

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Lynda T. Bui, Trustee 3750 University Ave., Ste. 670 Riverside, CA 92501 Telephone: (951) 275-9300 Facsimile: (951) 275-9303 Email: trustee.bui@shbllp.com Chapter 7 Trustee <input checked="" type="checkbox"/> Individual appearing without attorney <input type="checkbox"/> Attorney for:	FOR COURT USE ONLY
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION	
In re: DALE WEST and CATHERINE WEST, Debtor(s).	CASE NO.: 6:13-bk-26511-SY CHAPTER: 7 NOTICE OF SALE OF ESTATE PROPERTY

Sale Date: Court Hearing 10/23/2014	Time: 9:30
Location: United States Bankruptcy Court, Courtroom 302, 3420 Twelfth Street, Riverside, CA 92501	

Type of Sale: ☐ Public ☒ Private **Last date to file objections:** 10/09/2014

Description of property to be sold: Real Property located at 11607 Cornell Circle, Yucaipa, CA 92399

Terms and conditions of sale: Short sale pursuant to Bankruptcy Code § 363(b) for total consideration of \$320,349, which includes (1) an approved discounted payoff to the senior lienholder of \$270,434.57, (2) a bankruptcy fee carve-out/buyer's premium for the Estate of \$25,409.91, (3) outstanding and pro-rata real property taxes, and (4) other costs, including but not limited to escrow charges, title charges and documentary transfer taxes. See attached for more information.

Proposed sale price: \$ 320,349.00

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

Overbid procedure (if any): Short sale not subject to overbids. The Buyer's offer is the highest and best offer received by the Trustee following the requests to interested parties for their highest and best bids.

If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:

Lender approved short sale pursuant to Section 363(b) - hearing date 10/23/2014 at 9:30 a.m.

Courtroom 302

U.S. Bankruptcy Court

3420 Twelfth Street

Riverside, CA 92501

Contact person for potential bidders (include name, address, telephone, fax and/or email address):

Lynda T. Bui, Chapter 7 Trustee

3750 University Ave., Ste. 670

Riverside, CA 92501

Telephone: (951) 275-9300

Facsimile: (951) 275-9303

Fax: (949) 340-3000

Email: trustee.bui@shbllp.com

Date: 09/24/2014

In re Dale West and Catherine West
Case No. 6:13-bk-26511-SY

Attachment to Notice of Sale of Estate Property:

I. INTRODUCTION

Lynda T. Bui, the Chapter 7 trustee ("Trustee") for the bankruptcy estate ("Estate") of Lori Woodward ("Debtor"), is bringing a Motion for Order: (1) Authorizing the Short Sale of Real Property of the Estate, to the Highest Bidder Pursuant to Bankruptcy Code § 363(b); (2) Approving Payment of Real Estate Commission; and (3) Granting Related Relief Including Use of Sale Proceeds to Reimburse Trustee for Actual Costs Incurred ("Sale Motion").

This is a **short sale** of real property located at **11607 Cornell Circle, Yucaipa, CA 92399** ("Property") to the highest and best price received from Alonzo Quinonez, Jennie Quinonez and Gilberto Celis (collectively "Buyer"). The Trustee proposes to short sale the Property and pay off secured creditor under Bankruptcy Code section 363(b).

The Buyer has agreed to purchase the Property for total consideration of \$320,349, which includes (1) an approved discounted payoff to the senior lienholder of \$270,434.57, (2) a bankruptcy fee carve-out/buyer's premium¹ for the Estate of \$25,409.91, (3) outstanding and pro-rata real property taxes, and (4) other costs, including but not limited to escrow charges, title charges and documentary transfer taxes. All proposed payments through escrow on the sale are subject to the senior lienholder's approval, who has provided written approval of the short sale, the Buyer and the payoff on its loan - see **Exhibit 5 annexed to the Declaration of Lynda T. Bui annexed to the Sale Motion** ("Bui Declaration").

The Property has been numerous counterbids for highest and best bids by the Trustee's real estate professional. The Property has been on the market for over ten

¹ \$18,000 will be paid by the Buyer and the senior lender has agreed to payment of \$7,409.91, for a total of \$25,409.91.

1 months and the Buyer's offer is the highest and best offer received by the Trustee to
2 date. The Buyer and the Buyer's offer has been approved the senior lienholder/short
3 sale lender. **The lender approval of the short sale will expire on October 20, 2014**
4 **(see Exhibit 5 annexed to the Bui Declaration annexed to the Sale Motion).** The
5 earliest available date on the Court's calendar is October 23, 2014. The Trustee
6 believes she can get a short continuance from the lender to close the sale.

