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11 Kathleen Joan Otto
12 Debtor and Debtor-in-Possession
13

8 **UNITED STATES BANKRUPTCY COURT**
9 **FOR THE CENTRAL DISTRICT OF CALIFORNIA**
10 **RIVERSIDE DIVISION**

11 IN KATHLEEN JOAN OTTO, aka
12 KATHLEEN J. OTTO, aka KATHLEEN
13 KJENSRUD OTTO, aka KATHLEEN K.
OTTO, aka KATHY OTTO,

14 Debtor and
15 Debtor-in-Possession.

Case No. 6:12-bk-21607 MJ
Chapter 11

**DEBTOR'S SCHEDULES, STATEMENT
OF FINANCIAL AFFAIRS, AND
RELATED BANKRUPTCY FILING
REQUIREMENTS**

[No hearing required]

Local Rule 1015-2

**STATEMENT OF RELATED CASES
INFORMATION REQUIRED BY LOCAL RULE 1015-2
UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete case number and title of each such prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

NONE

2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete case number and title of such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

N/A

3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete case number and title of such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

N/A

4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)

NONE

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

Executed at Palm Desert, California

Kathleen Joan Otto, aka Kathleen J. Otto, aka Kathleen Kjensrud
Otto, aka Kathleen K. Otto, aka Kathy Otto

Debtor

Dated: May 22, 2012

By: Kathleen J. Otto

F 1015-2.1

2

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

In re:	OTTO, KATHLEEN	Case No.	6:12-bk-21607 MJ
	Debtors		(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE		ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A	Real Property	Y	1	\$1,920,000.00		
B	Personal Property	Y	6	\$911,448.96		
C	Property Claimed as Exempt	Y	1			
D	Creditors Holding Secured Claims	Y	1		\$341,560.76	
E	Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Y	3		\$00.00	
F	Creditors Holding Unsecured Nonpriority Claims	Y	2		\$114,555,343.14	
G	Executory Contracts and Unexpired Leases	Y	1			
H	Codebtors	Y	1			
I	Current Income of Individual Debtor(s)	Y	1			\$4,151.66
J	Current Expenditures of Individual Debtor(s)	Y	1			\$9,558.33
TOTAL			18	\$2,831,448.96	\$114,896,690.39	

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

In re:	OTTO, KATHLEEN	CHAPTER:..
	Debtor	11
		CASE NO: 6:12-bk-21607 MJ

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

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

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

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

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

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$00
Student Loan Obligations (from Schedule F)	\$00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$00
Total	\$00

State the following:

Average Income (from Schedule I, Line 16)	\$00
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12: OR , Form 22B Line 11, OR , Form 22C Line 20)	\$00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY," column.	\$00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$00
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

4

In re: OTTO, KATHLEEN

Debtor

Case No. 6:12-bk-21607 MJ

(If known)

SCHEDULE A - REAL PROPERTY

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

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint or Community	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary personal residence 49355 Sunrose Lane Palm Desert, CA 92260 (Riverside County) (purchased 8/05/99 for \$1,700,000)	100% Fee		\$ 1,920,000.00	\$341,560.76
Schedule Total			\$ 1,920,000.00	

In re: **OTTO, KATHLEEN**

Debtors

Case No. 6:12-bk-21607 MJ

(If known)

SCHEDULE B - PERSONAL PROPERTY

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		a. Cash (personal possession) b. Cash (life insurance proceeds) (Chase safe deposit box) c. Cash (life insurance proceeds) (Chase safe deposit box)		(a) \$500.00 (b) \$131,120.00 (c) \$15,800.37
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage house, or cooperatives.		Bank of America 73820 El Paseo Palm Desert, CA 92260 (a) Prima acct 0744 Chase 720705 Hwy 111 Palm Desert, CA 92260 b. Checking acct. 8026 c. Savings acct. 1054 d. Savings acct 8135 (\$56,814.64 life insurance proceeds and \$2.17 interest on account) Pacific Premier 74150 Country Club Dr. Palm Desert, CA 92260 (e) Checking acct 8618 US Bank Po Box 1800 St. Paul, MN 55101 (f) Checking acct 0010 (g) Checking acct 7716		(a) \$15,624.15 (b) \$100.00 (c) \$61,657.36 (d) \$56,816.81 (e) \$11,264.43 (f) \$1,415.75 (g) 2,637.94
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			

