

**Information to identify the case:**

Debtor 1

Dan Quoc Pham

Social Security number or ITIN xxx-xx-2468

EIN --\_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court California Northern Bankruptcy Court

Case number: 23-40605

**Order of Discharge**

04/20

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d) is granted to:

Dan Quoc Pham

1/11/24**By the court:** /s/ Charles Novack  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge under § 1141(d) in an Individual's Case under Subchapter V of Chapter 11**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtor's damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts that arose before confirmation of the plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of subchapter V discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**



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The following constitutes the order of the Court.  
Signed: December 27, 2023

Charles Novack  
U.S. Bankruptcy Judge

Attorney for Debtor-in-Possession  
Dan Quoc Pham

10 **UNITED STATES BANKRUPTCY COURT**  
11 **NORTHERN DISTRICT OF CALIFORNIA**  
12 **OAKLAND DIVISION**

13			
14	<b>In re</b>	)	<b>Case No. 23-40605 CN 11</b>
15	<b>DAN QUOC PHAM</b>	)	<b>Chapter 11</b>
16		)	<b><u>ORDER CONFIRMING PLAN</u></b>
17	<b>Debtor(s).</b>	)	
18		)	<b><u>Plan Confirmation Hearing</u></b>
19	<b>SSN XXX-XX-9462</b>	)	<b>Date:</b> December 15, 2023
20		)	<b>Time:</b> 11:00 a.m.
21		)	<b>Place:</b> Telephonic/ Videoconference Courtroom 215
22		)	<b>Judge:</b> Hon. Charles Novack

23 On December 15, 2023 at 11:00 a.m., before the above-captioned Court, the Court held a  
24 confirmation hearing in the above-captioned chapter 11 case of Debtor-in-Possession Dan Quoc  
25 Pham (the “Debtor” or “DIP”). Appearances were noted on the record.  
26  
27  
28

1 After review of the memorandum of points and authorities in support of confirmation, the  
2 ballot summary, the declaration of Matthew D. Metzger filed in support, and the related filings in  
3 the above-captioned case, the Court determined that confirmation of the Debtor’s plan was  
4 appropriate as the Debtor has proven by a preponderance of the evidence that the Debtor’s plan of  
5 reorganization meets all the requirements for consensual confirmation under 11 U.S.C. § 1129(a)  
6 *et seq.*

7 For the reasons stated on the record, as well as the findings and conclusion set forth below,  
8 the court ORDERS as follows:

9 The amended Plan of Reorganization for Small Business under Chapter 11 filed by Dan  
10 Quoc Pham, the above-captioned Debtor-in-Possession (the “DIP”) dated November 3, 2023,  
11 Dkt. # 52, (the “Plan”), having been transmitted to creditors and equity security holders; and

12 It having been determined after hearing on notice that the requirements for consensual  
13 confirmation set forth in 11 U.S.C. § 1129(a) and 1191(a) have been satisfied;

14 It having been determined that the Plan, meets the requirements of 11 U.S.C. §§ 1122 and  
15 1123;

16 IT IS ORDERED that:

- 17 1. The Plan is confirmed consensually per § 1191(a).  
18 2. After 14 days have passed from the date of entry of this confirmation order, the Clerk  
19 of the Court shall issue an Order for Discharge of the Debtor on Official Form 3180RV1.

20 APPROVED AS TO FORM:

21 Dated: December 22, 2023 /s/ Mark M. Sharf  
22 Mark M. Sharf, Subchapter V Trustee

23 Dated: December 22, 2023 **BELVEDERE LEGAL, PC**  
24 /s/ Matthew D. Metzger  
25 MATTHEW D. METZGER  
26 Attorney for Debtor-in-Possession  
Dan Quoc Pham

27 **\*\* END OF ORDER \*\***

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COURT SERVICE LIST

All ECF Recipients.

**Fill in this information to identify the case:**

Debtor name Dan Quoc Pham  
United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA  
Case number (if known) 23-40605 CN 11

Check if this is an amended filing

Official Form 425A

**Plan of Reorganization for Small Business Under Chapter 11**

02/20

Dan Quoc Pham's Plan of Reorganization, Dated November 3, 2023

**Background for Cases Filed Under Subchapter V**

**A. Description and History of the Debtor's Business**

Prepetition, the Debtor owned and operated the used car business Mission Autos, Inc., a California corporation ("Mission Autos"). Mission Autos financed the sale of used vehicles through dealer floor plan financing agreements, many of which Dan Pham, the individual Debtor in this case, personally guaranteed. Mission Autos also was contractually bound to assume loans when customers purchased used vehicles and defaulted on used vehicle loan financing. When overall customer demand waned and customer used vehicle purchase loan defaults increased, Mission Autos fell into insolvency. Mission Autos shutdown and later filed for chapter 7 bankruptcy protection on May 25, 2023. See Case No. 23-40604. Dan Pham, an individual guarantor, filed the instant chapter 11 case on May 26, 2023 (the "Petition Date").