7 This is a true short sale as the total consideration is less than the total amount
8 owed to the senior lienholder. The agent for the senior lienholder on the Property,
9 Nationstar Mortgage LLC fkan Centex Home Equity Company ("Nationstar"),² has
10 provided written approval of the sale **(Exhibit 5 to the Bui Declaration annexed to the**
11 **Sale Motion)** and to complete the short sale process, the Trustee needs to obtain Court
12 approval of the sale transaction.³ Based on its written approval of the sale, the Trustee
13 believes that Nationstar as servicing agent for the senior lienholder will have no
14 objection to the Sale Motion. The Trustee understands (and as is customary) that at
15 closing, Nationstar may want to negotiate the final allowed or disallowed costs and/or
16 the final payoff to the senior lienholder. Provided that the Estate receives the proposed
17 \$25,409.91, carve-out/buyer premium at closing, the Trustee requests authorization to
18 work with and agree with the senior lienholder and its agent to resolve the allowance
19 and disallowance of costs and/or payoff amounts as part of the escrow closing without
20 the need for further notice, hearing or Court order. With the senior lienholder payoff
21 increasing every month, the Trustee believes that the sale must not be delayed and the
22 Property must be sold as soon as possible in order to maximize the benefit for the
23 Estate.

24 ² The preliminary title report indicates Deutsche Bank Trust Company as Trustee for
25 Residential Accredit Loans, Inc., Pass Through Certificates 2006-Q06 is the holder of the first
26 trust deed on the Property. In their Schedules, the Debtors identified the holder of the first trust
deed as being "Nationstar Mortgage LI".

27 ³ The proposed carve-out payment to the Estate was indicated in the HUD-1 estimated
28 closing statement included in the package submitted to the lienholder's agent. Following receipt
of the proposed short sale package, Nationstar provided written approval of the short payoff
amounts described herein.

1 If this Sale Motion is not approved, any and all benefit to the Estate will be
2 completely lost as it is likely that the senior lienholder will foreclose on the Property on
3 account of its underwater status and the delinquent obligations. As will be discussed
4 further below, the Trustee believes that good cause exists to grant the Sale Motion so
5 the Trustee does not lose this favorable business opportunity.

6 II. RELEVANT FACTS

7 A. Case Commencement

8 The Debtors commenced their bankruptcy case under Chapter 7 by filing a
9 Voluntary Petition on October 4, 2013.

10 Lynda T. Bui is the duly appointed, qualified and acting Chapter 7 trustee for the
11 Estate.

12 B. The Property

13 An “asset”⁴ of the Estate is the Debtors’ interest in the Property located in San
14 Bernardino County at 11607 Cornell Circle, Yucaipa, CA 92399. The Property is legally
15 described as stated in the Preliminary Title Report dated September 17, 2014, a true
16 and correct copy of which is attached as **Exhibit 1 to the Bui Declaration annexed to**
17 **the Sale Motion.**

18 In their Schedules, the Debtors valued the Property at \$277,000 and listed a first
19 priority lien of \$370,407 in favor of Nationstar. The Debtors also indicated that secured
20 real property taxes were due in the amount of \$2,353. Claim 3 on the Court’s Claims
21 Register filed by the San Bernardino County Tax Collector indicates the amount owed
22 for real property taxes is \$6,561.

23 The Debtors have not claimed an exemption in the Property. True and correct
24 copies of the Debtor’s Schedules A, C and D are attached to as **Exhibit 2 the Bui**
25 **Declaration annexed to the Sale Motion.**

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28 ⁴ It should be noted that on its face, the Property has no equity. Through Trustee’s and
her Broker’s hard work, the Trustee has created an “asset” of a case that is otherwise is a no
“asset” case.

1 **C. Employment of Real Estate Broker**

2 On December 12, 2013, the Trustee filed an application to employ Brent Houston
3 of NextGEN Real Estate Corp as her real estate broker ("Broker") ("Employment
4 Application") (docket 16) to assist her with effectively listing and marketing the Property
5 for sale, as well as negotiating a short sale with the senior lienholder and sale price to
6 prospective buyers to provide a benefit to the Estate. The listing agreement called for
7 real estate commission to be paid of six percent of the sale price (includes fees for short
8 sale negotiation). The Employment Application was approved pursuant to Court order
9 entered on January 14, 2014 (docket 20).

