcy petition.

Debtor 1 Jessica East Case number (if known) _____
First Name Middle Name Last Name

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?
- No. Go to Part 4.
- 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 a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

- Check the appropriate box to describe your business:
- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (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 debtor?
- For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
- No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
- No
- Yes. What is the hazard? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Debtor 1

Jessica East

First Name Middle Name

Last Name

Case number (if 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:

I 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.

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 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.

I am not required to receive a briefing 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.

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

You must check one:

I 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.

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 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.

I am not required to receive a briefing 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.

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
 No. Go to line 16b.
 Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business 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?
 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?
- No. I am not filing under Chapter 7. Go to line 18.
 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
 No
 Yes

18. How many creditors do you estimate that you owe?
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

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 with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Jessica East
 Signature of Debtor 1

X
 Signature of Debtor 2

Executed on 7/19/18
 MM / DD / YYYY

Executed on _____
 MM / DD / YYYY

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

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.

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
- 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.

x Jessica East
Signature of Debtor 1
Date 7/19/18
MM / DD / YYYY
Contact phone _____
Cell phone _____
Email address _____

x _____
Signature of Debtor 2
Date _____
MM / DD / YYYY
Contact phone _____
Cell phone _____
Email address _____

Fill in this information to identify your case and this filing:

Debtor 1 Jessica East
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number _____

Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

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 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: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
- Yes. Where is the property?

1.1. _____
Street address, if available, or other description

Mount Airy NC 27030
City State ZIP Code

Mount Airy
County

- What is the property?** Check all that apply.
- Single-family home
 - Duplex or multi-unit building
 - Condominium or cooperative
 - Manufactured or mobile home
 - Land
 - Investment property
 - Timeshare
 - Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 80,000.00
 Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

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)

Other information you wish to add about this item, such as local property identification number: _____

If you own or have more than one, list here:

1.2. _____
Street address, if available, or other description

City State ZIP Code

County

- What is the property?** Check all that apply.
- Single-family home
 - Duplex or multi-unit building
 - Condominium or cooperative
 - Manufactured or mobile home
 - Land
 - Investment property
 - Timeshare
 - Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

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)

Other information you wish to add about this item, such as local property identification number: _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

1.3. _____
 Street address, if available, or other description

 City State ZIP Code

 County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

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 item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. _____ →

\$ _____

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
- Yes

3.1. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

If you own or have more than one, describe here:

3.2. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

3.3. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

3.4. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
 Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
- Yes

4.1. Make: _____
 Model: _____
 Year: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

If you own or have more than one, list here:

4.2. Make: _____
 Model: _____
 Year: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here _____

\$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the 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

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

No
 Yes. Describe.....

\$ _____

9. 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

No
 Yes. Describe.....

\$ _____

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

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

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 →

\$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the 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

No
 Yes Cash: \$ _____

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
 Yes Institution name:

- 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
 Yes Institution or issuer name:
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them.....

Name of entity:	% of ownership:	
_____	0% %	\$ _____
_____	0% %	\$ _____
_____	0% %	\$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

 \$ _____

 \$ _____

 \$ _____

21. Retirement or pension accounts

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 account: Institution name:

401(k) or similar plan: _____ \$ _____
 Pension plan: _____ \$ _____
 IRA: _____ \$ _____
 Retirement account: _____ \$ _____
 Keogh: _____ \$ _____
 Additional account: _____ \$ _____
 Additional account: _____ \$ _____

22. 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

Institution name or individual:

Electric: _____ \$ _____
 Gas: _____ \$ _____
 Heating oil: _____ \$ _____
 Security deposit on rental unit: _____ \$ _____
 Prepaid rent: _____ \$ _____
 Telephone: _____ \$ _____
 Water: _____ \$ _____
 Rented furniture: _____ \$ _____
 Other: _____ \$ _____

23. Annuities (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:

 \$ _____

 \$ _____

 \$ _____

Debtor 1 **Jessica East**
First Name Middle Name Last Name

Case number (if known) _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them.....

