

Attorney or Party Name, Address, Telephone & FAX Numbers, and California State Bar Number VERN KALSHAN, ESQ. SBN 48078 440 Kerwin Cambria, CA 93428 Telephone: 805-927-1222, Fax 5380 Attorney for Debtor(s)	FOR COURT USE ONLY <div style="border: 1px solid black; padding: 5px; text-align: center;"> FILED DEC 22 2003 <small>CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</small> BY </div>
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re: PFLUM, Freed C. and PFLUM, Sandra K. <div style="text-align: right;">Debtor(s).</div>	CASE NO.: ND 03-12335 RR Chapter 13

NOTICE OF SALE OF ESTATE PROPERTY

Sale Date: January 9, 2004	Time: 10:00 a.m.
Location: 1415 State Street, Courtroom 201, Santa Barbara, CA 93101	

Type of Sale: Public Private Last date to file objections: January 4, 2004

Description of Property to be Sold: Residential Real Property located at 4960 Miramon Avenue, Atascadero, CA 93422

Terms and Conditions of Sale: 100% Lender financing (80% first deed of trust and 20% second deed of trust); up to \$6,000 of buyer's costs to be paid by seller.
5% real estate brokers' commissions to be split between listing agent and buyer's agent.

PROPERTY TO BE SOLD FREE AND CLEAR OF LIENS

Proposed Sale Price: \$339,000.00

Overbid Procedure (If Any): _____

If property is to be sold free and clear of liens or other interests, list date, time and location of hearing: 1/9/2004, 10:00 a.m., 1415 State St., Courtroom 201. Santa Barbara, CA 93101
 Contact Person for Potential Bidders (include name, address, telephone, fax and/or e:mail address):

Vern Kalshan, Esq.
440 Kerwin
Cambria, CA 93428
805-927-1222, Fax 805-927-5380
vernkalshan@earthlink.net

Date: December 16, 2003

Name **VERN KALSHAN, ESQ.**
Vern Kalshan, Attorney
Address 440 Kerwin
Cambria, CA 93428

Telephone 805-927-1222

Attorney for Debtor(s) (if applicable) Attorneys
 Debtor (s) in pro per State Bar I.D. No. 48078

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

Northern DIVISION

In re
**PFLUM, Fred C. &
PFLUM, Sandra K.**

DEBTOR
Social Security No(s) **557-56-4667**
Employer's Tax Identification Nos. [if any]
95-2596281

Debtor

and all

JOINT DEBTOR
Social Security No(s) **558-68-3513**
Employer's Tax Identification Nos. [if any]

and all

Case No. ND 03-12335-RR
Chapter 13
Judge Robin Riblet

PROOF OF SERVICE BY MAIL

STATE OF **California**, COUNTY OF **San Luis Obispo**

I am a resident of the aforesaid county, I am over the age of eighteen and not a party to the within entitled action: my business address is: **440 Kerwin
Cambria, CA 93428**

On **December 16, 2003** I served the within

NOTICE OF SALE OF ESTATE PROPERTY

on the **Trustee, U.S. Trustee, Creditors, Interested Parties**

in said action, by placing a true copy thereof enclosed in a sealed envelope with postage thereon fully prepaid, in the

United State mail at Cambria, California
addressed as follows:

Executed on: **December 16, 2003** at **Cambria, California**, California

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

Vern Kalshan
Vern Kalshan

Signature of Declarant

Elizabeth F. Rojas,
Chapter 13 Trustee
15301 Ventura Blvd., Bldg. B, #400
Sherman Oaks, CA 91403

GMAC Mortgage Corporation
3451 Hammond Avenue
Waterloo, IA 50702

Fred & Sandra Pflum
5970 El Camino Real
Atascadero, CA 93422

Household Financial Services
636 Grand Regency Blvd.
Brandon, FL 33509

Diane V. Weifenbach, Esq.
Freyfuss et al, Special Notice
1851 E. First Street, Ste 1100
Santa Ana, CA 92705-3923

Nevada Dept. of Taxation
Bankruptcy Section
555 E. Washington Ave. #1300
Las Vegas, NV 89101-1041

Household Financial Services
Special Notice
1270 Northland Drive, Ste 200
Mendota Heights, MN 55120

State Board of Equalization
Spec. Proc. Section MIC:55
P.O. Box 942879
Sacramento, CA 94279-0055

U.S. Trustee
21051 Warner Center Lane #115
Woodland Hills, CA 91367

US Atty Office, Tax Division
Federal Building Room 2315
300 North Los Angeles Street
Los Angeles, CA 90012

US Dept Justice, Tax Division
Civil Trial Sec. Western Reg.
P O Box 683 Ben Franklin Sta.
Washington, DC 20044

US Internal Revenue Service
Spec. Proc., Collection Div.
PO Box 99 (Stop HQ-5430)
San Jose, CA 95103

EDD
Bankruptcy Group MIC 92E
P O Box 826880
Sacramento, CA 94280-0001

US Internal Revenue Service
Spec. Proc., Collection Div.
PO Box 99 (Stop HQ-5430)
San Jose, CA 95103-2397