

**United States Bankruptcy Court
For the Central District of California
Santa Ana Division**

In re: People's Choice Financial Corporation
Debtor

Case No. 07-10772

**NOTES TO SCHEDULES OF ASSETS AND LIABILITIES
AND STATEMENT OF FINANCIAL AFFAIRS**

People's Choice Financial Corporation (the "Debtor"), submits its Schedules of Assets and Liabilities (the "Schedules") and Statement of Financial Affairs (the "Statements") pursuant to 11 U.S.C. § 521 and Federal Rule of Bankruptcy Procedure 1007.

The Schedules and Statements have been prepared by the Debtor's management and are unaudited. While management of the Debtor has made every effort to ensure that the Schedules and Statements are accurate and complete based on information that was available at the time of preparation, the subsequent receipt of information may result in material changes in financial data contained in the Schedules and Statements. Except as noted, the assets and liability data contained in the Schedules and Statements are as of March 20, 2007.

The Debtor has made every effort to allocate liabilities between the pre-petition and post-petition periods, based on the information and research that was conducted in connection with the preparation of the Schedules and the Statements. As additional information becomes available and further research is conducted, the allocation of liabilities between pre-petition and post-petition periods may change.

While every effort has been made to file complete and accurate Schedules and Statement of Financial Affairs, inadvertent errors or omissions may exist. Accordingly, the Debtor reserves the right to amend its Schedules and Statements as necessary or appropriate.

Any failure to designate a claim listed on the Debtor's Schedules as "disputed", "contingent", or "unliquidated" does not constitute an admission by the Debtor that such amount is not "disputed", "contingent", or "unliquidated". The Debtor reserves the right to dispute, or to assert offsets or defenses to, any claim reflected on its Schedules as to amount, liability or classification, or to otherwise subsequently designate any claim as "disputed", "contingent", or "unliquidated".

The dollar amounts of claims listed may be exclusive of contingent and unliquidated amounts.

The claims of individual creditors for, among other things, goods, services, or taxes are listed as the lower of the amounts invoiced by such creditor and the amounts entered on the Debtor's books and records and do not reflect credits or allowances due from such creditors to the Debtor. The Debtor reserves all of its rights respecting such credits and allowances.

The Bankruptcy Court has approved the payment of certain unsecured priority and non-priority claims against the Debtor, including, without limitation, certain claims of employees for wages, salaries, contributions to employee benefit plans, reimbursement of business expenses and other claims. Such claims may be reflected in Schedule E and/or Schedule F, respectively.

It would be prohibitively expensive and unduly burdensome to obtain current market valuations of the Debtor's property interests. Accordingly, unless otherwise noted, the carrying value on the Debtor's books, rather than the current market values, of the Debtor's interests in property is reflected on the Debtor's Schedules.

The Schedules were prepared with information provided by the Debtor. It should be understood that the Schedules may not be complete and are subject to further review and revision. The Debtor reserves the right to amend the Schedules as additional information becomes available.



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United States Bankruptcy Court
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SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$0.00		
B - Personal Property	Yes	11	\$4,382,505.95		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	2		\$3,868.00	
E - Creditors Holding Unsecured Priority Claims	Yes	9		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$491,895.34	
G - Executory Contracts and Unexpired Leases	Yes	5			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	No	0			\$0.00
J - Current Expenditures of Individual Debtor(s)	No	0			\$0.004
Total Number of sheets in all schedules		42			
		Total Assets	\$4,382,505.95		
				Total Liabilities	\$495,763.34

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Chapter 11

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101 (8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	N/A
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	N/A
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	N/A
Student Loan Obligations (from Schedule F)	N/A
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	N/A
Obligations to Pension or Profit-Sharing and Other Similar Obligations (from Schedule F)	N/A
TOTAL	N/A

State the following:

Average Income (from Schedule I, Line 16)	N/A
Average Expenses (from Schedule J, Line 18)	N/A
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	N/A

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		N/A
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	N/A	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		N/A
4. Total from Schedule F		N/A
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		N/A

In re: People's Choice Financial Corporation
Debtor

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SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Check this box if debtor has no real property to report on this Schedule.

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J OR C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				

Schedule A Total

\$0.00

In re: People's Choice Financial Corporation
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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

SCHEDULE B - PERSONAL PROPERTY
 (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J OR C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		See Exhibit B2		\$376,980.36
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J O R C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		See Exhibit B9		UNKNOWN
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keough, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% of interests in People's Choice Home Loan, Inc.		UNKNOWN
		100% of interests in People's Choice Funding, Inc.		UNKNOWN

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J O R C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non negotiable instruments.	X			
16. Accounts Receivable.		Intercompany receivable from People's Choice Home Loan, Inc.		\$1,136,769.61 ¹
		Accounts Receivable		\$35,321.56 ¹
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J O R C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20. Contingent and non contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and right to set off claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J O R C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		See Exhibit B28		\$1,787,919.00 ²
29. Machinery, fixtures, equipment and supplies.		See Exhibit B28		
30. Inventory.	X			
31. Animals.	X			
32. Crop-growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J OR C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Prepaid D&O Insurance		\$547,255.51 ¹
		Prepaid License Fees		\$341,774.83 ¹
		Prepaid Prof. Liability Insurance		\$75,774.39 ¹
		Prepaid Software Maintenance		\$55,474.96 ¹
		Prepaid Equipment Maintenance		\$10,828.81 ¹
		Prepaid Professional Services		\$5,833.30 ¹

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	H W J OR C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.		Prepaid - General		\$5,000.02 ¹
		Prepaid Subscriptions		\$3,573.60 ¹
Schedule B Total				\$4,382,505.95

Footnotes:

- 1. Book value
- 2. Adjusted book value

**People's Choice Insurance Index
3/28/2007**

Vendor	Key Contact	Address 1	Contract End Date	Renewal Amounts
JMB Insurance Mortgage Bankers Bond; Excess Mortgage Bankers Bond, Professional Liability Lloyd's London Policy Numbers: B066447696A06 B066447699A06,	Lee A. Brodsky	600 North Michigan Avenue Chicago, Illinois 60611	6/18/2007	
Andreini & Company - Los Angeles General Liability, Auto; Excess Umbrella Chubb Policy Number: 000035826182; 000079838494 000073535364	Joe Gardiner	11400 Olympic Boulevard, Suite 400 Los Angeles, California 90064	3/27/2008	\$34,750.00 Paid
JP Tech Insurance Services, Inc. D&O Insurance AIG 9650139 Westchester Fire Insurance Company DOXG 21940501-004 Navigators Insurance Company NY06DOL095041NV RSUI NHS622996 US Specialty U706-60171 XL ELU094538-06 Chubb 6802-9038 Axis RNN#21901/01/2006	Joseph Plascencia	445 South Figueroa Street, 27th Floor	1/3/2007	
Employment Practices Liability Lloyd's London 391/AE007500E				6/17/2007