Pursuant to 11 U.S.C. §§ 1107(a) and 1108, Debtor is in continuing possession of, and is now operating a consulting business. Specifically the Debtor works as an independent contractor and management consultant for Beauty Image, Inc. ("Beauty Image"), a corporation in which the Debtor's Non-Filing Spouse ("NFS") has a 50% interest. Pursuant to § 541(a)(2)(A) and (B), the Code presumptively asserts that the Debtor's estate has a 50% interest as well in Beauty Image; the Debtor preserves and reserves all rights on the issue, while investigation remains outstanding. The Debtor is presently working as a 1099 independent contractor consultant at Beauty Image, receiving approximately \$7,000/monthly. The NFS receives approximately \$8,000 in a monthly distribution from Beauty Image.

**B. Liquidation Analysis**

To confirm the Plan, the Court must find that all creditors and equity interest holders who do not accept the Plan will receive at least as much under the Plan as such claim and equity interest holders would receive in a chapter 7 liquidation. A liquidation analysis is attached to the Plan as Exhibit "A".

**C. Ability to make future plan payments and operate without further reorganization**

The Plan Proponent must also show that it will have enough cash over the life of the Plan to make the required Plan payments and operate the debtor's business.

The Plan Proponent has provided projected financial information as Exhibit B (the "feasibility analysis"). Said feasibility analysis calculates feasibility both on a monthly basis and as of the Plan's Effective Date. The monthly projection of income and expenses is based on averages for the filed monthly operating reports and the feasibility analysis in Exhibit B. Projected financial performance shows monthly income sufficient to make the payments proposed in the Plan.

The Plan Proponent's financial projections show that the Debtor will have projected disposable income (as defined by § 1191(d) of the Bankruptcy Code) for the period described in § 1191(c)(2) of \$24,292.20

The final Plan payment is expected to be paid on December 1, 2026.

**You should consult with your accountant or other financial advisor if you have any questions pertaining to these projections.**

**Article 1: Summary**

This Plan of Reorganization (the *Plan*) under chapter 11 of the Bankruptcy Code (the *Code*) proposes to pay creditors of the Debtor from: 1) the Debtor's monthly income generated from rental income and elder care income; 2) social security payments; and 3) the refinance and/or sale of the Subject Property.

This Plan provides for: 1 class of priority claims;  
2 class of secured claims;

Name

- 1 class of non-priority unsecured claims; and
- 1 class of equity security holders.

Non-priority unsecured creditors holding allowed claims will receive distributions, which the proponent of this Plan has valued at approximately 82 cents on the dollar.

This Plan also provides for the payment of administrative and priority claims.

All creditors and equity security holders should refer to Articles 3 through 6 of this Plan for information regarding the precise treatment of their claim.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one. If you do not have an attorney, you may wish to consult one.**

**Article 2: Classification of Claims and Interests**

- 2.01 **Class 1**..... All allowed claims entitled to priority under § 507(a) of the Code (except administrative expense claims under § 507(a)(2), including but not limited to governmental tax claims and tenant deposits Claims in this class are:  
  
Class 1: - Internal Revenue Service Centralized Insolvency Unit (“IRS”) (Claim 2-1) at \$13,820.54. The Debtor DISPUTES the IRS’ claim. Claim 2-1 is based on estimates for the 2022 calendar year. The Debtor has not yet filed the tax return for the 2022 calendar year but shall file the said tax return by or before the October 16, 2023 due date.
- 2.02 **Class 2**..... The secured claim of Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2021-1 c/o Fay Servicing, LLC (“Fay Servicing”). See Claim 7-1, valued at \$1,992,673.75 as of the May 26, 2023 date of case filing (the “Petition Date”).
- 2.03 **Class 3**..... The secured claim of Meriwest Credit Union, valued at approximately \$8,871.00, for a community property vehicle auto loan, with a vehicle used by the Debtor and Debtor’s Non-Filing Spouse (a 2017 Tesla Model 3) as collateral.
- 2.05 **Class 4**..... All non-priority, non-insider unsecured claims scheduled or otherwise allowed under § 502 of the Code. See **Exhibit C**.
- 2.07 **Class 5**..... Equity interests of the Debtor

**Article 3: Treatment of Administrative Expense Claims, Priority Tax Claims, and Quarterly and Court Fees**

- 3.01 **Unclassified claims** Under section § 1123(a)(1), administrative expense claims, and priority tax claims are not in classes.

Name

**3.02 Administrative expense claims**

Each holder of an administrative expense claim allowed under § 503 of the Code will be paid, pursuant to form, amount, and timing of distribution hereinbelow, or if later, at a start date as soon as the Bankruptcy Court enters an order approving a fee application in connection therewith.

Administrative Claimant	Amount	Payment Term
Mark Sharf Subchapter V Trustee 6080 Center Dr., #600 Los Angeles, CA 90045	Est. \$15,000.00	Paid in full on Effective Date, or, if later, following Court approval.
Matthew D. Metzger Belvedere Legal, PC 1777 Borel Place, Suite 314 San Mateo, CA 94402	Est. \$59,000.00	Paid in full on Effective Date, or, if later, following Court approval.
Sun & Associates, CPA 111 Jackson St. Hayward, CA 94544	Est. \$1,000.00	Paid in full on Effective Date, or, if later, following Court approval.
<b>Total</b>	<b>Est. \$75,000.00</b>	Paid in full on Effective Date, or, if later, following Court approval.

