

**ELECTRONICALLY FILED  
ON JULY 13, 2007**

1 Jeremy V. Richards (CA Bar No. 102300)  
Jeffrey W. Dulberg (CA Bar No. 181200)  
2 Scotta E. McFarland (CA Bar No. 165391)  
J. Rudy Freeman (CA Bar No. 188032)  
3 PACHULSKI STANG ZIEHL YOUNG  
JONES & WEINTRAUB LLP  
4 10100 Santa Monica Blvd., 11th Floor  
Los Angeles, California 90067-4100  
5 Telephone: 310/277-6910  
Facsimile: 310/201-0760

6 Attorneys for Debtors and Debtors in Possession

7  
8 **UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA**  
9 **SANTA ANA DIVISION**

10 In re:

11 **PEOPLE'S CHOICE HOME LOAN,  
INC., et al.,<sup>1</sup>**

12 Debtors.

Case No.: SA 07-10765-RK

Chapter 11

(Jointly Administered with Case Nos.  
SA 07-10767-RK and 07-10772-RK)

**PROOF OF SERVICE RE SECOND  
AMENDED SCHEDULE(S) AND/OR  
STATEMENT(S) OF PEOPLE'S CHOICE  
HOME LOAN, INC.**

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18 I, Janice G. Washington, am employed in the city and county of Los Angeles, State of  
California. I am over the age of 18 and not a party to the within action; my business address is  
19 10100 Santa Monica Blvd., 11th Floor, Los Angeles, California 90067-4100.

20 On July 13, 2007, I caused to be served the **SECOND AMENDED SCHEDULE(S)**  
**AND/OR STATEMENT(S) OF PEOPLE'S CHOICE HOME LOAN, INC.**

21  
22 Attached hereto as Exhibit A is a true and correct copy of said document that was served via U.S.  
Mail as follows:

23  
24 **See Attached Service List**

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28 <sup>1</sup> The Debtors are People's Choice Home Loan, Inc., a Wyoming corporation, Fed. Tax I.D. No.: 94-3348277; People's  
Choice Funding, Inc., a Delaware corporation, Fed. Tax I.D. No.: 20-1156865; and People's Choice Financial  
Corporation, a Maryland corporation, Fed. Tax ID No.: 20-1157100.

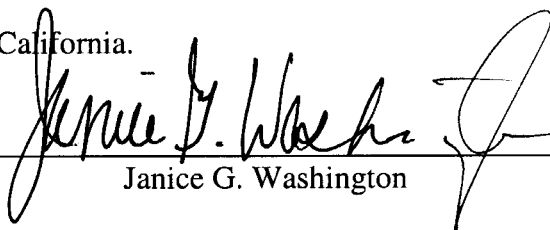


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- (BY MAIL) I am readily familiar with the firm's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid at Los Angeles, California, in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date is more than one day after date of deposit for mailing in affidavit.
- (BY NOTICE OF ELECTRONIC FILING) I caused to be served the above-described document by means of electronic transmission of the Notice of Electronic Filing through the Court's transmission facilities, for parties and/or counsel who are registered ECF Users.
- (BY FAX) I caused to be transmitted the above-described document by facsimile machine to the fax number(s) as shown. The transmission was reported as complete and without error. (Service by Facsimile Transmission to those parties on the attached List with fax numbers indicated.)
- (BY PERSONAL SERVICE) By causing to be delivered by hand to the offices of the addressee(s).
- (BY OVERNIGHT DELIVERY) By sending by **FEDERAL EXPRESS** to the addressee(s) as indicated on the attached list.
- (BY ELECTRONIC MAIL) By sending the aforementioned documents in PDF Format via electronic mail (e-mail) to the addressees indicated below.

I declare that I am employed in the office of a member of the bar of this Court at whose direction was made.

Executed on July 13, 2007, at Los Angeles, California.