_____ \$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them.....

_____ \$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them.....

_____ \$ _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \$ _____
 State: \$ _____
 Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

Alimony: \$ _____
 Maintenance: \$ _____
 Support: \$ _____
 Divorce settlement: \$ _____
 Property settlement: \$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.....

_____ \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value. ...

Company name:	Beneficiary:	Surrender or refund 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

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 → \$ _____

Part 5: 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 claims 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..... \$ _____

Debtor 1 **Jessica East**
First Name Middle Name Last Name

Case number (if known) _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No
 Yes. Describe..... \$ _____

41. Inventory

No
 Yes. Describe..... \$ _____

42. Interests in partnerships or joint ventures

No
 Yes. Describe.....

Name of entity:	% of ownership:	
_____	_____ %	\$ _____
_____	_____ %	\$ _____
_____	_____ %	\$ _____

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..... \$ _____

44. Any business-related property you did not already list

No
 Yes. Give specific information

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

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 → \$ _____

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 exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes..... \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

48. Crops—either growing or harvested

No
 Yes. Give specific information. _____ \$ _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes _____ \$ _____

50. Farm and fishing supplies, chemicals, and feed

No
 Yes _____ \$ _____

51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information. _____ \$ _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here → \$ _____

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information. _____ \$ _____
 \$ _____
 \$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here → \$ _____

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → \$ 80,000.00

56. Part 2: Total vehicles, line 5 \$ _____

57. Part 3: Total personal and household items, line 15 \$ _____

58. Part 4: Total financial assets, line 36 \$ _____

59. Part 5: Total business-related property, line 45 \$ _____

60. Part 6: Total farm- and fishing-related property, line 52 \$ _____

61. Part 7: Total other property not listed, line 54 + \$ _____

62. Total personal property. Add lines 56 through 61. \$ 80,000.00 Copy personal property total → + \$ 80,000.00

63. Total of all property on Schedule A/B. Add line 55 + line 62. \$ 80,000.00

Fill in this information to identify your case:

Debtor 1 Jessica East
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number _____
(if known)

Check if this is an amended filing

Official Form 106D

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.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim.	Unsecured portion, if any.
\$ 80,000.00	\$ 80,000.00	\$ 80,000.00

2.1 M&T Bank Describe the property that secures the claim: Single Family Home

Creditor's Name: P.O. Box 844
Number Street

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

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
 Other (including a right to offset) _____

Who owes the debt? 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 claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

2.2 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
 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
 Other (including a right to offset) _____

Who owes the debt? 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 claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here: _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 1:

Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A	Column B	Column C
Amount of claim	Priority of claim	Unsecured claim
Does not deduct the value of collateral	Secured claim	Priority

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
 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
 Other (including a right to offset) _____

Who owes the debt? 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 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 _____
 City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.
 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
 Other (including a right to offset) _____

Who owes the debt? 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 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 _____
 City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.
 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
 Other (including a right to offset) _____

Who owes the debt? 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 claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here: \$ _____
 If this is the last page of your form, add the dollar value totals from all pages.
 Write that number here: \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name _____
Number Street _____
City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____
Last 4 digits of account number _____

Name _____
Number Street _____
City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____
Last 4 digits of account number _____

Name _____
Number Street _____
City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____
Last 4 digits of account number _____

Name _____
Number Street _____
City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____
Last 4 digits of account number _____

Name _____
Number Street _____
City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____
Last 4 digits of account number _____

Name _____
Number Street _____
City State ZIP Code _____

On which line in Part 1 did you enter the creditor? _____
Last 4 digits of account number _____

M&T Bank Legal Document Processing
P.O. Box 844
Buffalo, NY 14240-0844

**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

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

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: 8/6/18

Address:

Los Angeles, CA 90023

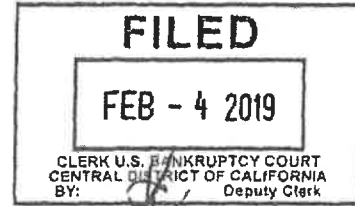
It appearing that the debtor(s) in the above-captioned case has failed to file all the documents required under FRBP 1007 or 3015(b) within 14 days after the filing of the petition and no motion for an order extending the time to file the required documents has been timely filed in accordance with FRBP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

IT IS HEREBY ORDERED THAT:

- 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: August 6, 2018

By the Court,
Kathleen J. Campbell
Clerk of Court



Fill in this information to identify your case:

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.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>1. Your full name</p> <p>Write the name that is on your government-issued picture identification (for example, your driver's license or passport).</p> <p>Bring your picture identification to your meeting with the trustee.</p>	<p>Jessica First name</p> <p>_____ Middle name</p> <p>East Last name</p> <p>_____ Suffix (Sr., Jr., II, III)</p>	<p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p> <p>_____ Suffix (Sr., Jr., II, III)</p>
<p>2. All other names you have used in the last 8 years</p> <p>Include your married or maiden names.</p>	<p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p> <p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p>	<p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p> <p>_____ First name</p> <p>_____ Middle name</p> <p>_____ Last name</p>
<p>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</p>	<p>XXX - XX - [REDACTED]</p> <p>OR</p> <p>9 XX - XX - _____</p>	<p>XXX - XX - _____</p> <p>OR</p> <p>9 XX - XX - _____</p>

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

<p>About Debtor 1:</p> <p>4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names</p> <p><input checked="" type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>EIN _____</p>	<p>About Debtor 2 (Spouse Only in a Joint Case):</p> <p><input type="checkbox"/> I have not used any business names or EINs.</p> <p>Business name _____</p> <p>Business name _____</p> <p>EIN _____</p> <p>EIN _____</p>
<p>5. Where you live</p> <p>Number _____ Street _____</p> <p>City State ZIP Code Huntington Park CA 90255 Los Angeles County</p> <p>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.</p> <p>Number _____ Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code Los Angeles CA 90010</p>	<p>If Debtor 2 lives at a different address:</p> <p>Number _____ Street _____</p> <p>City State ZIP Code _____</p> <p>County _____</p> <p>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.</p> <p>Number _____ Street _____</p> <p>P.O. Box _____</p> <p>City State ZIP Code _____</p>
<p>6. Why you are choosing this district to file for bankruptcy</p> <p>Check one:</p> <p><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Check one:</p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p> <p>_____</p> <p>_____</p>

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under
Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
 Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee
 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A)*.
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B)* and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?
 No
 Yes. District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY
District _____ When _____ Case number _____
MM / DD / YYYY

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 _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY
Debtor _____ Relationship to you _____
District _____ When _____ Case number, if known _____
MM / DD / YYYY

11. Do you rent your residence?
 No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You (Form 101A)* and file it as part of this bankruptcy petition.

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

- No. Go to Part 4.
- 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 a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City State ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (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 debtor?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
- No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- No
- Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

Where is the property? _____

Number Street

City State ZIP Code

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if 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:

I 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.

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 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.

I am not required to receive a briefing 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.

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

You must check one:

I 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.

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 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.

I am not required to receive a briefing 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.

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
 No. Go to line 16b.
 Yes. Go to line 17.
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business 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?
 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?
- No. I am not filing under Chapter 7. Go to line 18.
 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
 No
 Yes

18. How many creditors do you estimate that you owe?
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

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 with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x Jessica East
 Signature of Debtor 1

x _____
 Signature of Debtor 2

Executed on 08/23/2018
MM / DD / YYYY

Executed on _____
MM / DD / YYYY

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

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.

