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Liquidating Trusts of PCHLI, PCFI and PCFC

8
9 **UNITED STATES BANKRUPTCY COURT**
10 **CENTRAL DISTRICT OF CALIFORNIA**
11 **LOS ANGELES DIVISION**

12 In re:
13 PEOPLE'S CHOICE HOME LOAN, INC.,
et al.,¹
14 Debtors.

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

Chapter 11

**LIQUIDATING TRUSTS' NINTH OMNIBUS
MOTION FOR ORDER (1) DISALLOWING
CLAIMS (DUPLICATE CLAIMS); (2)
DISALLOWING CLAIMS (WRONG
DEBTOR); AND (3) DISALLOWING CLAIMS
(AMENDED AND SUPERSEDED CLAIMS);
DECLARATION OF TAMARA D.
MCGRATH**

**Claimants and Claim Numbers: Howard A.
Cheresnick (PCFC #18); Daniel M. Yoder
(PCFI #75); Carol A. Bogdewicz (PCFC #16);
Emphasys Technologies Inc. (PCFC #44);
Charmaine Vaz Cahee (PCFC #45); OM
Workspace Los Angeles (PCFC #46); Stacey A.
Newman (PCFI #48); Nicholas E. Maniscalco
(PCFI #51); Debra J. Noble (PCFC #56);
Kenneth J. Gillespie (PCFI #65); Data Check,
Inc. (PCHLI #103); Proventure Consulting
Corp. (PCHLI #253); Corporate Business
Interiors (PCFC #57-1)**

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¹ The Debtors were People's Choice Home Loan, Inc., People's Choice Corporation.



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Date: April 8, 2014
Time: 2:30 p.m.
Place: Courtroom 1675, 255 East Temple Street,
Los Angeles, CA 90012
Judge: Hon. Robert N. Kwan

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2 The Liquidating Trusts of People’s Choice Home Loan, Inc. (“PCHLI”), People’s
3 Choice Financial Corporation (“PCFC”), People’s Choice Funding, Inc. (“PCFI”, collectively, the
4 “PC Trusts”), by and through Ronald F. Greenspan, solely in his capacity as the duly authorized and
5 acting Liquidating Trustee for each of the PC Trusts (the “Liquidating Trustee”), submits this Ninth
6 Omnibus Motion for Order (1) Disallowing Claims (Duplicate Claims); (2) Disallowing Claims
7 (Wrong Debtor); and (3) Disallowing Claims (Amended and Superseded Claims) (the “Objection”)
8 and seeks an order disallowing the claims set forth on Exhibit A, Exhibit B, and Exhibit C as more
9 particularly set forth therein and below.
10

11 Each claim listed on the exhibits hereto (each a “Claim”, and collectively, the
12 “Claims”) is objectionable on the basis that (i) they are duplicative of other proofs of claim filed, (ii)
13 they have been filed against the wrong Debtor, or (iii) they have been amended by subsequently filed
14 proofs of claim. True and correct copies of the Claims are attached to the McGrath Declaration as
15 Exhibits D-P.²
16

17 The Liquidating Trustee requests entry of an order, pursuant to Section 502 of the
18 Bankruptcy Code and Fed. R. Bankr. P. 3007, finding that (i) the Claims listed on Exhibit A have
19 been filed in duplicate and directing that such Claims be disallowed and expunged, without prejudice
20 to any party’s rights as to the surviving counterpart proofs of claim; (ii) the Claims listed on Exhibit
21 B have been filed against the wrong Debtor and directing that such Claims be disallowed and/or
22 modified as indicated on Exhibit B; and (iii) the Claim listed on Exhibit C has been superseded by
23 amendment and filed against the wrong Debtor and directing that such Claim be disallowed and
24 expunged and/or modified, without prejudice to any party’s rights as to the amended and
25 superseding proofs of claim.
26

27 ² Exhibits D-P (the Claims) have been redacted to remove from public view a variety of personal and
28 Unredacted copies of Exhibits D-P can be presented for in camera review or filed under seal upon
request from the Court.