In re: **OTTO, KATHLEEN**

Debtors

Case No. 6:12-bk-21607 MJ

(If known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		a) Household goods and furnishings See Attachment Question 4 b) Lion skin rug c) Baby grand piano and bench (primary residence, Palm Desert, CA)		(a) \$7,060.00 (b) \$2,000.00 (c) \$3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures, and decorative items See Attachment Question 5 (no one item worth more than \$500)		\$1,470.00
6. Wearing apparel.		Wearing apparel		\$750.00
7. Furs and jewelry.		Jewelry (See attached list)		\$200,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Stationary bicycle Treadmill		\$50.00 \$100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy No. 1098 Thrivent Financial for Lutherans 4321 N. Ballard Rd, Appleton, WI 54919 Insured: Debtor Beneficiaries: 4 siblings of Debtor Term Policy for \$50,000.00		\$00.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interests(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Thrivent Financial for Lutherans Acct No. LC4786725 24800 Chrisanta Dr., Ste 200 Mission Viejo, CA 92691 (Cash surrender value as of 4/16/12)		\$285,932.15
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X	See Attachment		
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

In re: **OTTO, KATHLEEN**

Debtors

Case No. 6:12-bk-21607 MJ

(If known)

16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Money loaned to Manufacturer's Acceptance Corp. dba Heritage Leasing (a) 8/25/11 \$3,000; (b) 3/15/12 \$2,500; (c) 4/12/12 \$500; (d) 4/27/12 \$200 (in cash)(not collectible)		\$00.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		(1) 2006 Aston Martin DB9 Convertible (2) 2007 GMC Acadia (3) Western golf cart (4) Golf cart (need repairs)	(1) (2) (3) (4)	\$90,000.00 \$23,000.00 \$750.00 \$400.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Scottish terrier		Priceless

8

In re: OTTO, KATHLEEN

Debtors

Case No. 6:12-bk-21607 MJ

(If known)

32. Crop - growing or harvested. Give particulars.	X		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		
Total:			\$911,448.96

2 continuation sheets attached

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

In re: OTTO, KATHLEEN

Debtors

Case No. 6:12-bk-21607 MJ

(If known)

ATTACHMENT TO SCHEDULE B:

Question 4: Household goods and furnishings, including audio, video, and computer equipment.

Household goods and furnishings total value of \$7,060.00 includes:

- | | |
|--|-------|
| 1. Zebra skin rug | \$500 |
| 2. 24 inch television | \$150 |
| 3. 50 inch plasma television | \$150 |
| 4. 50 inch television | \$100 |
| 5. Inspiron computer and monitor | \$100 |
| 6. Dell laptop | \$100 |
| 7. Hammond organ
(requires repairs) | \$100 |
| 8. Epson Workforce 610 printer | \$75 |
| 9. 18 inch television | \$50 |
| 10. karaoke machine | \$50 |
| 11. 28 inch television | \$50 |
| 12. 28 inch console television | \$50 |
| 13. Richo fax/copier
(requires repairs) | \$40 |
| 14. 14 inch television | \$25 |

Question 5: Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.

Books, pictures and other art objects etc include:

- | | |
|---|-------|
| 1. Jade Buddha carving | \$500 |
| 2. Antique Haviland Limoge
Five (5) well oyster plates | \$300 |
| 3. Four (4) African masks | \$250 |
| 4. Antique Paragon Bone china
cups and saucers | \$200 |
| 5. Four foot (4') giraffe statue | \$100 |
| 6. Two (2) Xian warrior statutes | \$75 |
| 7. Three (3) small framed African
wood faces | \$45 |

Question 13: Stock and interests in incorporated and unincorporated businesses. Itemize.

Kathleen Otto, the Debtor, owns no interests in incorporated or unincorporated businesses.
John Otto, the deceased husband of the Debtor, owned interests in the following entities:

1. HL Leasing, Inc.
2. Manufacturer's Acceptance Corporation dba Heritage Pacific Leasing
3. Air Fred
4. Centerpoint Financial Services
5. Pentech Financial Services

John Otto may have owned interests in other business entities.