**3.03 Priority tax claims**

Each holder of a priority tax claim will be paid

Claimant	Amount	Payment Term
Internal Revenue Service Insolvency Group 8 1301 Clay St., M/S 1400S Oakland, CA 94612  (Claim 1-1)	\$13,820.54	The Internal Revenue Service Centralized Insolvency Unit ("IRS") filed Claim 2-1, asserting a priority unsecured claim in the amount of \$13,820.54.  The Debtor DISPUTES the IRS' claim. Claim 2-1 is based on estimates for the 2022 calendar year. The Debtor filed the tax returns for the 2022 year post-petition and no amounts were due and owing. The Debtor reasonably anticipates that the IRS will amend Claim 2-1 to \$0.00 or the Debtor will object to claim 2-1. Payment is allowed only if the Debtor's objection to Claim 2-1 is unsuccessful.  If IRS withdraws Claim 2-1 and/or the Debtor's objection to claim is successful, the Debtor will not pay Claim 2-1. If the Debtor's objection to claim is unsuccessful, the Debtor will pay Claim 2-1 within 60 days of entry of a non-appealable order overruling the Debtor's objection and allowing Claim 2-1.
<b>Total</b>	<b>Asserted \$13,820.54 Paid: \$0.00</b>	<b>0.00</b>

**3.04 Statutory fees**

All fees required to be paid under 28 U.S.C. § 1930 that are owed on or before the effective date of this Plan have been paid or will be paid on the effective date.

**3.05 Prospective quarterly fees**

Not Applicable. Cases filed under the SBRA do not incur United States trustee fees. See 28 U.S.C. § 1930(a)(6)(A)(amended).

**Article 4: Treatment of Claims and Interests Under the Plan****4.01 Claims and interests shall be treated as follows under this Plan:**

Name

Class	Impairment	Treatment
Class 1 – Priority Claims	<input type="checkbox"/> Impaired <input checked="" type="checkbox"/> Unimpaired	For Internal Revenue Service (Claim 2-1), see Section 3.03 No payment; the Debtor filed the 2022 federal and state returns post-petition and no amounts were due. The Debtor reasonably anticipates that the IRS will amend Claim 2-1 to \$0.00 or the Debtor will object to claim 2-1. Payment is allowed only if the Debtor's objection to Claim 2-1 is unsuccessful. If unsuccessful, the Debtor shall pay Claim 2-1 within 60 days of entry of a non-appealable order overruling the Debtor's objection and allowing Claim 2-1. The claim is unimpaired as the Debtor reasonably estimates that \$0.00 is owed.
Class 2 – Faye Servicing, LLC  <b>Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2021-1 c/o Faye Servicing, LLC</b> PO Box 814609 Dallas TX 75381-4609 (Claim 7-1)	<input type="checkbox"/> Impaired <input checked="" type="checkbox"/> Unimpaired	The note and deed of trust that support Claim 7-1 shall control. The Debtor shall continue to make timely payments to Faye Servicing, LLC. The note and deed of trust are not altered except as follows:  The Debtor is aware that Faye Servicing, LLC has held some or all of the Debtor's payments in suspense and not applied said payments per note terms. Upon entry of an order confirming the Debtor's Plan, Faye Servicing, LLC shall immediately apply any payments held in suspense per note terms.  For the period since the Petition Date through entry of order confirming the Debtor's Plan, Faye Servicing shall calculate interest on the note per the note terms, as if no payments were held in suspense during the pre-confirmation period. Faye Servicing LLC's claim shall not accrue any additional interest, penalties, or fees, for the fact that some the Debtor's mortgage payment were held in suspense from the Petition Date through the date of entry of order confirming Plan
Class 3 – Meriwest Credit Union The secured claim of Meriwest Credit Union, valued at approximately \$8,871.00, for a vehicle auto loan, with the Debtor's vehicle (a 2017 Tesla Model 3) as collateral.	<input type="checkbox"/> Impaired <input checked="" type="checkbox"/> Unimpaired	Class 3 shall be paid as follows: The Debtor shall continue making timely monthly payments of \$751.03. Class 3 is unimpaired and unaffected by the Debtor's Plan
Class 4 - All non-priority unsecured claims allowed under § 502 of the Code.	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	Class 4 shall be paid as follows: Class 4 shall receive a 82% dividend and shall be paid a total amount that does not exceed \$533,716.49. A detailed breakdown of each creditor within Class 3C and related payment schedule of 60 monthly payments is attached hereto as Exhibit C .
Class 7 - Equity security holders of the Debtor	<input type="checkbox"/> Impaired <input checked="" type="checkbox"/> Unimpaired	The Debtor shall retain 100% of all equity security rights in the Debtor's real and personal property.

**Article 5: Allowance and Disallowance of Claims**

**5.01 Disputed Claim**

A *disputed claim* is a claim that has not been allowed or disallowed by a final non-appealable order, and as to which either:

- (i) a proof of claim has been filed or deemed filed, and the Debtor or another party in interest has filed an objection; or
- (ii) no proof of claim has been filed, and the Debtor has scheduled such claim as disputed, contingent, or unliquidated.

Name

5.02 **Delay of distribution on a disputed claim** No distribution will be made on account of a disputed claim unless such claim is allowed by a final non-appealable order.

5.03 **Settlement of disputed claims** The Debtor will have the power and authority to settle and compromise a disputed claim with court approval and compliance with Rule 9019 of the Federal Rules of Bankruptcy Procedure.