Office Equipment, Furnishings Supplies

Fixed Asset Summary As of 2/28/07*	Historical Cost Basis			Adjusted Book Value		
	PCHLI	PCFC	Total-by-Asset	PCHLI	PCFC	Total-by-Asset
UNAUDITED						
Origination						
Furniture, Faxes and Copiers	1,404,647	290,893	1,695,540	448,502	226,507	675,009
Computers, Hardware and Printers	1,275,315	279,409	1,554,724	160,672	98,724	259,396
Leasehold Improvements	1,323,308	73,576	1,396,884	589,428	49,731	639,160
Phone Systems	586,435	71,982	658,417	131,121	48,407	179,529
Software	163,838	850,184	1,014,022	13,222	291,782	305,004
Subtotal	4,753,543	1,566,044	6,319,587	1,342,946	715,152	2,058,097
Servicing						
Furniture, Faxes and Copiers	93,395	0	93,395	46,779	0	46,779
Computers, Hardware and Printers	231,872	0	231,872	85,997	0	85,997
Leasehold Improvements	0	0	0	0	0	0
Phone Systems	165,886	0	165,886	82,328	0	82,328
Software	609,041	0	609,041	347,977	0	347,977
Subtotal	1,100,193	0	1,100,193	563,081	0	563,081
IT						
Furniture, Faxes and Copiers	0	209,147	209,147	0	138,994	138,994
Computers, Hardware and Printers	0	2,179,350	2,179,350	0	567,324	567,324
Leasehold Improvements	0	43,498	43,498	0	23,032	23,032
Phone Systems	0	91,906	91,906	0	44,800	44,800
Software	0	1,043,927	1,043,927	0	298,617	298,617
Subtotal	0	3,567,829	3,567,829	0	1,072,767	1,072,767
Total Fixed Assets	5,853,737	5,133,873	10,987,610	1,906,027	1,787,919	3,693,946

*Balances reflect book numbers adjusted for assets dispositions that occurred after 2/28/07.

In re: People's Choice Financial Corporation
Debtor

Case No. 07-10772

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

THE DEBTOR RESERVES THE RIGHT TO DISPUTE OR CHALLENGE THE VALIDITY, PERFECTION OR IMMUNITY FROM AVOIDANCE OF ANY LIEN PURPORTED TO BE GRANTED OR PERFECTED IN ANY SPECIFIC ASSET TO A SECURED CREDITOR LISTED ON SCHEDULE D. THE DEBTOR RESERVES ALL RIGHTS TO DISPUTE OR CHALLENGE THE SECURED NATURE OF ANY SUCH CREDITOR'S CLAIM OR THE CHARACTERIZATION OF THE STRUCTURE OF ANY SUCH TRANSACTION, OR ANY DOCUMENT OR INSTRUMENT, INCLUDING, WITHOUT LIMITATION, THE RIGHT TO EQUITABLE OR CONTRACTUAL SUBORDINATION OF SUCH CLAIM.

THE DESCRIPTIONS PROVIDED ARE INTENDED ONLY TO BE A SUMMARY. REFERENCE TO THE APPLICABLE CREDIT AGREEMENTS AND RELATED DOCUMENTS IS NECESSARY FOR A COMPLETE DESCRIPTION OF THE COLLATERAL AND THE NATURE, EXTENT AND PRIORITY OF ANY LIENS. NOTHING HEREIN SHALL BE DEEMED A MODIFICATION OR INTERPRETATION OF THE TERMS OF SUCH AGREEMENTS.

CERTAIN OF THE DEBTOR'S AGREEMENTS LISTED ON SCHEDULE G AS EXECUTORY CONTRACTS, MAY BE IN THE NATURE OF CONDITIONAL SALES AGREEMENTS OR SECURED FINANCINGS. NO ATTEMPT HAS BEEN MADE TO IDENTIFY SUCH AGREEMENTS FOR PURPOSES OF SCHEDULE D.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E B O R	H W J O R C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	D I S P U T E D		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
					U N I Q U I T A T E D			
BEAR STEARNS MORTGAGE CAPITAL CORPORATION 383 MADISON AVENUE NEW YORK, NY 10179			2/14/2007 Filing: 00000181296504 Unspecified		X	X	UNKNOWN	UNKNOWN
Employment Development Department PO Box 826880 Sacramento, CA 94280-0001			12/12/2005 Filing: 057051808367 State Tax Lien		X	X	UNKNOWN	UNKNOWN
STATE OF CALIFORNIA			5/2/2006 Filing: 2006052919 State Tax Lien Certificate No.: 06111316850			X	\$3,868.00	

Schedule D Total \$3,868.00

In re: People's Choice Financial Corporation
 Debtor

Case No. 07-10772

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TAXES:

SCHEDULE E CONTAINS THE DEBTOR'S BEST ESTIMATE OF ALL THE CLAIMS AGAINST THE DEBTOR'S ESTATE HELD BY GOVERNMENTAL AND QUASI-GOVERNMENTAL ENTITIES. THE DEBTOR HAS NOT DETERMINED WHETHER, AND TO WHAT EXTENT, ANY OF THE CREDITORS IDENTIFIED ON SCHEDULE E ARE ENTITLED TO PRIORITY UNDER SECTION 507 OF THE BANKRUPTCY CODE. THE DEBTOR RESERVES THE RIGHT TO ASSERT THAT CERTAIN CLAIMS THAT MIGHT BE IDENTIFIED ON SCHEDULE E ARE NOT CLAIMS OF GOVERNMENTAL UNITS AND/OR THAT SUCH CLAIMS ARE NOT ENTITLED TO PRIORITY.

