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7 Counsel for the Liquidating Trusts  
of PCHLI, PCFI, and PCFC  
8

9 **UNITED STATES BANKRUPTCY COURT**  
10 **CENTRAL DISTRICT OF CALIFORNIA**  
11 **LOS ANGELES DIVISION**

12 In re:  
13 **PEOPLE'S CHOICE HOME LOAN,**  
14 **INC., et al.,**<sup>1</sup>  
15 Debtors.

Case No.: 2:12-bk-15811-RK  
Chapter 11  
(Jointly Administered with Case Nos. 2:12-  
bk-16200-RK and 2:12-bk-16201-RK)  
(Transferred from 8:07-bk-10765-RK and  
Jointly Administered with 8:07-bk-10767-  
RK and 8:07-bk-10772-RK)

**ORDER APPROVING MOTION OF  
THE PC TRUSTS FOR ORDER  
APPROVING WAREHOUSE CLAIMS  
SETTLEMENT AGREEMENT  
BETWEEN (A) THE PC TRUSTS AND  
(B) JPMORGAN CHASE BANK AND  
BEAR STEARNS MORTGAGE  
CAPITAL CORPORATION  
REGARDING CLAIM NUMBER 112  
IN THE PCFI CASE AND CLAIM  
NUMBERS 406 AND 449 IN THE  
PCHLI CASE**

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24 *The Notice of Motion and Motion of the PC Trusts for Order Approving Warehouse Claims*  
25 *Settlement Agreement Between (A) the PC Trusts and (B) JPMorgan Chase Bank and Bear Stearns*  
26 *Mortgage Capital Corporation Regarding Claim Number 112 in the PCFI Case and Claim Numbers*  
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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 I.D. No.: 20-1157100.

PACHULSKI STANG ZIEHL & JONES LLP  
ATTORNEYS AT LAW  
LOS ANGELES, CALIFORNIA



1 406 and 449 in the PCHLI Case (the “Motion”)<sup>2</sup> and the *Declaration of Tamara D. McGrath in*  
2 *Support Thereof* (the “Declaration”) [Docket No. 2577] filed on July 31, 2012 by the Liquidating  
3 Trusts of People’s Choice Home Loan, Inc. (“PCHLI”), People’s Choice Funding, Inc. (“PCFI”),  
4 and People’s Choice Financial Corporation (“PCFC”) (collectively, the “PC Trusts” and formerly  
5 the “Debtors”), by and through Ronald F. Greenspan, solely as the duly authorized and acting  
6 Liquidating Trustee for each of the PC Trusts (the “Liquidating Trustee”) under the confirmed  
7 chapter 11 Plan in the Debtors’ cases came before the Court at the above-referenced date and time.

8 The Court, having considered the Motion, the supporting Memorandum of Points and  
9 Authorities, and the files and records of the herein Chapter 11 Cases; the Court having found that  
10 notice of the Motion was sufficient and appropriate; no objection or opposition to the Motion having  
11 been filed; and good cause appearing for the granting of the Motion;

12 **IT IS HEREBY ORDERED** that:

- 13 1. The Motion is GRANTED in its entirety;
- 14 2. The PC Trusts are authorized to enter into the Warehouse Claims Settlement  
15 Agreement between (a) the PC Trusts and (b) JPMorgan Chase Bank, National Association and Bear  
16 Stearns Mortgage Capital Corporation (the “Settlement Agreement”), attached as Exhibit A to the  
17 Motion, and the Settlement Agreement is approved in all respects;
- 18 3. The PC Trusts are authorized to enter into and take any and all actions reasonably  
19 necessary to effectuate the Settlement Agreement;
- 20 4. Pursuant to the Settlement Agreement, Claim No. 406 is reduced and allowed as a  
21 general, unsecured, non-priority claim against PCHLI in the amount of \$10,333,374.88;
- 22 5. Also pursuant to the Settlement Agreement, Claim Nos. 449 and 112 each as a  
23 general and unsecured, nonpriority claim are reduced and allowed in the amount of \$756,620.00  
24 against PCHLI and PCFI, respectively;
- 25 6. Nothing herein is intended to alter the terms of the Settlement Agreement, the terms  
26 of which are approved in their entirety; and
- 27 7. The PC Trust's *Motion for Order Disallowing Proof of Unsecured Claim of*

28 \_\_\_\_\_  
<sup>2</sup> Capitalized terms not otherwise defined herein shall have the meaning given them in the Motion.