**Article 6: Provisions for Executory Contracts and Unexpired Leases**

6.01 **Assumed executory contracts and unexpired leases** (a) The Debtor assumes, and if applicable assigns, the following executory contracts and unexpired leases as of the effective date: all rental agreements on the Subject Property.

(b) Except for executory contracts and unexpired leases that have been assumed, and if applicable assigned, before the effective date or under section 6.01(a) of this Plan, or that are the subject of a pending motion to assume, and if applicable assign, the Debtor will be conclusively deemed to have rejected all executory contracts and unexpired leases as of the effective date.

A proof of a claim arising from the rejection of an executory contract or unexpired lease under this section must be filed no later than 15 days after the date of the order confirming this Plan.

**Article 7: Means for Implementation of the Plan**

The Debtor will retain possession of the property of the estate.

For Effective Date payments, at or prior to the confirmation hearing, the Debtor will produce proof of deposit into trust of \$55,000.00 necessary to make Effective Date payments. The source of said payment shall be the Debtor, the non-filing spouse, as the Debtor's relatives and family members as identified on Exhibit B.

First, the Debtor will pay all priority unsecured claims and administrative claims in full on the Effective Date. The estate has no secured claims. For administrative priority claims of the Subchapter V Trustee, Mr. Mark Sharf and Debtor's counsel, Mr. Matthew D. Metzger, Belvedere Legal, PC, the Debtor shall pay said claims in full, on the Effective Date, or, if later, following Court approval, from resources set aside for Effective Date Payments. The amount paid shall not exceed the final amount approved the Court.

Second, for ongoing monthly payments, the Debtor will source Plan payments (and ordinary course living expenses) from the following sources::

Income	Amount
Total Gross Income – Debtor	\$7,000.00
Total Gross Income – Non-Filing Spouse	\$8,000.00
Contribution from son and daughter	\$3,000.00
Contribution from Debtor's brother-in-law Mr. Phuoc Ba Le	\$3,500.00
Rental Income	\$10,000.00
<b>Total:</b>	<b>\$31,500.00</b>

**Article 8: General Provision**

Name

- 8.01 **Definitions and rules of construction** The definitions and rules of construction set forth in §§ 101 and 102 of the Code shall apply when terms defined or construed in the Code are used in this Plan, and they are supplemented by the following definitions:
- 
- 8.02 **Effective Date** The effective date of this Plan is the first business day following the date that is 14 days after the entry of the confirmation order. If, however, a stay of the confirmation order is in effect on that date, the effective date will be the first business day after the date on which the stay expires or is otherwise terminated.
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- 8.03 **Severability** If any provision in this Plan is determined to be unenforceable, the determination will in no way limit or affect the enforceability and operative effect of any other provision of this Plan.
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- 8.04 **Binding Effect:** The rights and obligations of any entity named or referred to in this Plan will be binding upon, and will inure to the benefit of the successors or assigns of such entity.
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- 8.05 **Captions** The headings contained in this Plan are for convenience of reference only and do not affect the meaning or interpretation of this Plan.
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- 8.06 **Controlling Effect** Unless a rule of law or procedure is supplied by federal law (including the Code or the Federal Rules of Bankruptcy Procedure), the laws of the State of California govern this Plan and any agreements, documents, and instruments executed in connection with this Plan, except as otherwise provided in this Plan.
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- 8.07 **Corporate Governance** The Debtor is unincorporated. Thus, the additional provisions of § 1123(a)(6) of the Code do not apply.
- 
- 8.08 **Retention of Jurisdiction** The bankruptcy court may exercise jurisdiction over proceedings concerning: (i) whether Debtor is in material default of any Plan obligation; (ii) whether the time for performing any Plan obligation should be extended; (iii) adversary proceedings and contested matters pending as of the effective date or specifically contemplated in this Plan to be filed in this court; (iv) whether the case should be dismissed or converted to one under Chapter 7, or whether Debtor should be removed for cause; (v) any objections to claims; (vi) compromises of controversies under Fed. R. Bankr. P. 9019; (vii) compensation of professionals; and (viii) other questions regarding the interpretation and enforcement of the Plan.

**Article 9: Discharge**

If the Debtor's Plan is confirmed under § 1191(a), on the effective date of the Plan, the Debtor will be discharged from any debt that arose before confirmation of this Plan, to the extent specified in § 1141(d)(1)(A) of the Code, except that the Debtor will not be discharged of any debt:

- (i) imposed by this Plan; or
- (ii) to the extent provided in § 1141(d)(6).

If the Debtor's Plan is confirmed under § 1191(b), confirmation of this Plan does not discharge any debt provided for in this Plan until the court grants a discharge on completion of all payments due within the first 3 years of this Plan, or as otherwise provided in § 1192 of the Code. The Debtor will not be discharged from any debt:

- (i) on which the last payment is due after the first 3 years of the plan, or as otherwise provided in § 1192;
- or
- (ii) excepted from discharge under § 523(a) of the Code, except as provided in Rule 4007(c) of the Federal Rules of Bankruptcy Procedure.