1 In support of the Objection, the Liquidating Trustee submits the Declaration of
2 Tamara D. McGrath (the "McGrath Declaration"), which is filed concurrently herewith, and
3 respectfully represents as follows:
4

5 **I.**

6 **Background**

7 **A. The Debtors' Cases**

8 1. Each of People's Choice Home Loan, Inc., People's Choice Financial
9 Corporation, and People's Choice Funding, Inc. (collectively, the "Debtors") filed a voluntary
10 petition for relief under chapter 11 of the Bankruptcy Code in this Court on March 20, 2007 (the
11 "Petition Date"), commencing these bankruptcy cases (collectively, the "Cases").

12 2. On August 6, 2008, the Court entered its order (the "Confirmation Order")
13 confirming the Committee's First Amended Liquidating Plan under Chapter 11 of the Bankruptcy
14 Code (the "Plan"). The "Effective Date" under and as defined in the Plan occurred on August 12,
15 2008.

16 3. On the Effective Date of the Plan, and subject to the terms and conditions of
17 the Plan and Confirmation Order, among other things, (i) the Liquidating Trust Agreements for each
18 of the PC Trusts became effective, and the Liquidating Trustee for each of the PC Trusts began to
19 manage and administer the PC Trusts subject to the terms and conditions of the Liquidating Trust
20 Agreements, (ii) the Official Committee of Unsecured Creditors appointed in the Cases by the Office
21 of the United States Trustee was dissolved and discharged from any further duties and obligations in
22 the Cases, and the Post-Effective Date Committees for each of the PC Trusts became operative,
23 (iii) except as provided in the Plan, all of the assets and property of the Debtors, including any and
24 all affirmative claims for relief, were transferred into the PC Trusts, and (iv) except as otherwise
25 provided in the Plan, each of the Debtors was deemed dissolved or directed to be dissolved as soon
26 as practicable following the Effective Date.

27 4. Pursuant to the Plan, and subject to the terms and conditions of the Plan, the
28 Confirmation Order and the Liquidating Trust Agreements, the Liquidating Trustee is directed to

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1 administer the PC Trusts by, among other things, (i) reducing remaining property to cash,
2 (ii) evaluating Claims against the Debtors and objecting to, allowing or otherwise resolving such
3 Claims, (iii) evaluating and pursuing, releasing or otherwise resolving affirmative relief against
4 third-parties, and (iv) making distributions of cash to Beneficiaries under and as defined in the
5 Liquidating Trust Agreements.

6 5. The Plan provides that the Liquidating Trustee is the representative of the
7 estates under 11 U.S.C. §1123(b)(3)(B), and is a liquidator of the assets of the estates.

8 **B. The Claims Review Process**

9 6. The Liquidating Trustee continues to review and analyze claims that have
10 been scheduled, filed, or otherwise asserted against the Debtors. In the course of that analysis, the
11 Liquidating Trustee has determined that various claims are objectionable on one or more legal or
12 factual grounds. In connection with the claim review process, the Liquidating Trustee has
13 determined that that (i) the Claims listed on Exhibit A have been filed in duplicate and that such
14 Claims be disallowed and expunged, without prejudice to any party's rights as to the surviving
15 counterpart proofs of claim; (ii) the Claims listed on Exhibit B have been filed against the wrong
16 Debtor and that such Claims be disallowed and/or modified as indicated on Exhibit B; and (iii) the
17 Claim listed on Exhibit C has been superseded by amendment and filed against the wrong Debtor
18 and that such Claim be disallowed and expunged and/or modified, without prejudice to any party's
19 rights as to the amended and superseding proofs of claim.

20 **II.**

21 **RELIEF REQUESTED**

22 7. By this Objection, the Liquidating Trustee requests, pursuant to section 502 of
23 the Bankruptcy Code, Bankruptcy Rule 3007, and Local Bankruptcy Rule 3007-1, that the Court
24 sustain this Objection and approve an order disallowing and/or modifying, where appropriate, the
25 Claims, as more particularly set forth herein and on the exhibits hereto.

26 **III.**

27 **LEGAL STANDARD**

28 8. Bankruptcy Code section 502 authorizes a "party in interest," such as the

1 Liquidating Trustee, to object to claims. 11 U.S.C. §502(a). Once the objector raises “facts tending
2 to defeat the claim by probative force equal to that of the allegations of the proofs of claim
3 themselves,” then the burden reverts to the claimant to prove the validity of the claim by a
4 preponderance of the evidence. Wright v. Holm (In re Holm), 931 F.2d 620, 23 (9th Cir. 1991);
5 Ashford v. Consol. Pioneer Mortgage (In re Consol. Pioneer Mortgage), 178 B.R. 222, 226 (B.A.P.
6 9th Cir. 1995), aff’d sub nom. Ashford v. Naimco, Inc. (In re Consol. Pioneer Mortgage Entities),
7 No. 95-55491, 1996 WL 393533 (9th Cir. July 15, 1996). Indeed, “the ultimate burden of
8 persuasion is always on the claimant.” Holm, 931 F.2d at 623.