SCHEDULE B - #7 JEWELRY

DESCRIPTION	EST. RESALE VALUE
14k gold bangle bracelet w/2.4 cts. Diamonds	\$1,000
Black onyx and diamond necklace & bracelet Set w/white gold. Necklace has 12.83 cts. Diamonds, bracelet has 11.88 cts.	\$13,000+
Platinum 3 diamond cocktail ring. 8.2 cts. Center stone, and flanked by 2.04 and 2.0 diamonds	\$90,000
18k gold band ring with 2cts. Diamonds And 3.2 cts emeralds	\$2,000
18k gold necklace & earrings (classic design) w/12.76 cts. Emeralds and 27.88 cts. Diamonds	\$30,000
Ladies Cartier "two time zone" watch	\$1,000
Pearl necklace, ring, and earrings (not a matched set)	\$2,000
One each Lady's and Gent's Corum Watches with Rolls Royce Grille design	\$2,000
Men's Breitling Emergency Malfunction Watch	\$1,000
Men's 18k IWC Schaffhausen "Doppel Chronograph" watch w/black dial	\$11,000
Men's Breitling Chronograph watch	\$3,000
Men's Audemars Piguet jump hour minute Repeater watch	\$30,000
Men's yellow gold ring with diamond	\$14,000 (diamond)

Total 200,000

In re:

OTTO, KATHLEEN

Debtor

Case No. 6:12-bk-21607 MJ

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☒ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF THE PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Personal residence homestead exemption 49355 Sunrose Lane, Palm Desert, CA	C.C.P. § 704.730(a)(2)	\$175,000.00	\$1,920,000.00
Motor Vehicle 2007 GMC Acadia (value \$23,000)	C.C.P. § 704.010	\$2,725.00	\$23,000.00
Household goods and furnishings (\$7,060) and wearing apparel (\$750)	C.C.P. § 704.020	\$7,810.00	\$7,810.00
Jewelry (see attachment to Schedule B)	C.C.P. § 704.040	\$7,175.00	\$200,000.00
Cash (Chase Safety Deposit Box) Benefits from matured life insurance policy Life Insurance Policy Immediate benefit acct No. 10032340 Protective Life Insurance Company Insured: John Otto Date cashed: 6/24/09; 8/07/09; 1/15/10	C.C.P. § 704.100	\$131,120.00	\$131,120.00
Deposit Account (Chase Savings 8135) Benefits from matured life insurance policy Immediate benefit acct No. 10032340 Protective Life Insurance Company Insured: John Otto Date cashed: 4/26/12 (balance of life insurance proceeds plus interest)	C.C.P. § 704.100	\$56,816.81	\$56,816.81
IRA (Thrivent Financial for Lutherans) Acct No. LC4786725 Cash surrender value as of 4/16/12	11 U.S.C. § 522(b)(3)(C)	\$285,932.15	\$285,932.15
TOTAL PROPERTY CLAIMED AS EXEMPT:		\$548,578.96	

In re: OTTO, KATHLEEN

Debtor

Case No. 6:12-bk-21607 MJ
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing petition. List creditors holding all types of secured interest such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interest. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

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

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
US Bank c/o Michelle Assayag 2915 Redhill Ave, Ste 200 Costa Mesa, CA 92626		ACCOUNT NO. Loan secured by (1) first priority lien against on residential property in Palm Desert, CA (2) lease portfolio (claim amount as of 9/26/11) VALUE: \$1,920,380 (residence) \$5,462.75 (lease portfolio)				\$ 316,560.76	\$ 00
Riverside County Treasurer Attn Bankrutpcy Dept PO Box 12005 Riverside, CA 92502-2205		ACCOUNT NO. Real property taxes residential property in Palm Desert, CA VALUE: \$1,920,380				\$ 25,000.00	00
						\$ 00	00
						\$ 00	00
						\$ 341,560.76	

Form B6E - (10/05)

In re: OTTO, KATHLEEN Debtor	Case No. 6:12-bk-21607 MJ (If known)
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m).