**Article 10: Other Provisions**

Name

**10.01 Tax Claims Filed Before Governmental Claims Bar Date:** To the extent new governmental claim(s) is/are filed after the confirmation hearing but prior to or on the **November 22, 2023** governmental bar date, and unless said claims are successfully objected to within 60 days of their filing, said claims shall be paid in full. The timing of payment of said claims, and whether they bear interest, shall be controlled by the provisions of the Bankruptcy Code including 11 U.S.C. §1129(a)(9), and, at a minimum, shall be paid as follows: a) If they, or a portion thereof, constitute Class 3A general unsecured claims, such portion shall be paid by the Debtor as part of Class 5 and shall increase the distribution amounts set forth in paragraph 4.01 above; (b) If they, or a portion thereof, are claims which would constitute Class 1 priority claims under the Plan, the Debtor must pay such portion of the claim(s) in full in cash without delay; and (c) If they, or a portion thereof, are claims which would constitute allowed claims under 11 U.S.C. §507(a)(8), or, consistent with 1129(a)(9)(D), are secured tax claims which would otherwise meet the description of a priority tax claim under § 507(a)(8) of the Code, they must be paid in full as provided in 11 U.S.C. §1129(a)(9)(C), over a period of 1 year”

**10.02 Distribution of Plan Payments:** subject to approval of the bankruptcy court, in the event that the plan is confirmed under 11 U.S.C. §1191(b), the Debtor shall make distributions until Plan payments have been completed notwithstanding the requirements of 11 U.S.C. §§1191(b), §1194(a), and §1194(c).

**10.03 Disputed Claim Reserve:** Debtor will create a reserve for disputed claims in the amount. Each time Debtor makes a distribution to the holders of allowed claims, Debtor will place into a reserve the amount that would have been distributed to the holders of disputed claims if such claims had been allowed in the full amount claimed. If a disputed claim becomes an allowed claim, Debtor shall immediately distribute to the claimant from the reserve an amount equal to all distributions due to date under the plan calculated using the amount of the allowed claim. Any funds no longer needed in reserve shall be returned to Debtor.

**10.04 Plan Commitment Term.** The commitment term of the plan shall be 60 months.

**10.05 Vesting of Property.** On the Effective Date, the vesting of property of the estate depends on whether the confirmation was consensual under § 1129(a) or nonconsensual under § 1129(9), as follows:

- Consensual Confirmation: all property of the estate and interests of the Debtor will vest in the reorganized Debtor pursuant to § 1141(b) of the Bankruptcy Code free and clear of all claims and interests except as provided in this Plan.
- Non-Consensual Confirmation: all property of the estate and interests of the Debtor do not vest in the reorganized Debtor.
- In the event of conversion to chapter 7, all property of the estate that reverts upon conversion consists only of all remaining assets held for the benefit of creditors. *In re RJW Lumber Co.*, 262 B.R. 91, 93 (Bankr. N.D. Cal. 2001)

Respectfully submitted,

**X /s/ Dan Quoc Pham**  
[Signature of the Plan Proponent]

**Dan Quoc Pham**  
[Printed name]

**X /s/ Matthew D. Metzger**  
[Signature of the Attorney for the Plan Proponent]

**Matthew D. Metzger 240437**  
[Printed name]

# **EXHIBIT A**

**Exhibit “A”**

**Liquidation Analysis**

**What Creditors Would Receive if the Case Were Converted to a Chapter 7**

Real Property #1: 3650 Pleasant Knoll Ct. San Jose, CA 95148, A.P.N. 654-25-013

Fair Market Value	Liens	Cost of Sale	Resulting Income Tax	Amt of Exemption	Net Proceeds
\$3,500,000.00	1 <sup>st</sup> \$2,000,000.00	\$315,000.00	Est. \$139,200.00	\$189,050.00  C.C.P. § 704.730	\$856,750.00

Real Property #2: Timeshare Interest Only - 265 E. Harmon Ave, Las Vegas, NV 89169

Fair Market Value (Timeshare Interest)	Liens	Cost of Sale	Resulting Income Tax	Amt of Exemption	Net Proceeds
\$1.00		\$0.00	\$0.00	\$0.00	\$1

Personal Property:

Description	Liquidation Value	Secured Claim	Amt of Exemption	Net Proceeds
Cash <sup>1</sup>	\$49,276.34			\$49,276.34
Vehicle (2018 Honda Civic)	\$15,000.00			\$15,000.00
Vehicle (2017 Tesla Model 3)	\$25,000.00	\$8,871.00	\$7,500.00 C.C.P. § 704.710	\$8,629.00
Vehicle (Lincoln Navigator)	\$3,500.00			\$3,500.00

<sup>1</sup> Cash balance in Debtor-in-Possession accounts per September 30, 2023 operating report. Dkt. # 51.

