

**United States Bankruptcy Court
District of Arizona**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Urzua, Lourdes	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2121	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 16367 S. Avenue 1E Yuma, AZ	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 85364	ZIP Code
County of Residence or of the Principal Place of Business: Yuma	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<p align="center">Type of Debtor (Form of Organization) (Check one box)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<p align="center">Nature of Business (Check one box)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <p align="center">Tax-Exempt Entity (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p align="center">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <p align="center">Nature of Debts (Check one box)</p> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<p align="center">Filing Fee (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<p align="center">Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets									
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities									
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition
(This page must be completed and filed in every case)

Name of Debtor(s):
Urzua, Lourdes

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Lourdes Urzua

Signature of Debtor **Lourdes Urzua**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)
September 21, 2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)
 I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
 Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Arthur F. Stockton

Signature of Attorney for Debtor(s)

Arthur F. Stockton (010476)

Printed Name of Attorney for Debtor(s)

Stockton Law Offices

Firm Name
16480 Harbor Boulevard
Suite 101
Fountain Valley, CA 92708

Address

Email: art@lawafs.com
(866) 682-8776 Fax: (866) 207-4082

Telephone Number

September 21, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

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 in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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 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.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**United States Bankruptcy Court
District of Arizona**

In re Lourdes Urzua

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

**United States Bankruptcy Court
District of Arizona**

In re Lourdes Urzua

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, 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; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Deborah Clark 1796 S. 6th Avenue Yuma, AZ 85364	Deborah Clark 1796 S. 6th Avenue Yuma, AZ 85364	16367 S. Avenue 1E, Yuma, AZ 85365	Disputed	120,000.00 (Unknown secured) (158,338.00 senior lien)
Homeq Servicing Po Box 13716 Sacramento, CA 95853	Homeq Servicing Po Box 13716 Sacramento, CA 95853	1425 S. 5th Avenue, Yuma, AZ 8536404648	Disputed	131,988.00 (Unknown secured)
Lines & Lundgreen Roofing 12351 S. Avenue 1E Yuma, AZ 85365	Lines & Lundgreen Roofing 12351 S. Avenue 1E Yuma, AZ 85365	16367 S. Avenue 1E, Yuma, AZ 85365	Disputed	8,000.00 (Unknown secured) (334,782.00 senior lien)
Ramon P. Arias 1501 Banida Avenue Baldwin Park, CA 91706	Ramon P. Arias 1501 Banida Avenue Baldwin Park, CA 91706	16367 S. Avenue 1E, Yuma, AZ 85365	Disputed	56,444.00 (Unknown secured) (278,338.00 senior lien)
Ramon P. Arias 1501 Banida Avenue Rowland Heights, CA 91706	Ramon P. Arias 1501 Banida Avenue Rowland Heights, CA 91706	16367 S. Avenue 1E, Yuma, AZ 85365	Disputed	158,338.00 (Unknown secured)
Raymond Baez 8173 E. Hampshire Road Orange, CA 92867	Raymond Baez 8173 E. Hampshire Road Orange, CA 92867	Mortgage Services		1,000.00
Sears/Cbsd 701 East 60th St N Po Box 6241 Sioux Falls, SD 57117	Sears/Cbsd 701 East 60th St N Po Box 6241 Sioux Falls, SD 57117	CreditCard		817.00
Verizon Wireless 15900 Se Eastgate Way Bellevue, WA 98008	Verizon Wireless 15900 Se Eastgate Way Bellevue, WA 98008	Other		1,320.00

In re Lourdes Urzua
 Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>

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

I, **Lourdes Urzua**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date September 21, 2009

Signature /s/ Lourdes Urzua
Lourdes Urzua
 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.