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

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Domestic Support Obligations.** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. §507(a)(1).
- ☐ **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions:** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans.** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(5).
- ☐ **Certain farmers and fishermen:** Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals:** Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☒ **Taxes and certain other debts owed to governmental units:** Taxes, customs, duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Form B6E - (10/05)

- ☐ **Commitments to maintain the capital of an insured depository institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9)
- ☐ **Claims for Death or Personal Injury While Debtor was Intoxicated.** Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or other substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ 1 Continuation Sheets attached

Form B6E – Contd.
(10/05)

In re: OTTO, KATHLEEN Debtor	Case No. 6:12-bk-21607 MJ (If known)
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED			
Franchise Tax Board Attn: Bankruptcy PO Box 2952 Sacramento, CA 95812-2952		Last four digits of ACCOUNT NO. Income tax liabilities 2011 (Unknown until return filed)				\$00.00	\$00.00	
Internal Revenue Service Attn Bankruptcy Dept PO Box 7346 Philadelphia, PA 19101-7346		Last four digits of ACCOUNT NO. Income tax liabilities 2011 (Unknown until return filed)				\$00.00	\$00.00	
		Last four digits of ACCOUNT NO.						
TOTAL						\$00.00	\$	
Total						\$00.00		
Totals:						\$00.00	\$	\$

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules

(Use only on last page of the completed Schedule E. If applicable report on the Statistical Summary of Certain Liabilities and Related Data).

In re: OTTO, KATHLEEN
Debtor

Case No. 6:12-bk-21607 MJ
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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

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

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

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

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 62311 JC Penney/GECRB Attn Corporate Officer PO Box 960090 Orlando, CA 32896-0090		Credit card (retail) DATES OF DEBT: 4/1/12 to 4/30/12 BUSINESS DEBT				\$ 43.96.
ACCOUNT NO. 52-062-64-928-0 Macy's Attn: Corporate Officer PO Box 689195 Des Moines, IA 50368-9195		Credit card charges (retail) DATES OF DEBT: 7/17/11 to 8/11/11 PERSONAL DEBT				\$ 316.55
ACCOUNT NO. 24091 Rayne Water Conditioning Attn Corporate Officer 555 Williams Rd Palm Springs, CA 92264		Water service DATES OF DEBT: 4/1/12 to 4/30/12 PERSONAL DEBT				\$ 36.40
ACCOUNT NO. 1011-801-204 SaksFirst Attn: Corporate Officer PO Box 10327 Jackson, MS 39289-0327		Credit card charges (department store) DATES OF DEBT: 4/1/12 to 4/30/12 PERSONAL DEBT				\$ 125.58

In re: OTTO, KATHLEEN
Debtor

Case No. 6:12-bk-21607 MJ
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 24707664289871 Sparkletts Attn Corporate Officer PO Box 66059 Palm Desert, CA 92260-6750		Water delivery DATES OF DEBT: 4/04/12 to 4/30/12 PERSONAL DEBT				\$ 17.39
ACCOUNT NO. 9879 Time Warner Cable Attn: Corporate Officer 81-557 Dr. Carreon, #C-7 Idio, CA 92201-5562		Cable service DATES OF DEBT: 4/12 PERSONAL DEBT				\$ 179.26
ACCOUNT NO. Vicken Massoyan, et al. Attn: Ara Jabaghourian, Esq. 840 Malcom Road, Suite 200 Burlingame, CA 94010		Judgment (on appeal) DATES OF DEBT: Judgment entered 3/5/12 BUSINESS DEBT Class action against deceased husband Claimants assert derivative action against Debtor	X			\$ 114,554,624.00
Schedule Total						\$ 114,555,343.14

In re: OTTO, KATHLEEN
Debtor

Case No. 6:12-bk-21607 MJ
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

Note: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
AT&T Mobility PO Box 246, Artesia, CA 90702	Mobile telephone contract Acct No. 8444

In re: OTTO, KATHLEEN
Debtor

Case No. 6:12-bk-21607 MJ
(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signors. In community property states, a married debtor not filing a joint return should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six months immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re: OTTO, KATHLEEN