In re: People's Choice Financial Corporation
Debtor

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: People's Choice Financial Corporation
Debtor

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	C O D E B O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N D I Q U A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ADAMS COUNTY 450 S 4TH AVE BRIGHTON, CO 80601			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
ALLEGHENY COUNTY TREASURER 436 GRANT STREET ROOM 108 PITTSBURGH, PA 15219			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
ARIZONA DEPARTMENT OF REVENUE PO BOX 29079 PHOENIX, AZ 85038			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
BERNALILLO COUNTY 1 CIVIC PLAZA PO BOX 627 ALBUQUERQUE, NM 87103			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
CITY AND COUNTY OF DENVER TREASURER P O BOX 17420 DENVER, CO 80217-0420			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
CITY AND COUNTY OF HONOLULU DIRECT TAX COLLECTOR 530 SOUTH KING STREET HONOLULU, HI 96813			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
CITY OF IRVINE ONE CIVIC CENTER PLAZA - PO BOX 19575 IRVINE, CA 92623			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
CITY OF LAKEWOOD P O BOX 261450 LAKEWOOD, CO 80226			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
CITY OF PLEASANTON PO BOX 520 PLEASANTON, CA 94566-0802			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
CITY OF SAN RAMON P O BOX 5148 SAN RAMON, CA 94583			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
CITY OF TWINSBURG 19360 RINALDI STREET, SUITE 322 PORTER RANCH, CA 91326			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
COCONINO COUNTY TREASURER 110 E CHERRY FLAGSTAFF, AZ 86001			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
COLORADO DEPARTMENT OF REVENUE DENVER, CO 80261-0008			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	

In re: People's Choice Financial Corporation

Case No. 07-10772

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	C O D E B O R	H W J O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
				CONTINGENT	UNLIQUIDATED	DISPUTED			
COMMISSIONER OF REVENUE SERVICES PO BOX 2965 DEPARTMENT OF REVENUE SERVICES HARTFORD, CT 06104			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
COMMONWEALTH OF MASSACHUSETTS PO BOX 7046 MASS DEPT OF REVENUE BOSTON, MA 02204			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
COMPTROLLER OF MARYLAND REVENUE ADMINISTRATION DIVISION ANNAPOLIS, MD 21411			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
COUNTY OF ORANGE P O BOX 448 SANTA ANA, CA 92702			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
COUNTY OF SACRAMENTO 700 H STREET ROOM 1710 SACRAMENTO, CA 95814			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
DEPARTMENT OF REVENUE SERVICES PO BOX 2974 HARTFORD, CT 06104-2974			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
DEPARTMENT OF THE TREASURY 801 CIVIC CENTER DRIVE SANTA ANA, CA 92701-4050			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
FLORIDA DEPARTMENT OF REVENUE 5050 W TENNESSEE STREET TALLAHASSEE, FL 32399-0135			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
FRANCHISE TAX BOARD P O BOX 942857 SACRAMENTO, CA 94257-0500			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
FRANCHISE TAX BOARD P O BOX 942867 SACRAMENTO, CA 94267-0011			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
GEORGIA DEPARTMENT OF REVENUE PROCESSING CENTER PO BOX 740317 ATLANTA, GA 30374-0317			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	

In re: People's Choice Financial Corporation

Case No. 07-10772

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	C O D E B I O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
GEORGIA DEPT OF REVENUE - PROCESSING CENTER TAXPAYER SERVICES DIVISION P O BOX 740397 ATLANTA, GA 30374-0397			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
GEORGIA INCOME TAX DIVISION GEORGIA DEPARTMENT OF REVENUE PO BOX 105136 ATLANTA, GA 30348			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
GEORGIA INCOME TAX DIVISION P.O. BOX 740397 ATLANTA, GA 30374-0397			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
HAWAII STATE TAX COLLECTOR OAHU DISTRICT OFFICE PO BOX 1530 HONOLULU, HI 96806			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
ILLINOIS DEPARTMENT OF REVENUE PO BOX 19016 SPRINGFIELD, IL 62794-9016			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
INDIANA DEPARTMENT OF REVENUE 100 NORTH SENATE AVENUE INDIANAPOLIS, IN 46204			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
INTERNAL REVENUE SERVICE P O BOX 24017 FRESNO, CA 93779-4017			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
IRS DEPARTMENT OF TREASURY OGDEN, UT 84201			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
IRS NEVADA P O BOX 24017 FRESNO, CA 93779-4017			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
LOS ANGELES COUNTY TAX COLLECTOR PO BOX 54018 LOS ANGELES, CA 90054			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
LOUISIANA DEPARTMENT OF REVENUE STATE OF LOUISIANA P O BOX 91011 BATON ROUGE, LA 70821-9011			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	

In re: People's Choice Financial Corporation

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Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	C O D E B O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
MASSACHUSETTS DEPARTMENT OF REVENUE PO BOX 7072 BOSTON, MA 02204			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
MINNESOTA REVENUE MAIL STATION 1260 ST PAUL, MN 55145-1260			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
MISSISSIPPI FRANCHISE 215 WOODLINE DRIVE SUITE B JACKSON, MS 9232			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
MISSISSIPPI STATE TAX COMMISSION OFFICE OF REVENUE 1577 SPRINGRIDGE RD. RAYMOND, MS 9154--9602			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
NEBRASKA DEPARTMENT OF REVENUE 301 CENTENNIAL MALL SOUTH NEBRASKA STATE OFFICE BUILDING LINCOLN, NE 68509			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
NEW JERSEY DIVISION OF TAXATION REVENUE PROCESSING CENTER P O BOX 257 TRENTON, NJ 08646-0257			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
NEW MEXICO TAXATION AND REVENUE DEPT PO BOX 25127 SANTA FE, NM 87504-5127			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
NORTH CAROLINA DEPT OF REVENUE NCDOR POST OFFICE BOX 25000 RALEIGH, NC 27640-0520			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
OFFICE OF FINANCE - CITY OF LOS ANGELES FILE 57065 LOS ANGELES, CA 90074-7065			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
OKLAHOMA FRANCHISE PO BOX 269027 OKLAHOMA CITY, OK 73126-9027			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
OKLAHOMA TAX COMMISSION P O BOX 26800 OKLAHOMA CITY, OK 73126-0800			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	

In re: People's Choice Financial Corporation

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	C O D E B O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N D I Q U A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ORANGE COUNTY TAX COLL PO BOX 1438 (92702) SANTA ANA, CA 92701			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
ORANGE COUNTY TAX COLLECTOR 12 CIVIC CENTER PLAZA GROUND FLOOR ROOM G-58 SANTA ANA, CA 92701			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
PA DEPARTMENT OF REVENUE, BUREAU IF CORP. TAXES DEPARTMENT 280423 HARRISBURG, PA 17128-0423			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
PENNSYLVANIA DEPARTMENT OF REVENUE BUR OF CORP TAX DEPT 280427 HARRISBURG, PA 17128-0427			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
SECRETARY OF STATE (MS) P O BOX 136 JACKSON, MS 39205			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
SOUTH CAROLINA DEPARTMENT OF REVENUE CORPORATION ESTIMATE COLUMBIA, SC 29214-0006			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE BOARD OF EQUALIZATION EXCISE TAXES AND FEES DIVISION P O BOX 942879 SACRAMENTO, CA 94279-6001			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE OF LOUISIANA DEPARTMENT OF REVENUE PO BOX 91011 BATON ROUGE, LA 70821-9011			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE OF LOUISIANA DEPARTMENT OF REVENUE COLLECTION DIVISION POST OFFICE BOX 201 BATON ROUGE, LA 70821-0201			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE OF MARYLAND - PERSONAL PROPERTY DIVISION DEPARTMENT OF ASSESSMENTS AND TAXATION P O BOX 17052 BALTIMORE, MD 21297-1052			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	