Urzua, Lourdes -

ARIZONA DEPARTMENT OF REVENUE
PO BOX 52138
PHOENIX AZ 85072-2138

BARRY L. OLSEN, ESQ.
CASE NO. S1400CV2009-00422
101 E. 2ND STREET
YUMA AZ 85364

CITIZENS TITLE & TRUST COMPANY
TRUSTEE SALE NO. 09100042
1540 S. 2ND AVENUE
YUMA AZ 85364

DEBORAH CLARK
1796 S. 6TH AVENUE
YUMA AZ 85364

HOMEQ SERVICING
PO BOX 13716
SACRAMENTO CA 95853

INTERNAL REVENUE SERVICE
FRESNO CA 93888

LINES & LUNDGREEN ROOFING
12351 S. AVENUE 1E
YUMA AZ 85365

RAMON P. ARIAS
1501 BANIDA AVENUE
BALDWIN PARK CA 91706

RAMON P. ARIAS
1501 BANIDA AVENUE
ROWLAND HEIGHTS CA 91706

RAYMOND BAEZ
8173 E. HAMPSHIRE ROAD
ORANGE CA 92867

SEARS/CBSD
701 EAST 60TH ST N PO BOX 6241
SIOUX FALLS SD 57117

Urzua, Lourdes -

SUPERIOR COURT, YUMA COUNTY DIVISION II
CLERK'S OFFICE - CASE S1400CV2009-00422
250 W. 2ND STREET
YUMA AZ 85364

VERIZON WIRELESS
15900 SE EASTGATE WAY
BELLEVUE WA 98008

YUMA COUNTY ASSESSOR
410 S. MAIDEN LANE, SUITE A
YUMA AZ 86364

**United States Bankruptcy Court
District of Arizona**

In re **Lourdes Urzua**
Debtor(s)

Case No. _____
Chapter **11**

**PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)**

I, **Lourdes Urzua**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because ____
- I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date **September 21, 2009**

Signature **/s/ Lourdes Urzua**
Lourdes Urzua
Debtor

Lily's Glass & Mirror
1425 S. 5th Ave.
Yuma, AZ 85364
(928) 782-0017

3262

DATE 7/24/09

TO Lourdes Martin

DEPOSITS

FOR	Business payment	TOTAL		
		THIS CHECK	912	00
		OTHER		
TAX DEDUCTIBLE		BALANCE		

0010 F3ACZW check1 06/03/09 19:22

Lily's Glass & Mirror
1425 S. 5th Ave.
Yuma, AZ 85364
(928) 782-0017

3264

DATE 7/31/09

TO Lourdes Martin

DEPOSITS

FOR		TOTAL		
		THIS CHECK	350	00
		OTHER		
TAX DEDUCTIBLE		BALANCE		

2
K

3272

Luly's Glass & Mirror
1425 S. 5th Ave.
Yuma, AZ 85364
(928) 782-0017

DATE 8/24/09

TO Lourdes Martini

DEPOSITS

FOR	TOTAL		
	THIS CHECK	700	00
	OTHER		
TAX DEDUCTIBLE	BALANCE		

3276

Luly's Glass & Mirror
1425 S. 5th Ave.
Yuma, AZ 85364
(928) 782-0017

DATE 8/31/09

TO Lourdes Martini

DEPOSITS

FOR Citicorp title + trust Pmt.	TOTAL		
	THIS CHECK	600	00
	OTHER		
TAX DEDUCTIBLE	BALANCE		

Lily's Glass & Mirror
1425 S. 5th Ave.
Yuma, AZ 85364
(928) 782-0017

3282

DATE

9/11/09

TO

Louades Martin

DEPOSITS

FOR		TOTAL		
		THIS CHECK	350	00
		OTHER		
TAX DEDUCTIBLE		BALANCE		

Luly's Glass & Mirror
1425 S. 5th Ave.
Yuma, AZ 85364
(928) 782-0017

3256

DATE

7/9/09

TO

Louderes Martinez

DEPOSITS

FOR

TOTAL

THIS CHECK

350 00

OTHER

TAX

BALANCE

Luly's Glass & Mirror
1425 S. 5th Ave.
Yuma, AZ 85364
(928) 782-0017

3258

DATE

7/17/09

TO

Louderes Martinez

DEPOSITS

FOR

TOTAL

THIS CHECK

300 00

OTHER

TAX DEDUCTIBLE

BALANCE

3250

0006 F3ACZW check1 06/03/09 19:22