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

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.

x Jessica East _____
Signature of Debtor 1

x _____
Signature of Debtor 2

Date 08/23/2018
MM / DD / YYYY

Date _____
MM / DD / YYYY

Contact phone _____

Contact phone _____

Cell phone _____

Cell phone _____

Email address _____

Email address _____

Fill in this information to identify your case and this filing:

Debtor 1 Jessica East
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number _____

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

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 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: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
- Yes. Where is the property?

1.1. _____
Street address, if available, or other description

Mount Airy NC 27030
City State ZIP Code

Surrey
County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 40,000.00

Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

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)

Other information you wish to add about this item, such as local property identification number: _____

If you own or have more than one, list here:

1.2. _____
Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____

Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

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)

Other information you wish to add about this item, such as local property identification number: _____

Debtor 1 **Jessica East**
First Name Middle Name Last Name

Case number (if known) _____

1.3. _____
 Street address, if available, or other description

 City State ZIP Code

 County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

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

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. _____

\$ _____

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
- Yes

3.1. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

If you own or have more than one, describe here:

3.2. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

3.3. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

3.4. Make: _____
 Model: _____
 Year: _____
 Approximate mileage: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories
 No
 Yes

4.1. Make: _____
 Model: _____
 Year: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

If you own or have more than one, list here:
 4.2. Make: _____
 Model: _____
 Year: _____
 Other information:

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 claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ _____
 Current value of the portion you own? \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here → \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the 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

- 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

- No
- Yes. Describe.....

\$ _____

9. 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

- No
- Yes. Describe.....

\$ _____

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- 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

- 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 →

\$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the 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

No

Yes Cash: \$ _____

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

Yes Institution name:

- 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

Yes Institution or issuer name:

- _____ \$ _____
- _____ \$ _____
- _____ \$ _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them.....

- | Name of entity: | % of ownership: | |
|-----------------|-----------------|----------|
| _____ | 0% _____ % | \$ _____ |
| _____ | 0% _____ % | \$ _____ |
| _____ | 0% _____ % | \$ _____ |

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them.....

Issuer name: _____ \$ _____
 _____ \$ _____
 _____ \$ _____

21. Retirement or pension accounts

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 account:	Institution name:	
401(k) or similar plan:	_____	\$ _____
Pension plan:	_____	\$ _____
IRA:	_____	\$ _____
Retirement account:	_____	\$ _____
Keogh:	_____	\$ _____
Additional account:	_____	\$ _____
Additional account:	_____	\$ _____

22. 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.....

Institution name or individual:

Electric:	_____	\$ _____
Gas:	_____	\$ _____
Heating oil:	_____	\$ _____
Security deposit on rental unit:	_____	\$ _____
Prepaid rent:	_____	\$ _____
Telephone:	_____	\$ _____
Water:	_____	\$ _____
Rented furniture:	_____	\$ _____
Other:	_____	\$ _____

23. Annuities (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:

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them.....

_____ \$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them.....

_____ \$ _____

27 Licenses, franchises, and other general intangibles
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them.....

_____ \$ _____

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____
 State: \$ _____
 Local: \$ _____

28. Family support
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

Alimony: \$ _____
 Maintenance: \$ _____
 Support: \$ _____
 Divorce settlement: \$ _____
 Property settlement: \$ _____

30. Other amounts someone owes you
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.....

_____ \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund 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

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 →

\$ _____

Part 5: 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 claims 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.....

_____ \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No
 Yes. Describe..... \$ _____

41. Inventory

No
 Yes. Describe..... \$ _____

42. Interests in partnerships or joint ventures

No
 Yes. Describe.....

Name of entity:	% of ownership:	
_____	_____ %	\$ _____
_____	_____ %	\$ _____
_____	_____ %	\$ _____

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..... \$ _____

44. Any business-related property you did not already list

No
 Yes. Give specific information

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

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 → \$ _____

Part 5: 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 exemptions.