In re: People's Choice Financial Corporation

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	C O D E B O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N D I Q U A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
STATE OF NEW JERSEY - DIV OF TREASURY DIVISION OF TAXATION P O BOX 269 TRENTON, NJ 08695-0269			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE OF NEW JERSEY DIVISION OF TAXATION P O BOX 247 TRENTON, NJ 08695-0269			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE OF PA SCDU P O BOX 69112 HARRISBURG, PA 17106-9112			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE OF TENNESSEE 511 UNION STREET 4TH FLOOR NASHVILLE, TN 37219			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE OF UTAH P O BOX 25125 SALT LAKE CITY, UT 84125			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE TAX COMMISSION - MISSISSIPPI INCOME & FRANCHISE TAX DIVISION PO BOX 1033 JACKSON, MS 39215			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE TAX COMMISSION MISSISSIPPI OFFICE OF REVENUE P O BOX 23075 JACKSON, MS 39225-3075			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
STATE TAX COMMISSION OFFICE OF REVENUE PO BOX 23050 JACKSON, MS 39225-3050			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
TENNESSEE DEPARTMENT OF REVENUE 500 DEADERICK STREET ANDREW JACKSON STATE OFFICE BLDG NASHVILLE, TN 37242			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
TREASURER CITY AND COUNTY OF DENVER P.O. BOX 17420 DENVER, CO 80217-0420			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODITOR	H W J OR C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
TREASURER OF VIRGINIA STATE CORPORATION COMMISSION PO BOX 85022 RICHMOND, VA 23285-5022			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
TREASURER OF VIRGINIA 1300 EAST MAIN STREET SUITE 800 RICHMOND, VA 23218			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
TREASURER STATE OF CONNECTICUT 260 CONSTITUTION PLAZA HARTFORD, CT 06103-1800			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
TREASURER STATE OF MAINE MAINE REVENUE SERVICES P O BOX 1062 AUGUSTA, ME 04332-1062			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
TREASURER STATE OF MAINE REVENUE SERVICES P O BOX 1062 AUGUSTA, ME 04332-1062			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
TREASURER STATE OF NEW JERSEY DEPT OF BANKING AND INSURANCE PO BOX 473 TRENTON, NJ 08625			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
UTAH STATE TAX COMMISSION 210 NORTH 1950 WEST SALT LAKE CITY, UT 84134-0180			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
VIRGINIA DEPARTMENT OF TAXATION P O BOX 1500 RICHMOND, VA 23218-1500			2006 - 2007 Taxes	X	X	X	Unknown	Unknown	
Subtotals (Totals of this page)									
Total							UNKNOWN		
Totals								UNKNOWN	UNKNOWN

In re: People's Choice Financial Corporation
Debtor

Case No. 07-10772

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on the page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete schedule H - Codebtors.

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns. Report the total of all claims listed in this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding general unsecured claims to report on this Schedule.

CERTAIN CLAIMS LISTED IN THIS SCHEDULE MAY BE DESIGNATED AS CONTINGENT, UNLIQUIDATED AND/OR DISPUTED. A FAILURE TO DESIGNATE A CLAIM ON THIS SCHEDULE AS CONTINGENT, UNLIQUIDATED AND/OR DISPUTED DOES NOT CONSTITUTE AN ADMISSION THAT SUCH A CLAIM IS NOT SUBJECT TO OBJECTION. THE DEBTOR RESERVES THE RIGHT TO DISPUTE, OR ASSERT OFFSETS OR DEFENSES TO, ANY CLAIM REFLECTED ON THIS SCHEDULE AS TO NATURE, AMOUNT, LIABILITY OR STATUS.

CERTAIN CREDITORS OWE AMOUNTS TO THE DEBTOR AND MAY HAVE VALID SETOFF RIGHTS WITH RESPECT TO SUCH AMOUNTS. THE DEBTOR HAS NOT REVIEWED THE VALIDITY OF THE SETOFF RIGHTS AND HEREBY RESERVES ALL RIGHTS TO CHALLENGE SUCH SETOFF RIGHTS. NEVERTHELESS, TO THE EXTENT POSSIBLE, IN SCHEDULING CERTAIN CLAIMS OF SUCH CREDITORS, THE DEBTOR HAS FACTORED IN THE AMOUNTS OWED BY THE CREDITORS TO THE DEBTOR AND HAS REDUCED THE SCHEDULED CLAIMS ACCORDINGLY. IN OTHER CASES, THE DEBTOR HAS NOT REDUCED THE SCHEDULED CLAIMS TO REFLECT ANY SUCH RIGHT OF SETOFF, ALTHOUGH WHERE PRACTICABLE THE DEBTOR HAS INDICATED THAT THE SCHEDULED CLAIMS ARE CONTINGENT IN RECOGNITION OF A POTENTIAL SETOFF.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CREDITOR	H W J OR C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNDISPUTED	DISPUTED	AMOUNT OF CLAIM
A.S. PRATT AND SONS P.O. BOX 671407 DALLAS, TX 75267-1407 Vendor #: F00132			Trade Vendor				\$552.02
ADP INVESTOR COMMUNICATION SERV P O BOX 23487 NEWARK, NJ 07189 Vendor #: F75040			Trade Vendor				\$1,945.92
AIRPORT LOCK AND SAFE 4251 MARTINGALE WAY SUITE D NEWPORT BEACH, CA 92660 Vendor #: F67110			Trade Vendor				\$154.48
AJILON PROFESSIONAL STAFFING LLC DEPT CH 14031 PALATINE, IL 60055-4031 Vendor #: F66740			Trade Vendor				\$1,892.56
Alexander v. PCHLI, et al. Acct. #: 06 CH 11128 (Cook County, IL)			Litigation	X	X	X	Unknown
APPLE ONE PO BOX 29048 GLENDALE, CA 91209 Vendor #: F55050			Trade Vendor				\$6,084.94
ARAMARK SPORTS AND ENTERTAINMENT 2695 E KATELLA AVE ANAHEIM, CA 92806			Trade Vendor				\$8,249.86
ARCHERPOINT LLC ONE MECA WAY NORCROSS, GA 30093-2919 Vendor #: F00116			Trade Vendor				\$6,650.00
ASSOCIATED SOFTWARE CONSULT 7251 ENGLE ROAD SUITE 300 MIDDLEBURG HEIGHTS, OH 44130 Vendor #: F55100			Trade Vendor				\$300.00
AT AND T BILL PAYMENT CENTER SACRAMENTO, CA 95887 Vendor #: F57450			Trade Vendor				\$79.10
BACKGROUNDS ONLINE 1821 Q STREET SACRAMENTO, CA 95814 Vendor #: F68680			Trade Vendor				\$50.50
Barbara J. Reid v. PCHLI, et al. Acct. #: 06-617653 CH			Litigation	X	X	X	Unknown