9 9. Once an objection to a claim is made, the Court, after notice and a hearing,
10 must determine the proper claim amount, if any, of the claim at issue. See 11 U.S.C. §502(b).

11 **IV.**

12 **OBJECTION**

13 **A. Claims to be Disallowed (Duplicative Claims)**

14 10. The Liquidating Trustee objects to the Claims identified on Exhibit A,
15 incorporated herein by reference, because they are duplicative of other proofs of claim filed against
16 the Debtors.

17 11. In the column entitled “Claim(s) to be Disallowed and Expunged,” Exhibit A
18 sets forth the creditor’s name, the number assigned to the Claim when it was docketed on the Court’s
19 claim register, the Debtor against which the Claim was filed, and the amount and classification of the
20 Claim. In the column entitled “Surviving Claim(s),” Exhibit A lists the same information for each
21 corresponding proof of claim (the “Surviving Claims”).

22 12. The Liquidating Trustee has reviewed each of the Claims listed on Exhibit A.
23 The Claims are substantively identical to the Surviving Claims. See McGrath Declaration.

24 13. The Liquidating Trustee requests that the Court disallow and expunge the
25 Claims listed on Exhibit A because the relevant proofs of claim are preserved as Surviving Claims.

26 14. This Objection does not affect the Surviving Claims; however, the Liquidating
27 Trustee reserves the right to object to the Surviving Claims in the future on any appropriate grounds.

28 **B. Claims to be Disallowed and/or Modified (Wrong Debtor)**

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1 15. The Liquidating Trustee objects to each of the Claims identified on Exhibit B,
2 incorporated herein by reference (the “Wrong Debtor Claims”), because it has been filed against a
3 Debtor that is not liable for it.

4 16. Exhibit B sets forth the name of the Debtor against which each Wrong Debtor
5 Claim was filed (the “Claimed Debtor”). The Liquidated Trustee has reviewed each of the Wrong
6 Debtor Claims and has determined that the Claimed Debtor did not have a business relationship with
7 the creditor asserting the Claim or that the Claim did not arise out of the relationship between the
8 Claimed Debtor and the creditor. See McGrath Declaration. Rather, the Wrong Debtor Claim relates
9 to the creditor’s relationship with the Debtor identified on Exhibit B as the “Reassigned Debtor.”

10 17. The Liquidating Trustee requests that the Court disallow each of the Wrong
11 Debtor Claims as a Claim against the Claimed Debtor and that the claims register be modified to
12 identify each Wrong Debtor Claim as asserted against the applicable Reassigned Debtor. Although
13 the Debtors do not dispute the amounts of the Wrong Debtor Claims, the Debtors request that the
14 Court’s order sustaining this Objection be without prejudice to the right of any party in interest to
15 object to the Wrong Debtor Claims on any ground.

16 **C. Claims to be Disallowed (Amended and Superseded and Wrong Debtor)**

17 18. The Liquidating Trustee objects to the Claim identified on Exhibit C,
18 incorporated herein by reference, because it has been amended and superseded by a subsequently
19 filed proof of claim and was filed against the wrong Debtor.

20 19. In the column entitled “Claims to be Expunged,” Exhibit C sets forth the
21 creditor’s name, the number assigned to the Claim when it was docketed on the Court’s claim
22 register, the Debtor against which the Claim was filed, the case number and the amount and
23 classification of the Claim. In the column entitled “Surviving Claims,” Exhibit C lists the same
24 information for the corresponding superseding claim (the “Surviving Claims”).

25 20. The Liquidating Trustee has reviewed the Claim listed on Exhibit C. The
26 Claim listed on Exhibit C and the Surviving Claim listed on Exhibit C are substantially similar.
27 Specifically, the Claim correspond to the Surviving Claim in that both refer to the same creditor, but
28 the Surviving Claim was filed subsequent to the Claim and sets forth an amended name of creditor.

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1 See McGrath Declaration.