Household: Living room: Sofa (\$800) Loveseat (\$500) Coffee Table (\$200) Dining room: Table(\$900), 6 chairs (\$120 each), China Curio(\$600) MasterBedroom: Bed (\$1200), 2 Night Stand (\$150 each), Dresser(\$500) Bedroom 1: Bed(\$400), Nightstand(\$80) Bedroom 2: Bed(400), Nightstand(\$80) Bedroom 3: Bed(400), Nightstand(\$80) Bedroom 4: Bed(400), Nightstand(\$80) Bedroom 5: Bed(400), Nightstand(\$80) Family room: Sofa(\$1000), Table(\$300)	\$9,420.00		\$9,420.00 C.C.P. § 704.020	\$0.00
Debtor's assorted clothing	\$500.00		\$500.00 C.C.P. § 704.020	\$0.00
Non-filing Spouse's assorted clothing	\$500.00		\$500.00 C.C.P. § 704.020	\$0.00
Non-filing spouse handbags (x4) \$300 total Location: 3650 Pleasant Knoll Ct., San Jose CA 95148	\$300.00		\$300.00 C.C.P. § 704.020	\$0.00
Non-filing spouse jewelry watch: \$400 Bracelet: (x5): \$240 total Rings (x4): \$150 total Earrings (x6) \$200 total	\$990.00			
Insurance: New York Life Custom Whole Life	\$640.43			\$640.43
Non-Filing Spouse ("NFS") is 50% owner of Beauty Image, Inc. ("Beauty Image") Debtor has a community property interest in 50% equity share of Beauty Image, Inc. See: <a href="https://beautyimagesanjose.com/">https://beautyimagesanjose.com/</a> (last accessed 6/9/2023) NFS and non-insider partner purchased Beauty Image in 2020 for \$90,000. Debtor estimates current fair market value of Beauty Image is \$100,000	\$50,000.00			
Electronics: 7 TVs(\$5600), Audio system	\$9,200.00		\$9,200.00 C.C.P. § 704.020	\$0.00
TOTAL				\$77,045.77

Net Proceeds of Real Property and Personal Property	\$906,027.34
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Recovery from Preferences / Fraudulent Conveyances	[ADD]	
Chapter 7 Administrative Claims	[SUBTRACT]	
Chapter 11 Administrative Claims	[SUBTRACT]	\$75,000.00
Priority Claims	[SUBTRACT]	\$13,820.54
Chapter 7 Trustee Fees	[SUBTRACT]	\$51,551.27
Chapter 7 Trustee's Professionals		\$55,000.00
NET FUNDS AVAILABLE FOR DISTRIBUTION TO UNSECURED CREDITORS		\$710,655.53

Estimated Amount of Unsecured Claims	\$872,364.04
Percent Distribution to Unsecured Creditors Under Proposed Plan	82%
Percent Distribution to Unsecured Creditors Under Liquidation Analysis	81%

# **EXHIBIT B**

**Exhibit "B"**  
**Feasibility Analysis**  
**Calculation of Projected Disposable Income (Monthly Basis)**

<b>Income</b>	<b>Amount</b>
Total Gross Income – Debtor	\$7,000.00
Total Gross Income – Non-Filing Spouse	\$8,000.00
Contribution from son and daughter	\$3,000.00
Contribution from Debtor’s brother-in-law Mr. Phuoc Ba Le	\$3,500.00
Rental Income	\$10,000.00
<b>A. Total Gross Monthly Income</b>	<b>\$31,500.00</b>

<b>Expenses</b>	<b>Amount</b>
Includes Plan Payments on Secured Claims for Residence and Car	
Real Property Utilities (Electricity, Heat, Natural Gas)	\$1,235.62
Food and Housekeeping Supplies	\$2,000.00
Medical and dental expense (not covered by insurance)	\$0.00
Transportation – Gas, etc.	\$500.00
Cell Phone	\$234.00
Life Insurance	\$846.63
Health Insurance	\$101.33
Vehicle Insurance	\$603.55
Estimated Taxes (state and federal set-aside)	\$1,666.67
Personal care (haircut, etc.)	\$20.00
<b>B. Total Monthly Expenses</b>	<b>\$7,207.80</b>

<b>C. Disposable Income (Line A - Line B)</b>	<b>\$24,292.20</b>
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<b>Plan Payments</b>	<b>Amount</b>
Plan Payments Not Included in Calculating Disposable Income	
Class 2 – Faye Servicing, LLC	\$14,565.59
Class 3 – Meriwest Credit Union	\$751.03
Class 4- General Unsecured Creditors (\$8,600.82 for 60 months)	\$8,895.27
<b>D. Total Plan Payments</b>	<b>\$24,211.89</b>
<b>E. Plan Feasibility (Line C - Line D)</b> (Not feasible if less than zero)	<b>\$80.31</b>

**Can the Debtor Make the Effective Day Payments?**

	Amount	Amount
A. Projected Total Cash on Hand on Effective Date		\$75,000.00
Payments on Effective Date		
Secured Claims	\$0.00	
Administrative Expense Claims	\$75,000.00	
Priority Claims	\$0.00	
Small Claims (Class 2(a))		
U.S. Trustee Fees		
B. Total Payments on Effective Date		\$60,000.00
<b>C. Net Cash on Effective Date</b> (Line A - Line B) (Not feasible if less than zero)		\$0.00