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODITOR	H W J OR C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Bear Stearns Mortgage Capital Corp. Eileen Albus 383 Madison Avenue New York, NY 10179	X		Warehouse Lender	X	X		Unknown
BELLSOUTH-GA PO BOX 105262 ATLANTA, GA 30348-5262 Vendor #: F60860			Trade Vendor				\$248.67
CDW DIRECT LLC PO BOX 75723 CHICAGO, IL 60675 Vendor #: F55370			Trade Vendor				\$4,097.67
CEIRA TECHNOLOGIES INC 2967 MICHELSON DR STE G528 IRVINE, CA 92612 Vendor #: F62600			Trade Vendor				\$2,595.00
CENTER FOR PROFESSIONAL EDUCATION INC 370 REED ROAD SUITE 227 BROOMALL, PA 19008-4098 Vendor #: F00213			Trade Vendor				\$435.00
CERIDIAN P O BOX 10989 NEWARK, NJ 07189 Vendor #: F77280			Trade Vendor				\$8,531.71
Charrise Walker c/o Jamie R. Ryke 29200 Northwestern Highway, Suite 155 Southfield, MI 48034 Acct. #: 06-074566-CH			Litigation	X	X	X	Unknown
Christopher Manson and Andre Smith c/o Maria I Escoto-Castello 2000 S Dixie Hwy, #113 Miami, FL 33133 Acct. #: 06-21846 CA 32			Litigation	X	X	X	Unknown
CINGULAR WIRELESS - ATLYS PO BOX 6444 CAROL STREAM, IL 60197-6444 Vendor #: F55130			Trade Vendor				\$1,646.86
COGILITY SOFTWARE 17360 BROOKHURST ST FOUNTAIN VALLEY, CA 92708 Vendor #: F67070			Trade Vendor				\$3,000.00
COMPLIANCEKEEPER.COM 11350 MCCORMICK ROAD EXECUTIVE PLAZA III SUITE 1001 HUNT VALLEY, MD 21030 Vendor #: F00122			Trade Vendor				\$750.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODITOR	H W J OR C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Concord Minutemen Capital Co. Joseph Meehan c/o Washington Mutual 620 W. Germantown Pike, Suite 200 Plymouth Meeting, PA 19462	X		Warehouse Lender	X	X		Unknown
CORPORATE BUSINESS INTERIORS 905 COLUMBIA STREET BREA, CA 92821 Vendor #: F55670			Trade Vendor				\$377.00
COX COMMUNICATIONS PO BOX 6058 CYPRESS, CA 90630-0058 Vendor #: F61770			Trade Vendor				\$95.29
Credit Suisse First Boston LLC Chris Schoen, Patrick Dodman DLJ Mortgage Capital, Inc. Eleven Madison Avenue New York, NY 10010	X		Warehouse Lender	X	X		UNKNOWN
CROWN POINT APPRAISERS, INC 1334 SAN MATEO AVENUE JACKSONVILLE, FL 32207 Vendor #: F00217			Trade Vendor				\$1,200.00
CSC PO BOX 13397 PHILADELPHIA, PA 19101 Vendor #: F55740			Trade Vendor				\$845.75
DATACHECK INC 800 S EL CAMINO REAL SUITE 212 SAN CLEMENTE, CA 92672 Vendor #: F00191			Trade Vendor				\$1,437.00
DELAWARE SECRETARY OF STATE DIVISION OF CORPORATIONS P O BOX 74072 BALTIMORE, MD 21274-4072 Vendor #: F59460			Trade Vendor				\$86.50
DEPARTMENT OF BANKING AND FINANCE MORTGAGE DIVISION 2990 BRANDYWINE RD SUITE 200 ATLANTA, GA 30341 Vendor #: F72100			Trade Vendor				\$500.00
E TRADE FINANCIAL P O BOX 3512 ARLINGTON, VA 22203 Vendor #: F75910			Trade Vendor				\$2,688.36
Emily Turner v. PCHLI, et al. Acct. #: 06-601465 CH			Litigation	X	X	X	Unknown

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODITOR	H W J OR C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
FEDERAL EXPRESS PO BOX 7221 PASADENA, CA 91109-7321 Vendor #: F56160			Trade Vendor				\$14.37
FIDELITY INFORMATION SERVICES P O BOX 911653 DALLAS, TX 75391-1653 Vendor #: F54890			Trade Vendor				\$23,287.50
FIDELITY NATIONAL FIELD SERVICES INC 30825 AURORA ROAD SUITE 140 SOLOM, OH 44139 Vendor #: F56390			Trade Vendor				\$220.00
FIVESTAR RUBBER STAMP CO 9911 PARAMOUNT BLVD PMB NO 291 DOWNEY, CA 90240			Trade Vendor				\$39.05
GMAC-RFC Michael Bugbee, Managing Director 1646 North California Blvd., Suite 400 Walnut Creek, CA 94596	X		Warehouse lender	X	X		UNKNOWN
GRANT THORNTON LLP PO BOX 51519 LOS ANGELES, CA 90051 Vendor #: F56370			Trade Vendor				\$167,761.69
HEWLETT-PACKARD COMPANY 13207 COLLECTIONS CENTER DR CHICAGO, IL 60693 Vendor #: F56490			Trade Vendor				\$4,623.92
IMAGE IV SYSTEMS INC 512 SOUTH VARNEY STREET BURBANK, CA 91502 Vendor #: F67430			Trade Vendor				\$123.88
INTEX SOLUTIONS INC ATTN - ACCTS RECEIVABLES 110 A STREET NEEDHAM, MD 02494-2807 Vendor #: F00160			Trade Vendor				\$17,500.00
Irma Ramirez c/o David S. Quintana 300 Esplanade Drive, Suite 1180 Oxnard, CA 93036 Acct. #: CV067200RPJWx			Litigation	X	X	X	Unknown
IRON MOUNTAIN RECORDS MGMT PO BOX 601002 LOS ANGELES, CA 90060-1002 Vendor #: F56690			Trade Vendor				\$531.09
IXIS Real Estate Capital Inc. Ray Sullivan 9 West 57th Street New York, NY 10019	X		Warehouse Lender	X	X		Unknown