47. Farm animals
 Examples: Livestock, poultry, farm-raised fish

No
 Yes..... \$ _____

Debtor 1 Jessica East
First Name Middle Name Last Name

Case number (if known) _____

48. Crops—either growing or harvested

No
 Yes. Give specific information..... \$ _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes..... \$ _____

50. Farm and fishing supplies, chemicals, and feed

No
 Yes..... \$ _____

51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information..... \$ _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here → \$ _____

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership

No
 Yes. Give specific information..... \$ _____
 \$ _____
 \$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here → \$ _____

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → \$ 40,000.00

56. Part 2: Total vehicles, line 5 \$ _____

57. Part 3: Total personal and household items, line 15 \$ _____

58. Part 4: Total financial assets, line 36 \$ _____

59. Part 5: Total business-related property, line 45 \$ _____

60. Part 6: Total farm- and fishing-related property, line 52 \$ _____

61. Part 7: Total other property not listed, line 54 + \$ _____

62. Total personal property. Add lines 56 through 61. \$ 40,000.00 Copy personal property total → + \$ 40,000.00

63. Total of all property on Schedule A/B. Add line 55 + line 62. \$ 40,000.00

Fill in this information to identify your case:

Debtor 1 Jessica East
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number _____
(if known)

Check if this is an amended filing

Official Form 106D

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.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
2.1	<p>M & T Bank <small>Creditor's Name</small> P O Box 619063 <small>Number Street</small></p> <p><u>Dallas TX 75261</u> <small>City State ZIP Code</small></p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p>	<p>Describe the property that secures the claim: _____ \$ _____ \$ _____</p> <p>As of the date you file, the claim is: Check all that apply. <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien: Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number _____</p>		
2.2	<p>Creditor's Name _____ <small>Number Street</small></p> <p>_____ <u>TX</u> _____ <small>City State ZIP Code</small></p> <p>Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred _____</p>	<p>Describe the property that secures the claim: _____ \$ _____ \$ _____</p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Nature of lien: Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____</p> <p>Last 4 digits of account number _____</p>		

Add the dollar value of your entries in Column A on this page. Write that number here: _____

M & T Bank

P.O. Box 619063

Dallas, TX 75261

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

In re:
Jessica East

CHAPTER NO.: 13

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)
StmntFinAffairs(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:**

(1) 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

(2) File and serve a motion for an order extending the time to file the required document(s). If you make such a motion 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

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

In re:
Jessica East

CHAPTER NO.: 13

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:

- 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).

Chapter 13 Original only

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

1 / KSC

**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:
Jessica East

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

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

STATE OF NORTH CAROLINA
WAKE COUNTY

IN THE GENERAL COURT OF JUSTICE
SUPERIOR COURT DIVISION
NO: _____

STATE OF NORTH CAROLINA *ex rel.*)
JOSHUA H. STEIN, Attorney General,)
)
Plaintiff,)
)
v.)
)
)
)
CONSUMER PROPONENTS &)
ASSOCIATES CORP., and)
ALI REZA KARIMI,)
)
Defendants.)

**AFFIDAVIT OF
DAVID C. EVERS**

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:

1. 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.

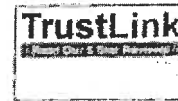
5. Attached as Attachment A is a copy of a printout of Consumer Proponent's prior website, which was previously at www.consumerproponents.org. The website stated, among other things, that Consumer Proponents provides: "Foreclosure & Payment Reduction Assistance". The website further claimed: "Around 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.

A handwritten signature in cursive script that reads "David Evers". The signature is written in black ink and is positioned above a horizontal line.

David C. Evers



Home

About Us

Our Services

What
Clients
Say

Lenders

Get Assistance

Blog



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:

Modification Preparatic	Settlemer Solutions	Hardship Solutions	Underwrit Solutions	Lender Solutions	Consulting Solutions
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Just a few of the lenders we've worked with.

Bank of America

CHASE

WELLS FARGO



CALIBER

Nationstar
MORTGAGE

ORACLE

We Get You Current with Your Lender.