Debtor

Case No. 6:12-bk-21607 MJ

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

DEBTOR'S MARITAL STATUS Widow	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S)	AGES
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Unemployed	
Name of Employer		
How long employed		
Address of Employer		

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

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ _____	\$ _____ 0
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ _____	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____ 0	\$ _____
b. Insurance	\$ _____ 0	\$ _____
c. Union dues	\$ _____ 0	\$ _____
d. Other (specify) _____	\$ _____ 0	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____ 0	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ _____	\$ _____
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____ 0	\$ _____
8. Income from real property	\$ _____ 0	\$ _____
9. Interest and dividends	\$ _____ 42	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ _____ 0	\$ _____
11. Social security or other government assistance	2,063.00	
(Specify Unemployment compensation (ends in early 2012) (482 per week)	\$ _____ 2,088.66	\$ _____
12. Pension or retirement income	\$ _____ 0	\$ _____
13. Other monthly income	\$ _____ 0	\$ _____
(Specify _____)	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ _____	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ _____ 4,151.66	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)		\$4,151.66

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Unemployment compensation ends in early 2012

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions calculated on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	
a. Are real estate taxes included? Yes _____ No _____		
b. Is property insurance included? Yes _____ No _____		
2. Utilities		
a. Electricity and heating fuel	\$	857
b. Water and sewer	\$	472
c. Telephone	\$	109
d. Other <u>Cable(178);HOA(389)(HOA - \$2,334 paid annually in January - accrue for 2013)</u>	\$	567
3. Home maintenance (Repairs 580; Landscape 980 for 1 acre/23 palm trees; Pool 225; Pest control 80; housekeeper 400)	\$	2,265
4. Food and household supplies	\$	500
5. Clothing	\$	150
6. Laundry and dry cleaning	\$	40
7. Medical and dental expenses	\$	200
8. Transportation (not including car payments)(gasoline and minor repairs)	\$	225
9. Recreation, clubs and entertainment, newspapers, magazines, etc.)	\$	250
10. Charitable contributions (breast cancer)	\$	5
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	
a. Homeowner's or renter's	\$	950
b. Life	\$	25
c. Health (Anthem Blue Cross and prescription drug coverage)	\$	300
d. Auto (Aston Martin and GMC Acadia)	\$	280
e. Other _____	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	
(Specify) <u>Real property taxes for residence</u>	\$	2,083.33
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	\$	
a. Auto	\$	
b. Other _____	\$	
c. Other _____	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement	\$	
17. Other <u>Personal care (175) and dog care (105)</u>	\$	280

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17, Report also on Summary of Schedules and, If applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 9,558.33

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: _____

20. STATEMENT OF MONTHLY NET INCOME

- A. Total monthly income FROM Line 15 of Schedule I
- B. Total monthly expenses from Line 18 above
- C. Monthly net income (a. minus b.)

\$ _____

\$ _____

\$ _____

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re OTTO, KATHLEEN,
Debtor

Case No. 6:12-21607 MJ
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 5/22/12

Signature: Kathleen J Otto
Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

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

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

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

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

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

Address

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

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

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

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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

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

Date _____

Signature: _____

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

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

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

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

CENTRAL DISTRICT OF CALIFORNIA

In re: KATHLEEN JOAN OTTO
(Name)

Debtor

Case No. 6:12-bk-21607 MJ
(if known)

STATEMENT OF FINANCIAL AFFAIRS

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

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

DEFINITIONS

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

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

1. Income from employment or operation of business

None
☐

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

AMOUNT

\$00 (2012 to date)
\$00 (2011)
\$11,375 (2010)

SOURCE

(if more than one)
Not applicable
Not applicable
Manufacturer's Acceptance Corp
dba Heritage Pacific Leasing

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
\$8,252	(2012 to date)	Social Security benefits
\$8,676	(2012 to date)	Unemployment compensation
\$180	(2012 to date)	Interest income
\$25,050	(2011)	Social Security benefits
\$23,214	(2011)	Unemployment compensation
\$1,091	(2011)	Interest income
\$25,099	(2010)	Social Security benefits
\$ 7,446	(2010)	Unemployment compensation
\$1,659	(2010)	Federal income tax refund
\$4,351	(2010)	State income tax refund
\$2,235	(2010)	Interest income