1 *Washington Mutual Bank* [PCHLI Claims Docket No. 406], which was filed on January 25, 2012  
2 and is presently scheduled to be heard on August 28, 2012 at 1:30 p.m. Pacific time per this Court's  
3 Order entered on June 11, 2012 [Docket No. 2539], is withdrawn and shall be taken off this Court's  
4 calendar for such hearing date.

5 IT IS SO ORDERED.

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PACHULSKI STANG ZIEHL & JONES LLP  
ATTORNEYS AT LAW  
LOS ANGELES, CALIFORNIA

DATED: August 23, 2012

  
United States Bankruptcy Judge

**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: **10100 Santa Monica Boulevard, 13<sup>th</sup> Floor, Los Angeles, California 90067**

A true and correct copy of the foregoing document entitled (*specify*): **ORDER APPROVING MOTION OF THE PC TRUSTS FOR ORDER APPROVING WAREHOUSE CLAIMS SETTLEMENT AGREEMENT BETWEEN (A) THE PC TRUSTS AND (B) JPMORGAN CHASE BANK AND BEAR STEARNS MORTGAGE CAPITAL CORPORATION REGARDING CLAIM NUMBER 112 IN THE PCFI CASE AND CLAIM NUMBERS 406 AND 449 IN THE PCHLI CASE** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

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

Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

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

Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (*state method for each person or entity served*): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) **August 22, 2012**, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

By Personal Delivery

Honorable Robert Kwan  
United States Bankruptcy Court - Central District of California  
Edward R. Roybal Federal Building and Courthouse  
255 E. Temple Street, Suite 1682 / Courtroom 1675  
Los Angeles, CA 90012

Service information continued on attached page

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

August 22, 2012  
*Date*

Myra Kulick  
*Printed Name*

/s/ Myra Kulick  
*Signature*

## NOTICE OF ENTERED ORDER AND SERVICE LIST

Notice is given by the court that a judgment or order entitled (*specify*): **ORDER APPROVING MOTION OF THE PC TRUSTS FOR ORDER APPROVING WAREHOUSE CLAIMS SETTLEMENT AGREEMENT BETWEEN (A) THE PC TRUSTS AND (B) JPMORGAN CHASE BANK AND BEAR STEARNS MORTGAGE CAPITAL CORPORATION REGARDING CLAIM NUMBER 112 IN THE PCFI CASE AND CLAIM NUMBERS 406 AND 449 IN THE PCHLI CASE** was entered on the date indicated as "Entered" on the first page of this judgment or order and will be served in the manner stated below:

1. **SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)** Pursuant to controlling General Orders and LBRs, the foregoing document was served on the following persons by the court via NEF and hyperlink to the judgment or order. As of (*date*) **August 23, 2012**, the following persons are currently on the Electronic Mail Notice List for this bankruptcy case or adversary proceeding to receive NEF transmission at the email addresses stated below.

Service information continued on attached page

2. **SERVED BY THE COURT VIA UNITED STATES MAIL:** A copy of this notice and a true copy of this judgment or order was sent by United States mail, first class, postage prepaid, to the following persons and/or entities at the addresses indicated below:

Service information continued on attached page

3. **TO BE SERVED BY THE LODGING PARTY:** Within 72 hours after receipt of a copy of this judgment or order which bears an "Entered" stamp, the party lodging the judgment or order will serve a complete copy bearing an "Entered" stamp by United States mail, overnight mail, facsimile transmission or email and file a proof of service of the entered order on the following persons and/or entities at the addresses, facsimile transmission numbers, and/or email addresses stated below:

Service information continued on attached page

**1. SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)****2:12-bk-15811-RK Notice will not be electronically mailed to:**

