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12 Counsel for the Liquidating Trusts  
13 of PCHLI, PCFI, and PCFC

14 **UNITED STATES BANKRUPTCY COURT**  
15 **CENTRAL DISTRICT OF CALIFORNIA**  
16 **LOS ANGELES DIVISION**

17 In re:  
18 **PEOPLE'S CHOICE HOME LOAN,**  
19 **INC., et al.,**<sup>1</sup>  
20 Debtors.

21 Case No.: 2:12-bk-15811-RK  
22 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 SETTLEMENT AGREEMENT BETWEEN THE PC TRUSTS AND WELLS FARGO BANK, N.A. REGARDING (1) CLAIM NO. 364 FILED IN THE PCHLI CASE, (2) CLAIM NO. 96 FILED IN THE PCFI CASE; AND (3) ADVERSARY PROCEEDING 2:12-ap-01278**

23 *The Notice of Motion and Motion of the PC Trusts for Order Approving Settlement*  
24 *Agreement Between the PC Trusts and Wells Fargo Bank, N.A. Regarding (1) Claim No. 364 Filed*  
25 *in the PCHLI Case, (2) Claim No. 96 Filed in the PCFI Case; and (3) Adversary Proceeding 2:12-*  
26 *ap-01278 (the "Motion")*<sup>2</sup> *and the Declaration Of Tamara D. McGrath in Support Thereof (the*

27 <sup>1</sup> The Debtors are People's Choice Home Loan, Inc., a Wyoming corporation, Fed. Tax I.D. No.: 94-3348277; People's  
28 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.

<sup>2</sup> Capitalized terms not otherwise defined herein shall have the meaning

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



1 “Declaration”) [Docket No. 2578] filed on July 31, 2012 by the Liquidating Trusts of People’s  
2 Choice Home Loan, Inc. (“PCHLI”), People’s Choice Funding, Inc. (“PCFI”), and People’s Choice  
3 Financial Corporation (“PCFC”) (collectively, the “PC Trusts” and formerly the “Debtors”), by and  
4 through Ronald F. Greenspan, solely as the duly authorized and acting Liquidating Trustee for each  
5 of the PC Trusts (the “Liquidating Trustee”) under the confirmed chapter 11 Plan in the Debtors’  
6 cases came before the Court at the above-referenced date and time.

7 The Court, having considered the Motion, the supporting Memorandum of Points and  
8 Authorities, and the files and records of the herein Chapter 11 Cases and Adversary Proceeding  
9 2:12-ap-01278; the Court having found that notice of the Motion was sufficient and appropriate; no  
10 objection or opposition to the Motion having been filed; and good cause appearing for the granting  
11 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 Claim and Adversary  
15 Proceeding Settlement Agreement between (a) the PC Trusts and (b) Wells Fargo Bank, N.A.  
16 (“Wells”), as successor by merger to Wachovia Bank, National Association (“Wachovia”), attached  
17 as Exhibit A to the Motion (the “Settlement Agreement”), and the Settlement Agreement is approved  
18 in all respects;
- 19 3. The PC Trusts are authorized to enter into and take any and all actions reasonably  
20 necessary to effectuate the Settlement Agreement;

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**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 AND ADVERSARY PROCEEDING SETTLEMENT AGREEMENT BETWEEN THE PC TRUSTS AND WELLS FARGO BANK, N.A. REGARDING CLAIM NUMBERS 364 FILED IN THE PCHLI CASE AND 96 FILED IN THE PCFI CASE BY WACHOVIA BANK** 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 AND ADVERSARY PROCEEDING SETTLEMENT AGREEMENT BETWEEN THE PC TRUSTS AND WELLS FARGO BANK, N.A. REGARDING CLAIM NUMBERS 364 FILED IN THE PCHLI CASE AND 96 FILED IN THE PCFI CASE BY WACHOVIA BANK**) 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

*Todd M Arnold 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 (*  
tma@lnbyb.com

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

*Daniel I Barness on behalf of Creditor Debbie Oliphant*  
daniel@spiromoss.com

*Henkie F Barron on behalf of Liquidator Liquidating Trustee of PCHLI, Funding, and PCFC Liquidating Trusts*  
hfbarron@gmail.com

*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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*Deborah Conley on behalf of Interested Party Courtesy NEF*  
bkmail@prommis.com

*Vincent M Coscino on behalf of Creditor SunGard Availability Services LP*  
vcoscino@allenmatkins.com, jaallen@allenmatkins.com

*Paul J Couchot on behalf of Interested Party Bear Stearns & Co. and EMC Mortgage Co.*  
pcouchot@winthropcouchot.com, pj@winthropcouchot.com