3. Payments to creditors

Complete a, or b, as appropriate, and c

None
☒

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts, to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

None
☐

b. *Debtor whose debts are not primarily consumer debts:* List all payments made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,850. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfer by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Janzen, Tambari & Wong		\$10,000.00	4/2/12
7650 N. Palm Avenue, Suite 105		\$35,000.00	5/8/12
Fresno, CA 93711		(for preparation of 2011 income tax returns)	

None
☒

c. *All debtors.* Debtor whose debts are not primarily consumer debts: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

4. Suits and administrative proceedings, executions, garnishments and attachments

None
☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Massoyen et al. vs. HL Leasing, et al. 09-CECG-01839	Class Action – Fraud	Fresno Superior Court	Judgment entered 3/05/12 Debtor filed appeal 4/6/12

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	--------------------------------------

5. Repossessions, foreclosures and returns

None
☒

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

NAME AND ADDRESS CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	--------------------------------------

6. Assignments and receiverships

None
☒

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

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

None
☒

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

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE, TITLE AND NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	---	------------------	--------------------------------------

7. Gifts

None
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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

9. Payments related to debt counseling or bankruptcy

None
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR, IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Broker & Associates, PC	2/7/2012	\$5,000.00
18191 Von Karman, Ste 470	4/24/2012	\$50,000.00
Irvine, CA 92612	5/2/2012	\$15,000.00

10. Other transfers

None
☐

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

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBED PROPERTY TRANSFERRED AND VALUE RECEIVED
(1) El Paseo Jewelry 73375 El Paseo, Ste O, Palm Desert, CA 14 carat diamond pendant with gold rim (diamond has chip on base from resetting of stone) Diamond chandelier earrings with 14k gold	4/25/12	\$82,500
(2) Estate Jewelry Collection 73470 El Paseo, Ste F4, Palm Desert, CA Omega Speedmaster watch silver with black dial Andemars Piguet Swiss pocket watch #499 Jaeger-LeCoultre Reverso watch with gold band	4/27/12	\$13,000

(3) Ubs Gems 4/30/12 \$17,430
14758 S. Harbor Blvd., #A8, Fullerton, CA
Gold band ring
18k yellow gold necklace with diamonds
18k yellow gold bracelet with lasered diamonds
18k yellow and white gold necklace, bow design
Rolex Pres. Watch (original design was altered)

None ☐ b. List all other property, transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar devise of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVISE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
The Otto Family Trust Established July 17, 2003	2009	All property previously transferred TO trust was transferred OUT of trust to individual name of Kathleen Otto (in 2009)

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Union Bank	checking acct 6051126578	3/26/10 \$80.00
73785 El Paseo	money market acct 6051126586	3/26/10 \$195,906.88
Palm Desert, CA 92260	certificate of deposit 4079019701	3/26/10 \$100,267.02

ALSO SEE ATTACHMENT RE CLOSED ACCOUNTS

12. Safe deposit boxes

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

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAME AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Premier Pacific Palm Desert, CA	Debtor only	Papers and cash	4/26/12 (surrendered)
Chase 720705 Hwy 111 Palm Desert, CA 92260	Debtor only	Papers and jewelry (insurance proceeds in cash) (cash deposited in DIP accounts postpetition)	5/1/12 (opened)

13. Setoffs

None
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF
CREDITOR**

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None
☒

List all property owned by another person that the debtor holds or controls.

**NAME AND ADDRESS OF
CREDITOR**

**DESCRIPTION AND VALUE
OF PROPERTY**

LOCATION OF PROPERTY

15. Prior address of debtor

None
☒

If the debtor has moved within the **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

**DATES OF
OCCUPANCY**

16. Spouses and Former Spouses

None
☐

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

John Winfield Otto. Died on May 11, 2009.