  
\_\_\_\_\_  
Janice G. Washington

UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA

Jeremy W. Richards (CA Bar No. 102300)  
Jeffrey W. Dulberg (CA Bar No. 181200)  
Scotta E. McFarland (CA Bar No. 165391)  
J. Rudy Freeman (CA Bar No. 188032)  
Pachulski, Stang, Ziehl, Young, Jones & Weintraub LLP  
10100 Santa Monica Blvd., 11<sup>th</sup> Floor  
Los Angeles, CA 90071  
Telephone: 310-277-6910  
Facsimile: 310-201-0760

In re:	Case No.: 07-10765
People's Choice Home Loan, Inc.	Chapter 7 _____ 11 <input checked="" type="checkbox"/> 13 _____

**SECOND AMENDED SCHEDULE(S) AND/OR STATEMENT(S)**

A filing fee of \$26.00 is required to amend any or all of Schedules "D" through "F." An addendum mailing list is also required as an attachment if creditors are being added to the creditors list. Is/are creditor(s) being added? Yes \_\_\_\_\_ No

Indicate below which schedule(s) and/or statement(s) is(are) being amended.

A \_\_\_ B \_\_\_ C \_\_\_ D \_\_\_ E \_\_\_ F \_\_\_ G \_\_\_ H  I \_\_\_ J \_\_\_

Statement of Social Security Number(s) \_\_\_ Statement of Financial Affairs \_\_\_  
Statement of Intention \_\_\_ Other \_\_\_

**NOTE:** IT IS THE RESPONSIBILITY OF THE DEBTOR TO MAIL COPIES OF ALL AMENDMENTS TO THE TRUSTEE AND TO NOTICE ALL CREDITORS LISTED IN THE AMENDED SCHEDULE(S) AND TO COMPLETE AND FILE WITH THE COURT THE PROOF OF SERVICE ON THE BACK OF THIS PAGE.

I, Brad Plantiko, the person who subscribed to the foregoing Amended Schedules do hereby declare under penalty of perjury that the foregoing is true and correct.

DATED: July 11, 2007

s/s BRAD PLANTIKO  
Brad Plantiko  
Executive Vice President, Finance and  
Strategic Planning  
People's Choice Home Loan, Inc.

**\*\*FOR COURT USE ONLY\*\***

In re: People's Choice Home Loan, Inc.  
Debtor

Case No. 07-10765

**AMENDED  
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 debtor in the schedules of creditors. Include all guarantors and co-signers. 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 the eight year period 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, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Debtor

**AMENDED**  
**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Concord Minutemen Capital Co. Joseph Meehan c/o Washington Mutual 620 W. Germantown Pike, Suite 200 Plymouth Meeting, PA 19462
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	IXIS Real Estate Capital Inc. Ray Sullivan 9 West 57th Street New York, NY 10019
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Residential Funding Corporation Mitchell Nomura 1646 North Carolina Blvd., Suite 400 Walnut Creek, CA 94596
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Wachovia Bank, NA Justin Zakocs 301 South College Street Charlotte, NC 28288-0610
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	EMC Mortgage Corporation Stephen Golden 2780 Lake Vista Drive Lewisville, TX 75067
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	GMAC-RFC Michael Bugbee, Managing Director 1646 North California Blvd., Suite 400 Walnut Creek, CA 94596
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Merrill Lynch Mortgage Lending, Inc. Diane Alexander and John P. O'Grady 4 World Financial Center New York, NY 10080
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Saxon Mortgage, Inc. Senior VP-Capital Markets 480 Cox Road Glen Allen, PA 23060
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	UBS Real Estate Securities Inc. Glenn McIntyre 1285 Avenue of the Americas New York, NY 10019
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Washington Mutual WMMSC 1201 Third Avenue, WMT 1706 Seattle, WA 98101
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Citigroup Global Markets Realty Group 390 Greenwich St., 6th Floor New York, NY 10013
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Credit-Based Asset Servicing and Securitization, LLC 335 Madison Avenue, 19th Floor New York, NY 10017
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Franklin Credit Management Corporation 101 Hudson Street, 25th Floor Jersey City, NJ 07302