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODITOR	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
James McDaniel vs. PCHLI, et al. Acct. #: 16-2006-CA-004110-XXXX-MA			Litigation	X	X	X	Unknown
Johnny and Mary Price and Latrenda M. Citizen c/o C.W. Walker, III & Frank S. Thackston Jr. Lake Tindall, LLP P.O. Box 918 Greenville, MS 38702-0918 Acct. #: 4:05cv170-GHD-SAA			Litigation	X	X	X	Unknown
JUDITH G PARKER NEW LEAF 10513 MAGNOLIA AVE SUITE B4 RIVERSIDE, CA 92505 Vendor #: F00070			Trade Vendor				\$200.00
KEY EQUIPMENT FINANCE SYSTEM OPS - NY 31-66-0819 P O BOX 203901 HOUSTON, TX 77216-3901 Vendor #: F69120			Trade Vendor				\$597.40
KFORCE INC KFORCE PROFESSIONAL STAFFING P O BOX 277997 ATLANTA, GA 30384-7997 Vendor #: F55070			Trade Vendor				\$3,335.00
KPMG LLP DEPT 0511 P O BOX 120001 DALLAS, TX 75312-0511 Vendor #: F00123			Trade Vendor				\$14,125.00
KRONOS 297 BILLERICA ROAD CHELMSFORD, MA 01824 Vendor #: F00138			Trade Vendor				\$19,390.27
LPA INC P O BOX 7399 NEWPORT BEACH, CA 92658-7399 Vendor #: F00061			Trade Vendor				\$1,750.00
Maurice Ross, et al. v. Albert Watkins, PCHLI, et al. Acct. #: 2005-74358			Litigation	X	X	X	Unknown
Michael Golston v. PCHLI, et al. Acct. #: 06-611845-CH			Litigation	X	X	X	Unknown
Michael Mouch and Beth Crepeau c/o Dennis H. Snyder, PLLC 10751 S. Saginaw Street, Suite S Grand Rapids, MI 48439-8169 Acct. #: 05-81597-CP			Litigation	X	X	X	Unknown

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E B O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
POSH PARTIES AND SPECIAL 3500 W MOORE AVENUE SUITE B SANTA ANA, CA 92704 Vendor #: F57250			Trade Vendor				\$180.59
PROVENTURE CONSULTING INC PATRICK GONZALEZ 1922B RUHLAND AVE REDONDO BEACH, CA 90278 Vendor #: F75110			Trade Vendor				\$26,415.00
QUICK DISPENSE INC 2700 KIMBALL AVENUE POMONA, CA 91767-2200 Vendor #: F00032			Trade Vendor				\$560.04
QWEST (KY) PO BOX 856169 LOUISVILLE, KY 40285 Vendor #: F57340			Trade Vendor				\$4,335.09
Residential Funding Corporation Mitchell Nomura 1646 North Carolina Blvd., Suite 400 Walnut Creek, CA 94596	X		Warehouse Lender	X	X		Unknown
RESOURCES GLOBAL PROFESSIONALS FILE 55221 LOS ANGELES, CA 90074-5221 Vendor #: F00173			Trade Vendor				\$60,812.50
Rogelio Ramirez and Lori Ramirez c/o Darrell R. Zolton Currie & Kendall 4800 Fashion Square Blvd., Suite 100 Saginaw, MI 48604-2619 Acct. #: 06-59671-CZ			Litigation	X	X	X	Unknown
Ronald Nordyke c/o Rod B. Neuman, Esq. Gibbons, Neuman, Bello, Segall, Allen, Halloran & Wright, P.A. 3321 Henderson Boulevard Tampa, FL 33609 Acct. #: 07-000694 Division G			Litigation	X	X	X	Unknown
Ruth McFadden v. PCHLI, et al. Acct. #: 06-20635 (02)			Litigation	X	X	X	Unknown
SAGE SOFTWARE INC P O BOX 404927 ATLANTA, GA 30384-4927 Vendor #: F00100			Trade Vendor				\$1,610.14
SALES TEST ONLINE.COM 187 SCARBOROUGH ROAD TORONTO, ON M4E 3M7 CANADA Vendor #: F00216			Trade Vendor				\$795.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODING	H W J OR C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
SIGMANET INC P O BOX 515259 LOS ANGELES, CA 90051-6559 Vendor #: F00029			Trade Vendor				\$3,777.99
SKY-HI BUILDING SERVICES CORP 80 POMPTON AVE VERONA, NJ 07044 Vendor #: F00084			Trade Vendor				\$411.95
SOFTCHOICE CORPORATION PO BOX 18892 NEWARK, NJ 07191-8892 Vendor #: F66750			Trade Vendor				\$1,027.88
SPRINT - DATA SVCS P.O. BOX 219623 KANSAS CITY, MO 64121-9623 Vendor #: F57710			Trade Vendor				\$4.82
STATE OF TENNESSEE 511 UNION STREET 4TH FLOOR NASHVILLE, TN 37219 Vendor #: F69310			Trade Vendor				\$6,050.00
SUNGARD AVAILABILITY SERVICES P O BOX 91233 CHICAGO, IL 60693 Vendor #: F76390			Trade Vendor				\$10,776.24
Sylvana Nogueira c/o Jorge E. Isaac, Esq. 4551 Ponce De Leon Blvd. Coral Gables, FL 33146 Acct. #: 06-12608 CA 10			Litigation	X	X	X	Unknown
TALEO CORPORATION P.O. BOX 35660 NEWARK, NJ 07193-5660 Vendor #: F00147			Trade Vendor				\$4,500.00
TAXATION & REVENUE DEPARTMENT P.O. BOX 25127 SANTA FE, NM 87504-5127			Trade Vendor				\$50.00
The Estate of Magerlene Ogletree, deceased and Sylvester Ogletree, Jr., Personal Representative v. Michael L. Ogletree, PCHLI, et al. Acct. #: 06-610355 CH			Litigation	X	X	X	Unknown
THE IRVINE CO - IBC IV & V DEPARTMENT 0284 LOS ANGELES, CA 90084 Vendor #: F57880			Trade Vendor				\$78.58
THE PENSION GROUP INC 18 TECHNOLOGY SUITE 104 IRVINE, CA 92618-5303 Vendor #: F62990			Trade Vendor				\$897.50