17. Environmental Information.

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

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

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

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

None
☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

**SITE NAME AND
ADDRESS**

**NAME AND ADDRESS OF
GOVERNMENTAL UNIT**

**DATE OF
NOTICE**

**ENVIRONMENTAL
LAW**

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

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

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

18. Nature, location and name of business

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

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

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

NAME	TAXPAYER ID NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	-----------------	---------	--------------------	----------------------------

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

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

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

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Janzen, Tamberi & Wong
7650 N. Palm Avenue, Suite 105
Fresno, CA 93711

2009 and 2010 tax return preparation

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

**DATES SERVICES
RENDERED**

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Kathy Otto

49355 Sunrose Lane, Palm Desert, CA 92260

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

NAME AND ADDRESS

DATE ISSUED

20. Inventories

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

**DATE OF
INVENTORY**

INVENTORY SUPERVISOR

**DOLLAR AMOUNT OF
INVENTORY (Specify cut
marks or other basis)**

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

DATE OF INVENTORY

**NAME AND ADDRESSES OF CUSTODIAN OF
INVENTORY RECORDS**

21. Current Partners, Officers, Directors and Shareholders

None
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESSES	NATURE OF INTEREST	PERCENTAGE OF INTEREST
--------------------	--------------------	------------------------

None
☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESSES	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
--------------------	-------	--

22. Former partners, officers, directors and shareholders

None
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESSES	DATE OF WITHDRAWAL
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None
☒

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESSES	TITLE	DATE OF TERMINATION
--------------------	-------	---------------------

23. Withdrawals from a partnership or distributions by a corporation

None
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

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

24. Tax Consolidation Group.

None
☒

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

25. Pension Funds.

None
☒

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

[If completed by an individual or individual and spouse]

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

Date May 22, 2012

Signature
of Debtor

Kathleen J. Otto

Date _____

Signature _____
of Joint Debtor
(if any)

[If completed on behalf of a partnership or corporation]

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

Date _____

Signature _____

Print Name and Title

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

1 continuation sheets attached

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

In re Kathleen Otto
6:12-bk-21607 MJ
SOFA – Question 11
Closed Financial Accounts
(continued)

STATEMENT OF FINANCIAL AFFAIRS

Page 5, #11
Closed Accounts

Name & Address	Acct	Amt. & Date Closed
Pacific Western Bank Indian Wells Office #1004 74-750 Hwy. 111 Indian Wells, CA 92210	Pers. MMA #1000285369	\$12,430.35 1/23/2012
One West Bank 74990 Hwy. 111 Indian Wells, CA 92210	Pers. Savings #0101078440	\$11,961.90 2/10/2012
Bank of America Palm Desert Branch P.O. Box 37176 San Francisco, CA 94137 (73820 El Paseo Palm Desert, CA 92260)	Reg. Savings #05857-71391	\$11,985.21 2/3/2012
Protective Life Insurance Co. Immediate Benefit Acct. P.O. Box 535299 Pittsburgh, PA 15253-5299	(Balance of husband's death Benefit) Acct. # 84500010032340	\$56,814.64 4/26/2012

**United States Bankruptcy Court
Central District of California
Santa Ana Division**

In re: OTTO, KATHLEEN Debtors	Case No. 6:12-bk- Chapter 11
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTORS

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above mentioned debtors and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtors in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept for services to be rendered	\$ 70,000.00
Prior to the filing of this statement, I have received (estimated) payment of	\$ 21,746.40
Unpaid balance of retainer is	\$ 48,273.60

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is: N/A

☐ Debtors ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

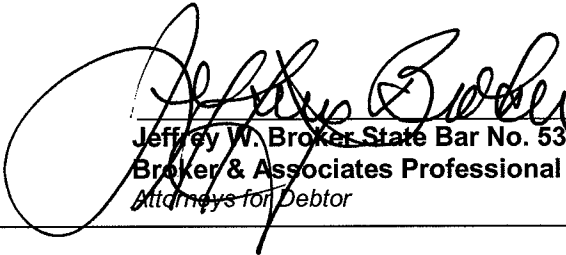
- a) Analysis of the debtor's financial situation, and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11, United States Code;
- b) Preparation and filing of any petition, schedule, statement of affairs, and other documents required by the court;
- c) Representation of the debtor at the meeting of creditors, confirmation hearing and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) (Other provisions as needed) **See Application to Employ Broker & Associates Professional Corporation and its exhibits filed with the Court on May 11, 2012 (the "Application").**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services: **No other services except as set forth above.**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or agreement for payment to me for representation of the debtors in this bankruptcy proceeding.