Debtor

**AMENDED  
SCHEDULE H - CODEBTORS  
(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Goldman Sachs Mortgage Company 85 Broad Street New York, NY 10004
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Homecomings Financial Networks, Inc. 9725 Sky Park Cour, 3rd Floor San Diego, CA 92123
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	HSBC Mortgage Services 6060 JA Jones Drive Charlotte, NC 28287
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Nuwest Equity Partners, Inc. R.P. Neudecker 30320 Rancho Viejo Road, Suite 4 San Juan Capistrano, CA 92675
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Nomura Credit & Capital, Inc. Legal Department 2 World Financial Center, Building B, 18th Floor New York, NY 10281
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Terwin Advisors LLC Karry Geddes 45 Rockefeller Plaza, Suite 420 New York, NY 10111
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Aurora Loan Services Heston Gray 327 Inverness Dr. South, 3rd Floor Englewood, CO 80112
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	The Winter Group Vic Calandra 21550 Oxnard St., Suite 630 Woodland Hills, CA 91367
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Lehman Capital a Division of Lehman Brothers Holdings, Inc. 745 Seventh Avenue, 7th Floor New York, NY 10019
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Credit Suisse First Boston LLC Chris Schoen, Patrick Dodman DLJ Mortgage Capital, Inc. Eleven Madison Avenue New York, NY 10010
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	SN Servicing Corporation 700 17th Street, Suite 100 Denver, CO 80202
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Concord Minutemen Capital Co. Joseph Meehan c/o Washington Mutual 620 W. Germantown Pike, Suite 200 Plymouth Meeting, PA 19462
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	IXIS Real Estate Capital Inc. Ray Sullivan 9 West 57th Street New York, NY 10019

Debtor

**AMENDED**  
**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Residential Funding Corporation Mitchell Nomura 1646 North Carolina Blvd., Suite 400 Walnut Creek, CA 94596
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Wachovia Bank, NA Justin Zakocs 301 South College Street Charlotte, NC 28288-0610
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Credit Suisse First Boston LLC Chris Schoen, Patrick Dodman DLJ Mortgage Capital, Inc. Eleven Madison Avenue New York, NY 10010
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Bear Stearns Mortgage Capital Corp. Eileen Albus 383 Madison Avenue New York, NY 10179

**PROOF OF SERVICE**

I hereby certify that a copy of the Amendment(s) was(were) mailed to the Trustee and that notice was given to the additional creditors listed.

DATED: July <sup>13</sup> 12, 2007

Janice G. Washington

Print or Type Name

Janice G. Washington

Signature

(SEE ATTACHED MAILING LIST.)



Service List Via U.S. Mail re  
Second Amended Schedule(s) And/Or Statements re  
*People's Choice Home Loan, Inc.*, Case No. 07-10765

**U.S. Trustee's Office**

Peter C. Anderson, United States Trustee  
Nancy Goldenberg  
Office of the U.S. Trustee  
Ronald Reagan Federal Building &  
411 W. Fourth Street, Suite 9041  
Santa Ana, CA 92701

**Debtors**

Brad Plantiko, Executive Vice President  
People's Choice Financial Corp.  
7515 Irvine Center  
Irvine, CA 92618

People's Choice Home Loan, Inc.  
7515 Irvine Center  
Irvine, CA 92618

People's Choice Funding, Inc.  
7515 Irvine Center  
Irvine, CA 92618

**Counsel for Residential Funding Company, LLC**

David J. McCarty  
Theodore Cohen  
Sheppard, Mullin, Richter & Hampton LLP  
333 South Hope Street  
Forty-Eighth Floor  
Los Angeles, CA 90071

Mitchell Nomura, Director  
Residential Funding Corporation  
1646 North Carolina Blvd., Suite 400  
Walnut Creek, CA 94596

Residential Funding Company, LLC  
7501 Wisconsin Avenue, Suite 900  
Bethesda, MD 20814-6528  
Attn: Sophie Schubert, Senior Credit Officer

Residential Funding Company, LLC  
Master Servicing Division  
2255 North Ontario Street, Suite 400  
Burbank, CA 91504  
Attn: Senior Compliance Officer

Residential Funding Company, LLC  
9350 Waxie Way, 1st Floor  
San Diego, CA 92123  
Attn: Karlyn Kent, Managing Director

Neil Luris  
Residential Funding Company, LLC  
8400 Normandale Lake Blvd., Suite 250  
Minneapolis, MN 55437