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	C O D E B O R	H W J O R C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N D I Q U I T A T E D	D I S P U T E D	A M O U N T O F C L A I M
Thompson v. PCHLI, et al. Acct. #: 30C01-0504-MF-313			Litigation	X	X	X	Unknown
TREASURER OF VIRGINIA 1300 EAST MAIN STREET SUITE 800 RICHMOND, VA 23218 Vendor #: F61780			Trade Vendor				\$1,367.90
UNIVERSAL TAX SERVICES INC P.O. BOX 155 EUTIS, FL 32727 Vendor #: F00208			Trade Vendor				\$1,179.00
UTAH STATE TAX COMMISSION 210 NORTH 1950 WEST SALT LAKE CITY, UT 84134-0180 Vendor #: F61870			Trade Vendor				\$100.00
VERIZON (NJ) P.O. BOX 4833 TRENTON, NJ 08650-4833 Vendor #: F00019			Trade Vendor				\$487.10
Wachovia Bank, NA Justin Zakocs 301 South College Street Charlotte, NC 28288-0610	X		Warehouse Lender	X	X		Unknown
WEST PAYMENT CENTER PO BOX 6292 CAROL STREAM, IL 60197-6292 Vendor #: F64760			Trade Vendor				\$1,338.52
ZCATER CATERING TO MODERN TASTES 25211 PASED DE ALICIA LAGUNA HILLS, CA 92653 Vendor #: F00035			Trade Vendor				\$938.78

Schedule F Total \$491,895.34

In re: People's Choice Financial Corporation
Debtor

Case No. 07-10772

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

WHILE EVERY EFFORT HAS BEEN MADE TO ENSURE THE ACCURACY OF THE SCHEDULE OF EXECUTORY CONTRACTS AND UNEXPIRED LEASES, INADVERTENT ERRORS OR OMISSIONS MAY HAVE OCCURRED. THE DEBTOR DOES NOT MAKE, AND SPECIFICALLY DISCLAIMS, ANY REPRESENTATION OR WARRANTY AS TO THE COMPLETENESS OR ACCURACY OF THE INFORMATION SET FORTH HEREIN, OR THE VALIDITY OR ENFORCEABILITY OF ANY CONTRACTS, AGREEMENTS OR DOCUMENTS LISTED HEREIN. LISTING A CONTRACT OR AGREEMENT ON THIS SCHEDULE DOES NOT CONSTITUTE AN ADMISSION THAT SUCH CONTRACT OR AGREEMENT IS AN EXECUTORY CONTRACT OR UNEXPIRED LEASE, OR THAT SUCH CONTRACT OR AGREEMENT WAS IN EFFECT ON THE PETITION DATE OR IS VALID OR ENFORCEABLE. THE DEBTOR HEREBY RESERVES THE RIGHT TO DISPUTE THE VALIDITY, STATUS OR ENFORCEABILITY OF ANY CONTRACTS, AGREEMENTS OR LEASES SET FORTH HEREIN AND TO AMEND OR SUPPLEMENT THIS STATEMENT.

THE CONTRACTS, AGREEMENTS AND LEASES LISTED ON SCHEDULE G MAY HAVE EXPIRED OR MAY HAVE BEEN MODIFIED, AMENDED AND SUPPLEMENTED FROM TIME TO TIME BY VARIOUS AMENDMENTS, RESTATEMENTS, WAIVERS, ESTOPPEL CERTIFICATES, LETTERS AND OTHER DOCUMENTS, INSTRUMENTS AND AGREEMENTS WHICH MAY NOT BE LISTED HEREIN. CERTAIN OF THE REAL PROPERTY LEASES LISTED ON THIS SCHEDULE G MAY CONTAIN RENEWAL OPTIONS, GUARANTEES OF PAYMENT, OPTIONS TO PURCHASE, RIGHTS OF THE FIRST REFUSAL, RIGHTS TO LEASE ADDITIONAL SPACE AND OTHER MISCELLANEOUS RIGHTS. SUCH RIGHTS, POWERS, DUTIES AND OBLIGATIONS ARE NOT SET FORTH ON THIS SCHEDULE G.

CERTAIN OF THE AGREEMENTS LISTED ON SCHEDULE G MAY BE IN THE NATURE OF CONDITIONAL SALES AGREEMENTS OR SECURED FINANCINGS. THE DEBTOR RESERVES ALL OF ITS RIGHTS TO DISPUTE OR CHALLENGE THE CHARACTERIZATION OF THE STRUCTURE OF ANY TRANSACTION, OR ANY DOCUMENT OR INSTRUMENT, INCLUDING, WITHOUT LIMITATION, THE RIGHT TO EQUITABLE OR CONTRACTUAL SUBORDINATION OF SUCH CLAIM.

OMISSION OF A CONTRACT OR AGREEMENT FROM THIS SCHEDULE DOES NOT CONSTITUTE AN ADMISSION THAT SUCH OMITTED CONTRACT OR AGREEMENT IS NOT AN EXECUTORY CONTRACT OR UNEXPIRED LEASE. THE DEBTOR'S RIGHTS UNDER THE BANKRUPTCY CODE WITH RESPECT TO ANY SUCH OMITTED CONTRACTS OR AGREEMENTS ARE NOT IMPAIRED BY THE OMISSION. THIS SCHEDULE MAY BE AMENDED AT ANY TIME TO ADD ANY OMITTED CONTRACT OR AGREEMENT.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OR ANY GOVERNMENT CONTRACT
Allen, Jeffrey F. Senior Vice President, Chief Tax Officer 2220 Spectrum Irvine, CA 92618	Employment Agreement
Bear Stearns Mortgage Capital Corp. Eileen Albus 383 Madison Avenue New York, NY 10179	Warehouse Lender
Blue Shield of CA Contact: Rick Granados Wood Gutmann & Bogart Ins. Brokers 15901 Red Hill Ave. Suite 100 714-824-8349 Tustin, CA 92780	Agreement re Medical Plan
Ceridian Corp Accounts Relations Center 9150 South Hills Blvd Suite 100 Broadview Hts, OH 44147-3506 Contact: Gail Pellegrino 440-838-8178	Agreement re Payroll Services
CHUBB Contact: Scott Miline Wood Gutmann & Bogart Ins. Brokers 15901 Red Hill Ave. Suite 100 (714)505-7000 ex. 229 714-824-8349 Tustin, CA 92780	Agreement re Worker's Compensation Insurance
Concord Minutemen Capital Co. Joseph Meehan c/o Washington Mutual 620 W. Germantown Pike, Suite 200 Plymouth Meeting, PA 19462	Warehouse Lender
Credit Suisse First Boston LLC DLJ Mortgage Capital, Inc. Chris Schoen, Managing Director and Patrick Dodman, Director DLJ Mortgage Capital, Inc. Eleven Madison Avenue New York, NY 10010	Warehouse Lender
Data Check, Inc. Contact-Beth Miller 800 S El Camino Real, #212 949-492-3692 San Clemente, CA 92672	Agreement re Pre-Employment Screening
EMC Mortgage Corporation Two MacArthur Ridge 909 Hidden Ridge Dr. Suite 200 Irving, TX 74038	First Amendment to Subservicing Agreement dated 10/1/05