10 **D. Basis for the Value of the Property**

11 The Broker has more than ten years of experience in the sale of real property as
12 well as property valuations and is familiar with valuing real property in today's economic
13 environment. The Broker listed the Property on the MLS for \$275,000.

14 From his over ten years of experience with short sales, the Broker is aware that
15 the lenders will often obtain their own appraisals or otherwise determine the fair market
16 value of the subject real property before approving the short sale. It is also not
17 uncommon for lenders to counter with the price they obtained the appraisal for if it is
18 higher than the offer price. In this case, the short sale and proposed discounted payoff
19 of \$270,434.57 to the senior lienholder has been approved by Nationstar as the
20 servicing agent - see **Exhibit 5 to the Bui Declaration annexed to the Sale Motion**.
21 To complete the short sale process, the Trustee has filed this Sale Motion. As such, the
22 Broker believes that Nationstar has obtained its own appraisal of the Property – and has
23 determined the fair market value – before approving the short sale herein.

24 **E. Marketing of the Property for Sale**

25 The Property has been on the market for over ten months. Following the listing
26 of the Property for sale on the MLS, realtors and potential buyers were encouraged to
27 present all offers. There were over ten inquiries and at least two offers. The Broker
28 reviewed all initial purchase offers for the Property. Following the review of the multiple

offers, the Broker sent out requests to all interested parties and/or their agents to submit the highest and best bids for the Property.

The Trustee received an offer from the Buyer herein to purchase the Property for total consideration of \$320,349. The Buyer's offer that is the subject of this Sale Motion is the highest and best offer received by the Trustee following the Broker's extensive marketing process and after over ten months of the Property being listed on the multiple listing service.

F. Liens and Encumbrances Against the Property and Their Proposed Treatment Through the Sale

The Trustee has reviewed the Preliminary Title Report attached as **Exhibit 1 to the Bui Declaration annexed to the Sale Motion**. From the Debtors' Schedules and the Preliminary Title Report the Trustee believes that the total liens against the Property exceed \$372,759. The following chart sets forth and accounts for all of the recorded liens and encumbrances against the Property described in the Preliminary Title Report and their proposed treatment through the sale:

<u>Creditor</u>	<u>Description</u>	<u>Estimated Amount Owed</u>	<u>Proposed Payout Amount</u>	<u>Treatment of Lien Through the Sale</u>
San Bernardino County Tax Collector	Real property taxes	\$6,561 (amount listed Claim 3 filed by the San Bernardino County Tax Collector)	Payment in full of defaulted taxes (if any) and pro-rata payment on current tax bill.	All outstanding real property taxes will be paid in full through escrow on the sale transaction
Nationstar ⁵ as servicing agent for the first priority lienholder on the Property	Current beneficiary of a first priority deed of trust recorded May 11, 2006, recording number 2006-322788. Listed in the Debtor's Schedules as being owed \$370,407.	\$370,407	\$270,434.57 (amount agreed to by Nationstar)	This lien will be paid through escrow on the sale of the Property in the amount approved by Nationstar as servicing agent for the senior lienholder.

⁵ The preliminary title report indicates Deutsche Bank Trust Company as Trustee for Residential Accredit Loans, Inc., Pass Through Certificates 2006-Q06 is the holder of the first trust deed on the Property. In their Schedules, the Debtors identified the holder of the first trust deed as being "Nationstar Mortgage LI".

G. Summary of the Purchase Offer and Summary of the Sale Terms

The Trustee has received the highest and best offer from the Buyer to purchase the Property for the total consideration of \$320,349, which includes (1) an approved discounted payoff to the senior lienholder of \$270,434.57, (3) a bankruptcy fee carve-out/buyer's premium⁶ for the Estate of \$25,409.91, (4) outstanding and pro-rata real property taxes, and (5) other costs, including but not limited to escrow charges, title charges and documentary transfer taxes.⁷ This is a true short sale as the carve-out/buyer premium for the Estate and the other costs of sale will be from funds that would otherwise go to the senior lienholder on the Property based on the large debt it is owed.