Concord Minutement Capital co.  
Joseph Meehan  
c/o Washington Mutual  
620 W. Germantown Pike, Suite 200  
Plymouth Meeting, PA 19462

IXIS Real Estate Capital Inc.  
Ray Sullivan  
9 West 57<sup>th</sup> Street  
New York, NY 10019

Counsel for Wachovia Capital Markets, LLC  
Leib M. Lerner, Esq.  
5482 Wilshire Boulevard, #267  
Los Angeles, CA 90036

Counsel for Bear Stearns & Co. and EMC Mortgage Company  
Marc J. Winthrop, Esq.  
Paul J. Couchot, Esq. Winthrop Couchot Professional Corporation  
660 Newport Center Drive, Fourth Floor  
Newport Beach, CA 92660

Bear Stearns & Co.  
Mortgage Trading Desk  
383 Madison Ave.  
New York, NY 10179

Eileen Albus  
Bear Stearns Mortgage Capital Corp.  
383 Madison Avenue  
New York, NY 10179

GMAC-RFC  
Michael Bugbee, Managing Director  
1646 North California Boulevard, Suite 400  
Walnut Creek, CA 94596

Merrill Lynch Mortgage Lending, Inc.  
4 World Financial Center  
New York, NY 10080  
Attn: Diane Alexander

John P. O'Grady, Director, Whole Loan Trading  
Merrill Lynch  
4 World Financial Center  
New York, NY 10080

Saxon Mortgage, Inc.  
4840 Cox Road  
Glen Allen, VA 23060  
Attn: Senior Vice President- Capital Markets

Saxon Mortgage, Inc.  
4840 Cox Road  
Glen Allen, VA 23060  
Attn: General Counsel

Ernie Bretana, Sr. Vice President  
Saxon Mortgage, Inc.  
4860 Cox Road, Suite 300  
Glen Allen, VA 23060

UBS Real Estate Securities Inc.  
1285 Avenue of the Americas  
New York, NY 10019  
Attn: Glenn McIntyre  
Douglas Hamilton

UBS Real Estate Securities Inc.  
1285 Avenue of the Americas  
New York, NY 10019  
Attn: General Counsel

Michael Boyle  
UBS Mortgage Trading  
1285 Avenue of the Americas  
New York, NY 10019

Counsel for UBS Real Estate Securities, Inc.  
and UBS Securities LLC

Rick B. Antonoff, Esq.  
*(appearing Pro Hac Vice)*  
Pillsbury Wintrop  
1540 Broadway  
New York, New York 10036-4039

Counsel for UBS Real Estate Securities, Inc.  
and UBS Securities LLC

Craig A. Barbarosh, Esq.  
Mark D. Houle, Esq.  
650 Town Center Drive, Seventh Floor  
Costa Mesa, CA 92626-7122

Counsel for Washington Mutual Mortgage Securities Corp.

Margaret M. Mann  
Heller Ehrman LLP  
4350 La Jolla Village Drive, 7<sup>th</sup> Floor  
San Diego, CA 92122-1246

Washington Mutual Mortgage Securities Corp.  
75 North Fairway Drive  
Vernon Hills, IL 60061  
Attn: Master Servicing Department

Washington Mutual Legal Department  
1201 Third Avenue, WMT 1706  
Seattle, WA 98101  
Attn: WMMSC

George Davie  
Mortgage Trading  
Washington Mutual  
623 Fifth Ave. 17 Fl.  
New York, NY 10022

Counsel for Washington Mutual Bank

Robert A. Trodella, Jr.  
Heller Ehrman LLP  
333 Bush Street  
San Francisco, CA 94104-2878

Counsel for Washington Mutual Bank

Margaret M. Mann  
Heller Ehrman LLP  
4350 La Jolla Village Drive, 7<sup>th</sup> Floor  
San Diego, CA 92122-1246

Citigroup Global Markets Realty Group  
390 Greenwich Street, 19<sup>th</sup> Floor  
New York, NY 10013

Credit-Based Asset Servicing and Securitization LLC  
335 Madison Avenue - 19th Floor  
New York, NY 10017