# EXHIBIT C

**Exhibit "C"**

**Class 4 - All Other Non-Priority, Non-Insider Unsecured Creditors**

**(Monthly Payments)**

<b>Claim No (If Applicable)</b>	<b>Name of Creditor</b>	<b>Amount of Claim</b>	<b>Disputed Y/N</b>	<b>Impairment</b>	<b>Allowed Amount</b>	<b>Dividend</b>	<b>Total Amount Paid</b>	<b>Monthly Payment</b>
	700 Credit Attn: Current Officer P.O. Box 101015 Pasadena, CA 91189-0003	\$0.00	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
<b>8-1</b>	<b>Mike Rapp – Ally</b> <b>535 Anton Blvd. 3rd Floor</b> <b>Costa Mesa, CA 92626</b>	<b>\$113,543.18</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$113,543.18</b>	<b>82%</b>	<b>\$93,105.41</b>	<b>\$1,551.76</b>
	American Honda Finance Attn: Bankruptcy Po Box 168088 Irving, TX 75016	\$0.00	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
<b>4-1</b>	<b>American Express National Bank</b> <b>c/o Becket and Lee LLP</b> <b>PO Box 3001</b> <b>Malvern, PA 19355-0701</b>	<b>\$1,034.19</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$1,034.19</b>	<b>82%</b>	<b>\$848.04</b>	<b>\$14.13</b>
	American Express National Bank Correspondence/ Bankruptcy PO Box 981540 El Paso, TX 7998 (duplicate of Claim 4-1)	\$985.00	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Automotive Finance Corporation Attn: Current Officer 13085 Hamilton Crossing Blvd, Suite 300 Carmel, IN 46032	\$0.00	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Bank of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410	\$0.00	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Bank of Stockton Attn: Current Officer 555 W. Benjamin Holt Drive, Suite 312 Stockton, CA 95207	\$0.00	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	<b>Barclays Bank Delaware</b> <b>Attn: Bankruptcy</b> <b>Po Box 8801</b> <b>Wilmington, DE 19899</b>	<b>\$11,867.00</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$11,867.00</b>	<b>82%</b>	<b>\$9,730.94</b>	<b>\$162.18</b>
	BARR Credit Services Attn: Current Officer 3444 N country Club Road, Suite 200	\$0.00	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00

	Tucson, AZ 85716							
	California Depart of Tax & Fee Admin. Account Information Group, MIC: 29 P.O. Box 942879 Sacramento, CA 94279-0029	\$205,451.27	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	California Dept. of Motor Vehicles P.O. Box 942869 Sacramento, CA 94232-3660	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Capital One/Neiman Marcus/Bergdorf Goodm Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Capital One/SaksFirst Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	CARFAX, Inc. Attn: Current Officer 16630Collection Center Drive Chicago, IL 60093	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Cefcu Attn: Bankruptcy Po Box 1715 Peoria, IL 61656	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Chase Auto Finance Attn: Bankruptcy Po Box 901076 Fort Worth, TX 76101	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	CIG Financial, LLC Attn: Current Officer P.O. Box 19795 Irvine, CA 92623	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	<b>Citibank Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 St Louis, MO 63179</b>	<b>\$990.00</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$0.00</b>	<b>82%</b>	<b>\$811.80</b>	<b>\$13.53</b>
	Citibank/The Home Depot Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 St Louis, MO 63179	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	City of Menlo Park Attn: City Counsel 701 Laurel Street Menlo Park, CA 94025	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00

Consumer Portfolio Services, Inc. Attn: Current Officer 19500 Jamboree Road, Suite 600 Irvine, CA 92612	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Corodata Shredding, Inc. Attn: Curent Officer P.O. Box 846137 Los Angeles, CA 90084-6137	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
<b>Costco Citi Card</b> <b>Attn: Bankruptcy</b> <b>Po Box 6500</b> <b>Sioux Falls, SD 57117</b>	<b>\$13,802.00</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$13,802.00</b>	<b>82%</b>	<b>\$11,317.64</b>	<b>\$188.63</b>
Cox Automotive Inc. Attn: Current Officer P.O. Box 105156 Atlanta, GA 30348-5156	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
DealerCenter Attn: Current Officer 4751 Wilshire Blvd, Suite 205 Los Angeles, CA 90010	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Diego Ruiz SADR Law Firm APLC 1455 Frazee Rd., Ste 500 San Diego, CA 92108-4350	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
EGV Companies, Inc. Attn: Current Officer 16150 Main Circle Drive, Suite 410 Chesterfield, MO 63017	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Emmett Gilman The Gilman Law Firm 500 California Street, Suite 1663 San Francisco, CA 94104	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Employment Development Department Bankruptcy Unit-MIC 92E P.O. Box 826880 Sacramento, CA 94280-0001	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Fastrack Attn: Current Officer P.O. Box 26911 San Francisco, CA 94123	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Fay Servicing LLC Attn: Bankruptcy Dept Po Box 809441 Chicago, IL 60680	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
Franchise Tax Board Bankruptcy Section, MS A-340 PO Box 2952 Sacramento, CA 95812-2952	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00