Jose D Alarcon on behalf of Creditor Alberto Garcia  
jalarcon@bettzedek.org

Daniel L Alexander on behalf of Interested Party Neil Kornswiet  
daniel@colemanfrost.com

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tma@lnbyb.com

Alvin M Ashley on behalf of Attorney Irell & Manella  
mashley@irell.com

Daniel I Barness on behalf of Creditor Debbie Oliphant  
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Henkie F Barron on behalf of Liquidator Liquidating Trustee of PCHLI, Funding, and PCFC Liquidating Trusts  
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Richard J Bauer on behalf of Creditor DEUTSCHIE BANK NATIONAL COMPANY AS TRUSTEE  
rbauer@mileslegal.com

Ron Bender on behalf of Plaintiff Ronald F. Greenspan, solely in his capacity as Liquidating Trustee of (1) The People's Choice Home Loan, Inc. Liquidating Trust, (2) The People's Choice Funding, Inc. Liquidating Trust and (  
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Andrew W Caine on behalf of Defendant People's Choice Financial Corporation  
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Rebecca J Callahan on behalf of Creditor I Direct Marketing Inc.  
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Paul J Couchot on behalf of Interested Party Bear Stearns & Co. and EMC Mortgage Co.  
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Theresa H Dykoschak on behalf of Creditor Residential Funding Company, LLC  
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Charles J Filardi on behalf of Creditor Federal Express Corporation  
abothwell@filardi-law.com

H Alexander Fisch on behalf of Creditor Neil Kornswiet  
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Parisa Fishback on behalf of Creditor GMAC Mortgage, LLC, as servicing agent for Mortgage Electronic Registration Systems, Inc., solely as nominee for People's Choice Home Loan, Inc., its successors and/or assigns  
pfishback@fishbacklawgroup.com

Steven B Flancher on behalf of Interested Party State of Michigan Department of Treasury  
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Jerome Bennett Friedman on behalf of Attorney J. Bennett Friedman  
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Jose A Garcia on behalf of Creditor CitiMortgage, Inc., as servicing agent for Mortgage Electronic Registration Systems, Inc., Solely as Nominee for People's Choice Home Loan, Inc., its successors and/or assigns  
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Jeffrey K Garfinkle on behalf of Interested Party SunTrust Bank and SunTrust Asset Funding, LLC  
bkgroup@buchalter.com,

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*Barry S Glaser on behalf of Creditor Dallas County  
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*Nancy S Goldenberg on behalf of U.S. Trustee United States Trustee (SA)  
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*Stanley E Goldich on behalf of Liquidator PCFC Liquidating Trust  
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*Stanley E Goldich on behalf of Plaintiff Liquidating Trust of People's Choice Funding, Inc.  
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*Richard H Golubow on behalf of Creditor Natixis Real Estate Capital, Inc.  
rgolubow@winthropcouchot.com,  
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*Ronald F Greenspan  
ron.greenspan@fticonsulting.com*

*Kevin Hahn on behalf of Creditor CARRINGTON MORTGAGE SERVICES, SERVICER AND ATTORNEY IN FACT FOR WELLS FARGO BANK NA AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2007RFC1, ASSET-BACKED PASS-THROUGH CERTIFICATES  
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*Farhad Hajimirzaee on behalf of Plaintiff Ronald Greenspan, As Trustee of the Liquidating Trusts of People's Choice Home Loan, Inc, People's Choice Financial Corporation, and People's Choice Funding, Inc.  
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*Matthew W Hamilton on behalf of Creditor Fulcrum Tower, I LP  
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*Garrick A Hollander on behalf of Interested Party Bear Stearns & Co. and EMC Mortgage Co.  
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*Thomas J Holthus on behalf of Creditor Bank One, NA as Trustee, in trust for the Holders of Structured Asset Securities Corporation ? Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC7, its assignee  
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*Benjamin J Kimberley on behalf of Creditor Ronald Greenspan, As Trustee of the Liquidating Trusts of People's Choice Home Loan, Inc, People's Choice Financial Corporation, and People's Choice Funding, Inc.  
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*Peter W Lianides on behalf of Interested Party Bear Stearns & Co. and  
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*Christopher M McDermott on behalf of Creditor People's Choice  
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*Scotta E McFarland on behalf of Debtor People's Choice Financial  
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*Robert K Minkoff on behalf of Creditor Revenue Management  
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*Catherine A Moscarello - SUSPENDED - on behalf of Creditor Outsource  
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Trust, its assignees and/or successors and its servicing agent Washington  
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*Kristin A Schuler-Hintz on behalf of Creditor Carrington Mortgage  
Services, LLC, servicer and attorney in fact for "Wells Fargo Bank, N.A.,  
as Trustee for Carrington Mortgage Loan Trust, Series 2006-RFCI, Asset-  
Backed Pass-Through Certificat*