*Theron S Covey on behalf of Creditor America's Servicing Company*  
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*Kevin A Crisp on behalf of Attorney Irell & Manella*  
kcrisp@irell.com

*Peter A Davidson on behalf of Plaintiff Douglas McClary*  
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*Joseph C Delmotte on behalf of Creditor CitiMortgage, Inc.*  
ecfcacb@piteduncan.com

*Willis B Douglass on behalf of Creditor United States of America IRS*  
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*Jeffrey W Dulberg on behalf of Accountant Grant Thornton Llp*  
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*Theresa H Dykoschak on behalf of Creditor Residential Funding Company, LLC*  
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*Louis J Esbin on behalf of Defendant Classified Images*  
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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*  
afisch@stutman.com

*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*  
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*Steven B Flancher on behalf of Interested Party State of Michigan Department of Treasury*  
flanchers@michigan.gov

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*Anthony A Friedman 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  
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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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*Oscar Garza on behalf of Creditor Credit Suisse First Boston  
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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  
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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  
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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  
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*Daniel L Hembree on behalf of Creditor Graystone Solutions, Inc.*  
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*Garrick A Hollander on behalf of Interested Party Bear Stearns &  
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Amortizing Residential Collateral Trust Mortgage Pass-Through  
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Catherine A Moscarello - SUSPENDED - on behalf of Creditor  
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Tania M Moyron on behalf of Plaintiff Ronald F. Greenspan, solely  
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*Washington Mutual Asset-Backed Certificates WMABS Series 2006-HE5 Trust*

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*Daryl G Parker on behalf of Plaintiff Liquidating Trust of People's Choice Funding, Inc.*

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*JaVonne M Phillips on behalf of Creditor LaSalle Bank NA as trustee for Washington Mutual Asset-Backed Certificates WMABS Series 2006-HE5 Trust, its assignees and/or successors and its servicing agent Washington Mutual Bank*

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*jrawlins@winston.com, docketla@winston.com*

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*Robert M Saunders on behalf of Debtor People's Choice Home Loan, Inc.*

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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*

*bknotice@mccarthyholthus.com*

*Nathan A Schultz on behalf of Creditor Neil Kornswiet*

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*Sean Sullivan on behalf of Defendant Wildman Harrold Allen et al*

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*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*

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

*ptomasco@mailbmc.com*

*Robert Trodella on behalf of Creditor JPMorgan Chase National Association, and its successors and/or assignees*

*rtrodella@jonesday.com*

*Robert Trodella on behalf of Creditor Washington Mutual Mortgage Securities Corp.*

*robert.trodella@hellerehrman.com*

*United States Trustee (SA)*

*ustpregion16.sa.ecf@usdoj.gov*

*Darlene C Vigil on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2005-WL3*

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David L Wilson 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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Marc J Winthrop on behalf of Interested Party Bear Stearns & Co.  
and EMC Mortgage Co.  
mwinthrop@winthropicouchot.com,  
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David M Wiseblood on behalf of Creditor HP/AG Esplanade at  
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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  
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Rolf S Woolner on behalf of Creditor Ronald Greenspan, As Trustee  
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S Christopher Yoo on behalf of Creditor HSBC Bank USA, N.A.  
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Les A Zieve on behalf of Creditor Ocwen Loan Servicing, LLC  
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### **3. TO BE SERVED BY THE LODGING PARTY:**

#### **Attorneys for Wells Fargo Bank, N.A.**

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Wachovia Bank National  
c/o: E. Lee Smith, Esq.  
Christopher A. Lynch, Esq.  
Thacher Proffitt & Wood, LLP  
Two World Financial Center  
New York, New York 10281

#### **Liquidating Trustee**

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

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

Nancy S. Goldenberg, Esq.  
Office of the U.S. Trustee  
411 W. Fourth Street, Ste. 9041  
Santa Ana, CA 92701-4593

### **POST-EFFECTIVE DATE COMMITTEE**

#### **Attorneys for Fidelity (f/k/a LSI)**

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1050 Connecticut Ave., NW, Ste. 1100  
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#### **Attys. for DLJ**

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Dennis Hastings/Carla Hastings  
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Neil Luria/George Koutsonicolis  
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#### **Attys. for Residential Funding**

David J. McCarty/Theodore Cohen  
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Los Angeles, CA 90071

**REQUEST FOR SPECIAL NOTICE  
POST-PETITION**

Ben Barker  
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Carlsbad, CA 92004-4414

Attys. for Robert Harris and David  
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