	Global Lending Services Attn: Current Officer P.O. Box 970 Wilmington, OH 45177	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	<b>Goldman Sachs Bank USA</b> <b>Attn: Bankruptcy</b> <b>Po Box 70379</b> <b>Philadelphia, PA 19176</b>	<b>\$20,337.00</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$20,337.00</b>	<b>82%</b>	<b>\$16,676.34</b>	<b>\$277.94</b>
	Joshua P. Friedman & Associates, Inc. 23679 Calabasas Road, Suite 377 Calabasas, CA 91302	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
<b>1-1</b>	<b>JPMorgan Chase Bank, N.A.</b> <b>PO Box 15368</b> <b>Wilmington, DE 19850</b>	<b>\$70,274.06</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$70,274.06</b>	<b>82%</b>	<b>\$57,624.73</b>	<b>\$960.41</b>
	Kinetic Advantage, LLC Attn: Current Officer 10333 N. Meridian Street, Suite 400 Indianapolis, IN 46290-1112	\$376,742.54	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Law Offices of Gary A. Weis Attorney at Law 17451 Sarita Avenue Canyon Country, CA 91387	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Linebarger Goggan Blair & Sampson, LLP Attorney at Law 5801 Soundview Drive NW, Suite 50B Gig Harbor, WA 98335	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Lobel Financial Attn: Current Officer P.O. Box 3000 Anaheim, CA 92803-3000	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Luis Camacho c/o Pauliana N. Lara Consumer Action Law Group, P.C 3700 Eagle Rock Boulevard Los Angeles, CA 90065	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Macys/fdsb Attn: Bankruptcy 9111 Duke Boulevard Mason, OH 45040	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Manheim Attn: current officer P.O. Box 105511 Atlanta, GA 30348	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Michael G. Kasolas Chapter 7 Trustee, Case No. 23- 40604 P.O. Box 27526 San Francisco, CA 94127	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Meriwest Credit Union	\$0.00	Y	<input checked="" type="checkbox"/> Impaired	\$0.00	82%	\$0.00	\$0.00

	Attn: Current Officer 5615 Chesbro Ave. San Jose, CA 95123			<input type="checkbox"/> Unimpaired				
	Merrick Bank/CCHoldings Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
<b>5-1</b>	<b>NextGear Capital, Inc.</b> <b>11799 N. College Ave.</b> <b>Carmel, IN 46032-5605</b>	<b>\$323,208.76</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$323,208.76</b>	<b>82%</b>	<b>\$265,031.18</b>	<b>\$4,417.19</b>
	Nor Cal Auto, LLC Attn: Managing Member/current officer 2975 El Camino Real Santa Clara, CA 95051	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	O'Hagan Meyer LLC 1 East Wacker Drive, Suite 3400 Chicago, IL 60601	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Ongaro PC 1604 Union Street San Francisco, CA 94123	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Porsche Financial Srvc Attn: Bankruptcy One Porsche Dr Atlanta, GA 30354	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	RG Financial Groups, LLC 313 Gabriel Circle # 1 Naples, FL 34102	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	San Mateo Credit Union Attn: Current Officer P.O. Box 910 Redwood City, CA 94064-0910	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	SF Treasurer and Tax Collector City and County of San Francisco Bureau of Delinquent Revenut Dept. P.O. Box 7027 San Francisco, CA 94120-7024	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	SFMTA Customer Servive Center 11 South Van Ness Avenue San Francisco, CA 94103	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Southern Auto Finance Company, LLC Attn: Current Officer P.O. Box 1808 Pompano Beach, FL 33061	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Spireon Attn: Current Officer 18881 Von Karman Ave., Suite 1500 Irvine, CA 92612	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00

	Syncb/Paypalsmartconn Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
<b>6-1</b>	<b>Synchrony Bank by AIS InfoSource PO Box 4457 Houston, TX 77210-4457</b>	<b>\$14,633.75</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$14,633.75</b>	<b>82%</b>	<b>\$11,999.68</b>	<b>\$199.99</b>
	Synchrony Bank/Amazon Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Synchrony Bank/Banana Republic Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Synchrony Bank/Gap Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Synchrony Bank/JCPenney Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Synchrony Bank/Lowes Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Synchrony Bank/TJX Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896 (duplicate of Claim 6-1)	\$15,054.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Target Nb C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
<b>9-1</b>	<b>U.S. Small Business Administration Attn: District Counsel 455 Market Street, Suite 600 San Francisco, CA 94105</b>	<b>\$5,809.12</b>	<b>N</b>	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	<b>\$5,809.12</b>	<b>82%</b>	<b>\$4,763.48</b>	<b>\$79.39</b>
	US Bank Equipment Finance Attn: Current Officer P.O. Box 790048 Saint Louis, MO 63179-0448	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Veritas Global Protection Attn: Current Officer 3550 N. Central Ave. Phoenix, AZ 85012	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Wells Fargo Bank NA 1 Home Campus Mac X2303-01a 3rd Floor	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00

	Des Moines, IA 50328							
	Wells Fargo Bank NA Attn: Wells Fargo Bankruptcy 1 Home Campus Mac X2303-01a Des Moines, IA 50328	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
	Westlake Flooring Company, LLC Attn: Current Officer 4751 Wilshire Blvd, Suite 100 Los Angeles, CA 90010	\$0.00	Y	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$0.00	82%	\$0.00	\$0.00
3-1	<b>Westlake Financial Services</b> <b>c/o Joshua P. Friedman &amp; Assoc,</b> <b>Inc.</b> <b>23679 Calabasas Road, Suite 377</b> <b>Calabasas, CA 91302</b>	\$75,374.71	N	<input checked="" type="checkbox"/> Impaired <input type="checkbox"/> Unimpaired	\$75,374.71	82%	\$61,807.26	\$1,030.12
	<b>Total</b>	\$872,364.04			\$650,873.77		\$533,716.49	\$8,895.27