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12 PCHLI, PCFI, and PCFC

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

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

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

27 **ORDER APPROVING LIQUIDATING**  
28 **TRUSTS' MOTION FOR ORDER**  
**DISALLOWING PROOFS OF**  
**UNSECURED CLAIMS OF U.S. BANK**  
**NATIONAL ASSOCIATION [PCHLI**  
**CLAIMS DOCKET NOS. 453, 454, 455**  
**AND 456]**

[Related to Docket No. 2630]

Hearing

Date: November 13, 2012  
Time: 2:30 p.m.  
Place: Courtroom "1675"  
255 E. Temple Street  
Los Angeles, CA 90012  
Judge: The Honorable Robert N. Kwan

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<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.



1 The Court having considered the *Motion for Order Disallowing Proofs of Unsecured Claims*  
2 *of U.S. Bank National Association [PCHLI Claims Docket Nos. 453, 454, 455 and 456]* [Docket No.  
3 2630] (the “Motion”), the arguments made in the Motion, the declarations filed in support of the  
4 Motion and the other pleadings on file in this case, this Court finds that (a) the Court has jurisdiction  
5 over this matter pursuant to 28 U.S.C. §§ 157 and 1334, (b) this is a core proceeding pursuant to 28  
6 U.S.C. §157(b), (c) notice of the Motion was sufficient and proper; (d) no opposition was filed by  
7 U.S. Bank National Association to the Motion, and (e) the legal and factual bases set forth in the  
8 Motion establish just cause for the relief granted herein,

9 **IT IS HEREBY ORDERED:**

- 10 1. The Motion is GRANTED;
- 11 2. Claim No.453 is disallowed in its entirety;
- 12 3. Claim No.454 is disallowed in its entirety
- 13 4. Claim No.455 is disallowed in its entirety
- 14 5. Claim No.456 is disallowed in its entirety; and
- 15 6. The Court shall retain jurisdiction with respect to any matters, rights or disputes  
16 arising from or related to the implementation of this Order.

17 IT IS SO ORDERED.

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24  
25 DATED: November 28, 2012

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27  
28  
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 LIQUIDATING TRUSTS' MOTION FOR ORDER DISALLOWING PROOFS OF UNSECURED CLAIMS OF U.S. BANK NATIONAL ASSOCIATION [PCHLI CLAIMS DOCKET NOS. 453, 454, 455 AND 456]** 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*) **November 26, 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.

**VIA HAND 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.

November 26, 2012

Mary de Leon

*/s/ Mary de Leon*

*Date*

*Printed Name*

*Signature*

## NOTICE OF ENTERED ORDER AND SERVICE LIST

Notice is given by the court that a judgment or order entitled (*specify*): **ORDER APPROVING LIQUIDATING TRUSTS' MOTION FOR ORDER DISALLOWING PROOFS OF UNSECURED CLAIMS OF U.S. BANK NATIONAL ASSOCIATION [PCHLI CLAIMS DOCKET NOS. 453, 454, 455 AND 456]** 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*) **November 27, 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

**2-12-bk-15811-RK Notice will be electronically mailed to:**

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This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

June 2012

**F 9021-1.1.NOTICE.ENTERED.ORDER**

DOCS\_LA:260670.1 30395/005

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**2-12-bk-15811-RK Notice will be sent via U.S. mail to:**

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