Get current, stop a foreclosure date and reduce interest rates to as low as 2% Fixed with Nationstar, Ocwen, Bayview, Ditech and Rushmore

- Foreclosure Delay Experts
- Sale Date Removal
- Foreclosure Postponement
- Stop Foreclosure

Please note that we will never do any of the following:

- Guarantee a Loan Modification or Foreclosure Prevention
- Never charge an upfront fee
- Ask anyone to transfer or surrender property titles or buy a home below market prices
- Ask you to pay us rather than your lender/servicer
- Encourage you to NOT contact your lender, lawyer or counseling service

REQUEST MORTGAGE ASSISTANCE!

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. These 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, Homeowner in PA

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.

Next

Foreclosure & Payment Reduction Assistance

(866) 836-9078

OR, REQUEST A CALLBACK!



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

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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-profit company that fully follows MARS guidelines and we will charge a fee at the completion 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



CALL NOW
(866) 836-9078

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!

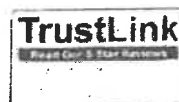
We Can:

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

Get Your FREE Foreclosure Options

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.



Home

About Us

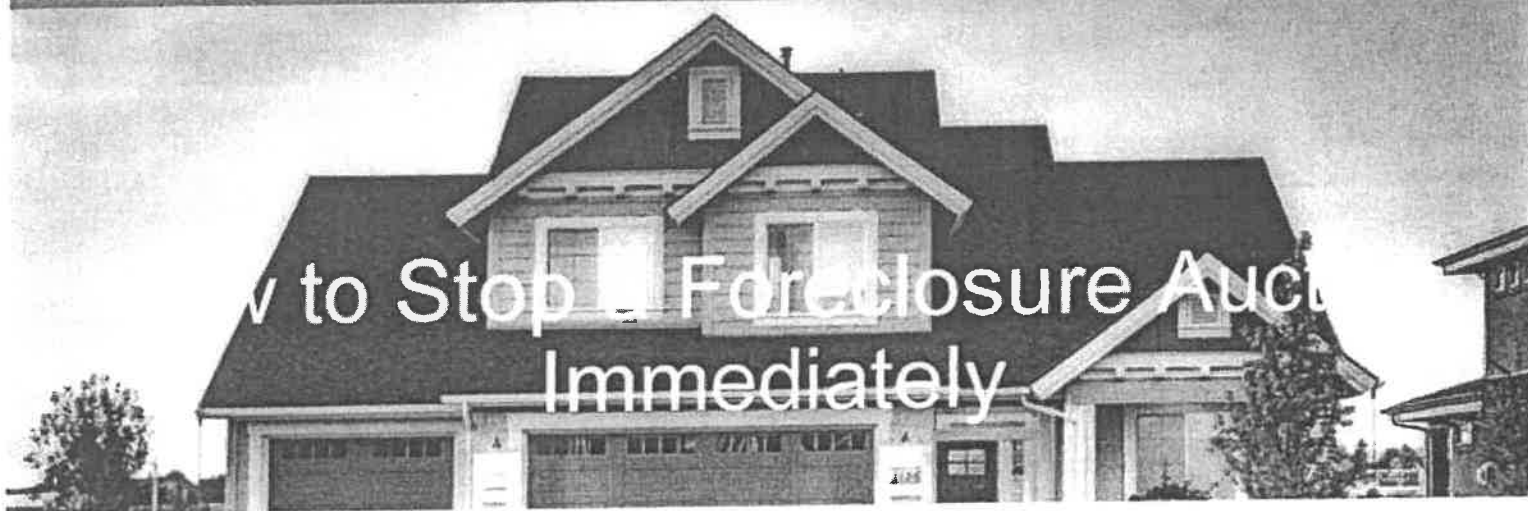
Our Services

What
Clients
Say

Lenders

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Blog



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

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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.

Contact Us

I agree that Consumer

Proponents can contact me using the number provided.

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.

Get Assistance

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

Bank of America