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*Andrew F Whatnall on behalf of Creditor Debt Acquisition Company of  
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*David B Shemano on behalf of Creditor Neil Kornswiet  
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*John M White - SUSPENDED - on behalf of Creditor HSBC BANK USA,  
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dlwilson@winston.com*

*Michael R Stewart on behalf of Creditor Residential Funding Company,  
LLC  
mstewart@faegre.com*

*Marc J Winthrop on behalf of Interested Party Bear Stearns & Co. and  
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pj@winthropcouchot.com;vcorbin@winthropcouchot.com*

*Sean Sullivan on behalf of Defendant Wildman Harrold Allen et al  
seansullivan@dwt.com*

*David M Wiseblood on behalf of Creditor HP/AG Esplanade at Locust  
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dwiseblood@seyfarth.com*

*Julia Szafraniec on behalf of Creditor LaSalle Bank NA as trustee for  
Washington Mutual Asset-Backed Certificates WMABS Series 2006-HE5  
Trust  
bknotice@mccarthyholthus.com*

*Jennifer C Wong on behalf of Creditor Bank One, NA as Trustee, in trust  
for the Holders of Structured Asset Securities Corporation ? Amortizing  
Residential Collateral Trust Mortgage Pass-Through Certificates, Series  
2002-BC7, its assignee  
bknotice@mccarthyholthus.com*

*Derrick Talerico on behalf of Attorney HSBC Mortgage Services, Inc.  
dtalerico@loeb.com, kpresson@loeb.com*

*Patricia B Tomasco on behalf of Interested Party Ellington Management  
Group, L.L.C.  
ptomasco@mailbmc.com*

*Rolf S Woolner on behalf of Creditor Ronald Greenspan, As Trustee of the  
Liquidating Trusts of People's Choice Home Loan, Inc, People's Choice  
Financial Corporation, and People's Choice Funding, Inc.  
rwoolner@winston.com*

*Robert Trodella on behalf of Creditor JPMorgan Chase National  
Association, and its successors and/or assignees  
rtrodella@jonesday.com*

*Donald A Workman on behalf of Creditor Fidelity National Information  
Services, Inc.  
dworkman@bakerlaw.com*

*Robert Trodella on behalf of Creditor Washington Mutual Mortgage  
Securities Corp.  
robert.trodella@hellerehrman.com*

*United States Trustee (SA)  
ustpreion16.sa.ecf@usdoj.gov*

*S Christopher Yoo on behalf of Creditor HSBC Bank USA, N.A.  
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*Darlene C Vigil on behalf of Creditor Deutsche Bank National Trust  
Company, as Trustee for Long Beach Mortgage Loan Trust 2005-WL3*

*Les A Zieve on behalf of Creditor Ocwen Loan Servicing, LLC  
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### **3. TO BE SERVED BY THE LODGING PARTY:**

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JP Morgan Chase Bank, N.A.  
Attn: Anthony J. Horan  
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New York, New York 10017

JP Morgan Chase Bank  
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New York, New York 10004

CT Corporation System  
818 W. Seventh Street  
Los Angeles, CA 90017

Bear Stearns Mortgage Capital Corporation  
383 Madison Avenue  
New York, New York 10179  
Attn: Ravind Karamsingh

Liquidating Trustee  
Ronald Greenspan/Tamara McGrath  
FTI Consulting, Inc.  
633 West 5th Street, Suite 1600  
Los Angeles, CA 90071-2027

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