Attached as **Exhibit 3 to the Bui Declaration annexed to the Sale Motion** is a true and correct copy of the Residential Purchase Agreement and Joint Escrow Instructions and related addendum (collectively, the "Agreement") for which the Trustee is seeking Court approval. Attached as **Exhibit 4 to the Bui Declaration annexed to the Sale Motion** is a true and correct copy of the HUD-1 estimated settlement statement for the transaction.

A summary⁸ of the terms and highlights of the Agreement between the Trustee and the Buyer are discussed below:

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⁶ \$18,000 will be paid by the Buyer and the senior lender has agreed to payment of \$7,409.91, for a total of \$25,409.91.

⁷ Except for the carve-out, all other costs are subject to final acceptance and approval by the senior lienholder.

⁸ The summary and discussion are not meant to be a complete review of every provision of the Agreement.

1	Buyer:	Alonzo Quinonez, Jennie Quinonez and Gilberto Celis 13182 Briar Street, Corona CA 92880
2	Purchase Price:	Purchase price of \$300,00. In addition, the Buyer will deposit amounts 3 sufficient to pay (1) an <u>approved</u> discounted payoff to the senior lienholder of 4 \$270,434.57, (3) a bankruptcy fee carve-out/buyer's premium ⁹ for the Estate 5 of \$25,409.91, (4) outstanding and pro-rata real property taxes, and (5) other 6 costs, including but not limited to escrow charges, title charges and 7 documentary transfer taxes 8 9 Cash to be paid by the Buyer at closing – the total consideration to be paid by the Buyer is \$320,349
10	Escrow Holder and Escrow Closing Date:	The escrow holder shall be Cavalcade Escrow, 17480 E 17th Street, #101, Tustin, CA 92780. Escrow is scheduled to close as soon as possible after Court approval of the sale.
11	Costs of Sale and Payments Through Escrow (including Real Estate Agent Commission) ¹⁰	<ul style="list-style-type: none"> • Outstanding real property taxes shall be paid.¹¹ • \$270,434.57 to Nationstar as the servicing agent for the senior lienholder in full satisfaction of the first priority lien. • 6% broker's commission, or \$18,000, to be split between the Trustee's Broker and the Buyer's real estate broker as follows: Trustee's Broker, Brent Houston of NextGEN Real Estate Corp in the amount of \$12,000, and Buyer's real estate broker, Abel Sicairos of Excellence Reliable Brokers in the amount of \$6,000. • \$25,409.91, to the Trustee on behalf of the Estate (Carve-Out/Buyer Premium Amount). The Trustee on behalf of the Estate shall retain the unencumbered Carve-Out/Buyer Premium Amount in the Estate to compensate the Estate inter alia for its efforts in connection with the sale of the Property. • Payment of closing costs and other monetary obligations the Agreement requires the Trustee on behalf of the Estate as the seller of the Property to pay at the close of escrow (including but not limited to escrow charges, title charges, documentary transfer taxes) without requiring the Estate to place any funds into escrow or have any continuing obligation to the senior lienholder. • Payment of the balance of the sale proceeds, if any, to Nationstar as the servicing agent for the senior lienholder.
12	Bankruptcy Court Approval	The sale is expressly conditioned on approval of the United States Bankruptcy Court for the Central District of California and entry of final order approving this Sale Motion.

⁹ \$18,000 will be paid by the Buyer and the senior lender has agreed to payment of
\$7,409.91, for a total of \$25,409.91.

¹⁰ If necessary, given that this is a short sale, the Trustee may be seeking a carve-out from
the Broker to make sure that there will be sufficient funds in the Estate to make a meaningful
distribution.

¹¹ All real property taxes and assessments for the current tax year shown in the current
county tax bill shall be prorated between Seller and Buyer and charged as of the closing date to
the applicable accounts of Seller and Buyer.