Dated: 5/16/12


Jeffrey W. Broker State Bar No. 53926
Broker & Associates Professional Corporation
Attorneys for Debtor

February 2006

2006 USBC Central District of California

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re OTTO, KATHLEEN Debtor(s).	CHAPTER: 11 CASE NO.:

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

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

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

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

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

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

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

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

Date 5/22/12

Signature Kathleen J. Otto
Debtor

Date _____

Signature _____
Joint Debtor (if any)

B 22B (Official Form 22B) (Chapter 11) (12/10)

In re OTTO, KATHLEEN
Debtor(s)

Case Number: 6:12-bk-21607MJ
(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME														
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.													
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income									
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$ 00	\$									
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Business income</td> <td>Subtract Line b from Line a.</td> </tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary business expenses	\$	c.	Business income	Subtract Line b from Line a.	\$ 00	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary business expenses	\$												
c.	Business income	Subtract Line b from Line a.												
4	Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>Gross receipts</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating expenses</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td>Subtract Line b from Line a.</td> </tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a.	\$ 00	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary operating expenses	\$												
c.	Rent and other real property income	Subtract Line b from Line a.												
5	Interest, dividends, and royalties.			\$ 42	\$									
6	Pension and retirement income.			\$ 00	\$									
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$ 00	\$									
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%;"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$</td> <td>Spouse \$</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$ 2088.66	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$												

B 22B (Official Form 22B) (Chapter 11) (12/10)

2

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a.		\$	
	b.		\$	
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 2,130.66	\$
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ 2,130.66	
Part II: VERIFICATION				
12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>			
	Date:	5/22/12	Signature:	Kathleen J. Otto (Debtor)
	Date:		Signature:	 (Joint Debtor, if any)

In re: KATHLEEN JOAN OTTO, aka KATHLEEN J. OTTO, aka KATHLEEN KJENSRUD OTTO, aka KATHLEEN K. OTTO, aka KATHY OTTO Debtor(s).	CHAPTER 11 CASE NUMBER 6:12-BK-21607-MJ
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NOTE: When using this form to indicate service of a proposed order, **DO NOT** list any person or entity in Category I. Proposed orders do not generate an NEF because only orders that have been entered are placed on the CM/ECF docket.

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 18191 Von Karman Avenue, Suite 470, Irvine, CA 92612.

A true and correct copy of the foregoing document described as **DEBTOR'S SCHEDULES, STATEMENT OF FINANCIAL AFFAIRS, AND RELATED BANKRUPTCY FILING REQUIREMENTS** 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 indicated below:

I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF") – Pursuant to controlling General Order(s) and Local Bankruptcy Rule(s) ("LBR"), the foregoing document will be served by the court via NEF and hyperlink to the document. On May 22, 2012, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the email address(es) indicated below:

- Jeffrey W Broker jbroker@brokerlaw.biz
- Kelly L Morrison kelly.l.morrison@usdoj.gov
- United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov
- Pamela Jan Zylstra zylstralaw@gmail.com

☐ Service information continued on attached page

II. SERVED BY U.S. MAIL OR OVERNIGHT MAIL(indicate method for each person or entity served):

On May 22, 2012, I served the following person(s) and/or entity(ies) at the last known address(es) 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/or with an overnight mail service 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.

The Honorable Meredith A. Jury, 3420 Twelfth Street, Suite 325, Courtroom 301, Riverside, CA 92501-3819
Office of the United States Trustee, 3685 Main Street, Suite 300, Riverside, CA 92501
Herman Au, 3685 Main Street, Suite 300, Riverside, CA 92501

☐ Service information continued on attached page

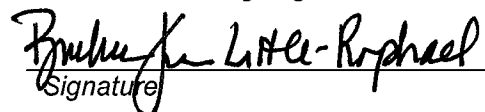
III. SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSMISSION OR EMAIL (indicate method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on _____ I served the following person(s) and/or entity(ies) by personal delivery, or (for those who consented in writing to such service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

☐ Service information continued on attached page

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

May 22, 2012
Date

Barbara Jean Little-Raphael
Type Name


Signature