Franklin Credit Management Corporation  
101 Hudson Street, 25<sup>th</sup> Floor  
Jersey City, NJ 07302

Goldman Sachs Mortgage Company  
85 Broad Street  
New York, NY 10004  
Attn: Christopher Gething

Goldman Sachs - Robert Bittmann  
100 Second Ave South, Suite 200S  
St Petersburg, FL 33701

Homecomings Financial Networks, Inc.  
9725 Sky Park Court, Third Floor  
San Diego, CA 92123

HSBC Mortgage Services Inc.  
6060 J.A. Jones Drive  
Charlotte, NC 28287  
Attn: Business Relations

HSBC Mortgage Services Inc.  
2700 Sanders Road  
Prospect Heights, IL 60070  
Attn: General Counsel

Attorney for Neuwest Equity Partners, Inc.

William C. Kersten  
Law Offices of Kersten & Associates  
38 Corporate Park  
Irvine, CA 92606-5130

Neuwest Equity Partners, Inc.  
30320 Rancho Viejo Road, Suite 4  
San Juan Capistrano, CA 92675  
Attn: R.P. Neudecker

Nomura Credit & Capital, Inc.  
2 World Financial Center, Building B, 21st Floor  
New York, NY 10281  
Attn: Dante LaRocca, Managing Director  
Julie Buck

Nomura Credit & Capital, Inc.  
Legal Department  
2 World Financial Center, Building B,  
18th Floor  
New York, NY 10281

Nomura Securities  
2 World Financial Center, 21st Floor  
New York, NY 10281

Terwin Advisors LLC  
45 Rockefeller Plaza, Suite 420  
New York, NY 10111  
Attn: Karey Geddes

Terwin Advisors LLC  
45 Rockefeller Plaza, Suite 420  
New York, NY 10111  
Attn: Christopher Walcott, General Counsel

Aurora Loan Services  
327 Inverness Dr. South, 3rd Floor  
Englewood, CO 80112

Vic Calandra, Sr Vice President,  
Origination Sales  
The Winter Group  
21700 Oxnard St., Suite 950  
Woodland Hills, CA 91367

Lehman Brothers Holdings Inc.  
745 Seventh Avenue, 19th Floor  
New York, NY 10019

Matt McMiller - Mortgage Trading  
Lehman Brothers Holdings Inc.  
745 Seventh Avenue, 6th  
New York, NY 10019

Credit Suisse First Boston LLC  
DLJ Mortgage Capital, Inc.  
Eleven Madison Avenue  
New York, NY 10010

Patrick Dodman, Director  
Credit Suisse First Boston LLC  
DLJ Mortgage Capital, Inc.  
Eleven Madison Avenue  
New York, NY 10010

Counsel for Credit Suisse First Boston Mortgage  
and Capital LLC and DLJ Mortgage Capital, Inc.  
Barry J. Dichter  
Matthew Weber  
Caldwalader, Wickersham & Taft LLP  
One World Financial Center  
New York, NY 10281

Counsel for Credit Suisse First Boston Mortgage  
and Capital LLC and DLJ Mortgage Capital, Inc.  
Oscar Garza, Samuel A. Newman & Sarah Powers  
Gibson, Dunn & Crutcher, LLP  
333 S. Grand Avenue  
Los Angeles, CA 90071

Chris Schoen, Managing Director  
Credit Suisse First Boston LLC  
DLJ Mortgage Capital, Inc.  
Eleven Madison Avenue  
New York, NY 10010

Patrick Dodman, Director  
Credit Suisse First Boston LLC  
DLJ Mortgage Capital, Inc.  
Eleven Madison Avenue  
New York, NY 10010

SN Servicing Corporation  
323 Fifth St.  
Eureka CA 95501  
Attn: David Pollio

Concord Minutemen Capital Co.  
Joseph Meehan  
c/o Washington Mutual  
620 W. Germantown Pike, Suite 200  
Plymouth Meeting, PA 19462

IXIS Real Estate Capital Inc.  
Ray Sullivan  
9 West 57<sup>th</sup> Street  
New York, NY 10019