Final Approval From Senior Lienholder	Except for the carve-out/buyer's premium to the Estate, all other costs are subject to final acceptance and approval by Nationstar as the servicing agent for the senior lienholder.
Terms of Sale - Purchase Without Warranties	Buyer acknowledges that Buyer is purchasing the Property from the Seller "AS IS" without warranties of any kind, expressed or implied, being given by the Seller, concerning the condition of the property or the quality of the title thereto, or any other matters relating to the Property. Buyer represents and warrants that Buyer is purchasing the Property as a result of its own investigations and is not buying the Property pursuant to any representation made by any broker, agent, accountant, attorney or employee acting at the direction, or on the behalf of the Seller, except as expressly set forth in the Agreement. Buyer acknowledges that Buyer has inspected the Property, and upon closing of Escrow governed by this Agreement, Buyer forever waives, for itself, its heirs, successors and assigns, all claims against the Debtors, their attorneys, agents and employees, the Estate, Lynda T. Bui as Trustee and individually, and her attorneys, the law firm for which she is associated, her agents and employees, arising or which might otherwise arise in the future concerning the Property
Terms of Sale – Payment of Lien	Based on the Preliminary Title Report, there is no other lien besides the one being paid off through this sale. Out of an abundance of caution, any liens and interests against the Property that are not paid/resolved through escrow shall attach to the residual sale proceeds, <u>if any</u> , (excluding the Estate's Carve-Out/Buyer Premium amount of \$25,409.91,) that may be generated through the sale with the same force, effect, validity, and priority as such liens or interests had with respect to the Property prior to the sale.
Terms of Sale - Good Faith Finding	The proposed sale has been brought in good faith and has been negotiated on an "arms length" basis. The negotiations with the Buyer have resulted in an offer to sell the Estate's interest in the Property that will have substantial benefit. Accordingly, the sale is in good faith and should be approved. The Trustee shall request such a finding pursuant to Bankruptcy Code Section 363(m) at the hearing on this Sale Motion.
Terms of Sale - Waiver of Rule 6004(h)	The Trustee requests that the Court waive the fourteen-day stay of the order approving the sale of the Property under Federal Rules of Bankruptcy Procedure 6004(h) such that the sale of the Property can close as soon as possible after entry of the Court order approving the Sale Motion and the Agreement.

H. Tax Consequences

The sale will be for less than the Debtors' original purchase price and improvement costs attributed to the Property. In addition, this Property appears to be the Debtors' primary residence as of the Petition Date. It is anticipated that there will be no tax liability generated from the sale.

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PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: **8105 Irvine Center Drive, Suite 600, Irvine, California 92618**

A true and correct copy of the foregoing document entitled (*specify*): **NOTICE OF SALE OF ESTATE PROPERTY** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) **September 24, 2014**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- **Lynda T. Bui (TR)** trustee.bui@shbllp.com, C115@ecfcbis.com **Chapter 7 Trustee**
- **Gary Leibowitz** attorneygary@gmail.com **Attorney for the Debtors**
- **Angie M Marth** amarth@logs.com, ssali@logs.com **NEF for Interested Party**
- **Keefe E Roberts** bkdept@robertsandshapiro.com **NEF for Interested Party**
- **United States Trustee (RS)** ustpreion16.rs.ecf@usdoj.gov **United States Trustee**

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (*date*) **September 24, 2014**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (*state method for each person or entity served*): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) **September 24, 2014**, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Judge's Copy – Via Messenger

US Bankruptcy Court, Hon Scott H. Yun, 3420 Twelfth St., Bin Outside Courtroom 302, Riverside, CA 92501

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

September 24, 2014

Date

Lorre Clapp

Printed Name

/s/ Lorre Clapp

Signature

U.S. MAIL SERVICE LIST

Buyer

Alonzo Quinonez
Jennie Quinonez
Gilberto Celis
13182 Briar Street
Corona CA 92880

Buyer's Broker

Abel Sicaïros
Excellence Reliable Brokers
9108 Slauson Ave
Pico Rivera, CA 90660

Trustee's Broker

Brent Houston
NextGEN Real Estate Corp
2066 Prosser Avenue
Los Angeles, CA 90025

Secured Party

San Bernardino County Treasurer and Tax Collector
172 West Third Street, First Floor
San Bernardino, CA 92415-0360

Secured Party

Nationstar Mortgage LLC
Attn Foreclosure Prevention
Fka Centex Home Equity Company LLC
350 Highland Dr
Lewisville, TX 75067

CONTINUED ON FOLLOWING PAGE

U.S. MAIL SERVICE LIST CONTINUED.