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OR ANY GOVERNMENT CONTRACT
EMC Mortgage Corporation Two MacArthur Ridge 909 Hidden Ridge Dr. Suite 200 Irving, TX 74038	First Amendment to Subservicing Agreement dated 4/1/05
EMC Mortgage Corporation Two MacArthur Ridge 909 Hidden Ridge Dr. Suite 200 Irving, TX 74038	Second Amendment to Subservicing Agreement dated 4/1/05
EMC Mortgage Corporation Attn: Jenna Cottle-Kemp Two MacArthur Ridge 909 Hidden Ridge Dr. Suite 200 Irving, TX 74038	Subservicing Agreement
EMC Mortgage Corporation Two MacArthur Ridge 909 Hidden Ridge Dr. Suite 200 Irving, TX 74038	First Amendment to Subservicing Agreement dated 6/1/05
Graeler, Darren Vice President of Finance 15872 Wicklow Lane Huntington Beach, CA 92647	Employment Agreement
HMSA Hawaii Contact: Rick Granados Wood Gutmann & Bogart Ins. Brokers 15901 Red Hill Ave. Suite 100 714-824-8349 Tustin, CA 92780	Agreement re Medical/Vision/Dental Insurance Plans
Horizon Health (EAP) Contact: Rick Granados Wood Gutmann & Bogart Ins. Brokers 15901 Red Hill Ave. Suite 100 714-824-8349 Tustin, CA 92780	Agreement re Employee Assistance Program
Intex Solutions, Inc. 110 A Street Needham, MA 02494	Service Agreement (granting non-exclusive, limited license)
IXIS Real Estate Capital Inc. Ray Sullivan 9 West 57th Street New York, NY 10019	Warehouse Lender
Kornswiet, Neil President & Chief Executive Officer 108 Emerald Bay Laguna Beach, CA 92651	Employment Agreement

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OR ANY GOVERNMENT CONTRACT
Kronos Incorporated 297 Billerica Road (978) 250-9800 Chelmsford, MA 01824	Master Lease Agreement re Timekeeping System
Moody's Investors Service Attn: Kelly Slicklein 99 Church Street New York, NY 10007	License Agreement
OpenPages, Inc. 201 Jones Road Waltham, MA 02451	Amendment A to OpenPages Master Agreement No. 2005-0077 Third Party (Oracle) Systems
OpenPages, Inc. 201 Jones Road Waltham, MA 02451	OpenPages Master Agreement No. 2005-0077
Plantiko, Brad Executive Vice President of Finance & Strategic Planning 8131 Malloy Dr. Huntington Beach, CA 92646	Amendment No. 1 to Employment Agreement
Plantiko, Brad Executive Vice President of Finance & Strategic Planning 8131 Malloy Dr. Huntington Beach, CA 92646	Employment Agreement
Residential Funding Corporation Mitchell Nomura 1646 North Carolina Blvd., Suite 400 Walnut Creek, CA 94596	Warehouse Lender
Rosenbush, Cynthia Vice President, Director of Human Resources 620 N Irena Redondo Beach, CA 90277	Employment Agreement
Taleo Contact - Josh Neil 4140 Dublin Blvd (925)452-3604 Dublin, CA 94568	Agreement re Applicant Tracking
The Guardian Wood Gutmann & Bogart Ins. Brokers Contact - Rick Granados 15901 Red Hill Ave., Ste. 100 (714) 824-8349 Tustin, CA 92780	Agreement re Dental Plan
The Pension Group, Inc Contact: Rose Estrella 18 Technology Suite 104 949-608-4327 Irvine, CA 92618	Agreement re 401k Discrimination Testing, Annual Erisa Audit & Other services relating to 401k plan

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES
(Continuation Sheet)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OR ANY GOVERNMENT CONTRACT
The Standard Insurance Company Contact: Laura Palisin 500 North State College Blvd. Suite 1000 714-940-0575 Orange, CA 92868	Agreement re Life Insurance Coverage
Thomson Professional & Regulatory Inc. dba RIA 2395 Midway Rd, Bldg 1, M/A 175 Carrollton, TX 75006-9769	InSource Software and Services Order Form
Vision Service Plan Contact: Rick Granados Wood Gutmann & Bogart Ins. Brokers 15901 Red Hill Ave. Suite 100 714-824-8349 Tustin, CA 92780	Agreement re Vision Coverage
Wachovia Bank, NA Justin Zakocs 301 South College Street Charlotte, NC 28288-0610	Warehouse Lender

In re: People's Choice Financial Corporation
Debtor

Case No. 07-10772

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

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	Bear Stearns Mortgage Capital Corp. Eileen Albus 383 Madison Avenue New York, NY 10179
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	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	IXIS Real Estate Capital Inc. Ray Sullivan 9 West 57th Street New York, NY 10019
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 Home Loan, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Bear Stearns Mortgage Capital Corp. Eileen Albus 383 Madison Avenue New York, NY 10179
People's Choice Home Loan, 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 Home Loan, 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 Home Loan, Inc. 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 Home Loan, Inc. 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 Home Loan, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Residential Funding Corporation Mitchell Nomura 1646 North Carolina Blvd., Suite 400 Walnut Creek, CA 94596

In re: People's Choice Financial Corporation

Case No. 07-10772

Debtor

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
People's Choice Home Loan, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Wachovia Bank, NA Justin Zakocs 301 South College Street Charlotte, NC 28288-0610

**Declaration Under Penalty of Perjury
On Behalf of a Corporation or Partnership**

I, Brad Plantiko, Executive Vice President, Finance and Strategic Planning of People's Choice Financial Corporation, named as the debtor in this case, declare under penalty of perjury that I have read the foregoing Summary and Schedules and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 25, 2007

/s/ BRAD PLANTIKO

Brad Plantiko
Executive Vice President, Finance and
Strategic Planning