DEBTOR

DALE WEST
PO BOX 1382
YUCAIPA, CA 92399-1382

COURT NOTICE MATRIX

AMERICAN EXPRESS
PO BOX 3001
16 GENERAL WARREN BLVD
MALVERN, PA 19355-1245

COURT NOTICE MATRIX

AMEX
PO BOX 297871
FORT LAUDERDALE, FL 33329-7871

COURT NOTICE MATRIX

CAPITAL RECOVERY V LLC
C/O RECOVERY MANAGEMENT
SYSTEMS CORPORATION
25 SE 2ND AVENUE SUITE 1120
MIAMI, FL 33131-1605

COURT NOTICE MATRIX

CHASE
PO BOX 15298
WILMINGTON, DE 19850-5298

COURT NOTICE MATRIX

CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

COURT NOTICE MATRIX

CITIBANK USA
CITICORP CREDIT
SERVICES/CENTRALIZE
PO BOX 20507
KANSAS CITY, MO 64195

COURT NOTICE MATRIX

GEICB/JCP
4125 WINDWARD PLAZA
ALPHARETTA, GA 30005-8738

COURT NOTICE MATRIX

NATIONSTAR MORTGAGE
PO BOX 630267
IRVING TEXAS 75063-0116

COURT NOTICE MATRIX

NCO FIN/35
PO BOX 41726
PHILADELPHIA, CA 19101

DEBTOR

CATHERINE WEST
PO BOX 1382
YUCAIPA, CA 92399-1382

COURT NOTICE MATRIX

AMERICAN EXPRESS CENTURION BANK
C/O BECKET AND LEE LLP
POB 3001
MALVERN, PA 19355-0701

COURT NOTICE MATRIX

CA EMERGENCY PHYSICIANS MEDICAL
GRO
P.O. BOX 582663
MODESTO, CA 95358-0070

COURT NOTICE MATRIX

CHAPMAN HEIGHTS HOMEOWNER'S
ASSOCIA
C/O FIRST RESIDENTIAL
1 POLARIS WAY, STE. 100
ALISO VIEJO, CA 92656-5360

COURT NOTICE MATRIX

CHASE MHT BK
ATTN:BANKRUPTCY DEPT
PO BOX 15298
WILMINGTON, DE 19850-5298

COURT NOTICE MATRIX

CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

COURT NOTICE MATRIX

COUNTY OF SAN BERNARDINO
172 WEST THIRD STREET
SAN BERNARDINO, CA 92415-0360

COURT NOTICE MATRIX

KOHL'S/CAPONE
N56 W 17000 RIDGEWOOD DR
MENOMONEE FALLS, WI 53051-7096

COURT NOTICE MATRIX

MARLIN MEDCLR INOVISION
507 PRUDENTIAL ROAD
HORSHAM PA 19044-2308

COURT NOTICE MATRIX

REDLANDS COMMUNITY HOSPITAL
AKA BANK OF NEVADA
P.O. BOX 74268
CINCINNATI, OH 45274-2628

INTERESTED PARTY

UNITED STATES TRUSTEE (RS)
3801 UNIVERSITY AVENUE, SUITE 720
RIVERSIDE, CA 92501-3255

COURT NOTICE MATRIX

AMERICAN MEDICAL RESPONSE
P.O. BOX 30250
LOS ANGELES, CA 90030-0250

COURT NOTICE MATRIX

CAPITAL ONE N.A.
C/O BECKET & LEE LLP
POB 3001
MALVERN, PA 19355-0701

COURT NOTICE MATRIX

CHASE
P.O. BOX 15298
WILMINGTON, DE 19850-5298

COURT NOTICE MATRIX

CITI
PO BOX 6241
SIOUX FALLS, SD 57117-6241

COURT NOTICE MATRIX

CITIBANK SD NA
ATTN CENTRALIZED BANKRUPTCY
PO BOX 20363
KANSAS CITY, MO 64195

COURT NOTICE MATRIX

GEICB/JC PENNY
ATTENTION: BANKRUPTCY
PO BOX 103104
ROSWELL, GA 30076-9104

COURT NOTICE MATRIX

NATIONSTAR MORTGAGE LL
350 HIGHLAND DR
LEWISVILLE, TX 75067-4177

COURT NOTICE MATRIX

NCO FINANCIAL SYSTEMS
PO BOX 15270
WILMINGTON, DE 19850-5270

COURT NOTICE MATRIX

THD/CBNA
PO BOX 6497
SIOUX FALLS, SD 57117-6497

NOTICE PURPOSES

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY
OPERATIONS
PO BOX 7346
PHILADELPHIA, PA 19101-7346

NOTICE PURPOSES

CALIFORNIA FRANCHISE TAX BOARD
BANKRUPTCY SECTION, MS: A-340
PO BOX 2952
SACRAMENTO, CA 95812-2952

RETURNED MAIL

NO ADDRESS

DEUTSCHE BANK TRUST COMPANY
AMERICAS AS TRUS