2 21. The Liquidated Trustee has reviewed the Claim listed on Exhibit C and has
3 also determined that the Claimed Debtor did not have a business relationship with the creditor
4 asserting the Claim or that the Claim did not arise out of the relationship between the Claimed
5 Debtor and the creditor. See McGrath Declaration. Rather, the Claim listed on Exhibit C relates to
6 the creditor's relationship with the Debtor identified on Exhibit C as the "Reassigned Debtor."

7 22. The Liquidating Trustee requests that the Court disallow and expunge the
8 Claim listed on Exhibit C because the relevant proof of claim is preserved as a Surviving Claim and
9 additionally requests that the claims register be modified to identify the Surviving Claim as asserted
10 against the applicable Reassigned Debtor.

11 23. This Objection does not affect the Surviving Claim; however, the Liquidating
12 Trustee reserves the right to object to the Surviving Claim in the future on any appropriate grounds.

13 **V.**

14 **RESERVATION OF RIGHTS**

15 24. Nothing contained in this Objection shall be deemed an admission by the
16 Liquidating Trustee of liability on any claims against the Debtors' estates or the Liquidating Trust,
17 and the Liquidating Trustee does not waive any rights against any party. The Liquidating Trustee
18 reserves all rights, including, without limitation: (a) the right to amend, modify, or supplement this
19 Objection and to bring further and separate objections to claims, including amended claims or any
20 other claim now or hereafter asserted; (b) the right to bring avoidance actions under applicable
21 sections of the Bankruptcy Code or other applicable law; and (c) to enforce any rights of setoff and
22 recoupment against holders of claims. Separate notice and a hearing will be scheduled for any such
23 objection.

24 **VI.**

25 **NOTICE**

26 25. The Liquidating Trustee will serve copies of this Objection (together with all
27 exhibits) on: (a) the claimants listed on Exhibits A, B and C; and (b) the Office of the United States
28 Trustee; and (c) each person or entity who requested service of notices pursuant to Bankruptcy Rule

1 2002(i). The Liquidating Trustee submits that such service is consistent with Rule 7004 of the
2 Federal Rules of Bankruptcy Procedure and that, in light of the nature of the relief requested, no
3 further notice is required.
4

5 **VII.**

6 **CONCLUSION**

7 WHEREFORE, based upon the foregoing, the Liquidating Trustee respectfully requests that
8 the Court enter an order (a) sustaining the Objection; (b) disallowing and expunging the Claims as
9 set forth on Exhibit A; (c) disallowing and/or modifying the Claims as set forth on Exhibit B; (d)
10 disallowing and expunging and/or modifying the Claim as set forth on Exhibit C; (f) approving the
11 form and scope of notice given of the relief requested; and (g) granting such other and further relief
12 as this Court may deem just and proper under the circumstances of this Case.
13

14 Dated: March 3, 2014

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17 By: /s/ Rolf S. Woolner
18 Rolf S. Woolner
19 Counsel for Ronald Greenspan, as Trustee of the
20 Liquidating Trusts of PCHLI and PCFC
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DECLARATION OF TAMARA D. MCGRATH

I, Tamara D. McGrath, declare and state as follows:

1. I am a Managing Director of Corporate Finance at FTI Consulting Inc. (“FTI”), financial advisor in these chapter 11 cases to (a) the Committee prior to plan confirmation and (b) the Liquidating Trustee since plan confirmation. In that capacity, I am custodian of and have become personally familiar with the Debtors’ books, records, and files (the “Records”). I am informed that the Records were created and updated by the Debtors’ employees in the ordinary course of business at or near the time of the events recorded. Those Records are now in the possession of the Liquidating Trustee, and as to the following facts, I know them to be true from my review of the Debtors’ business records. My business address is 633 West Fifth Street, 16th Floor, Los Angeles, CA 90071-2027.

2. I make this declaration in support of the Liquidating Trustee’s *Ninth Omnibus Motion for Order (1) Disallowing Claims (Duplicate Claims); (2) Disallowing Claims (Wrong Debtor); and (3) Disallowing Claims (Amended and Superseded Claims)* (the “Objection”). Capitalized terms not defined in this declaration shall have the same meanings ascribed to them in the Objection.

3. I have reviewed each of the claims listed on Exhibits A through C to the Objection.

4. The proofs of claim listed on Exhibit A in the “Claims to be Disallowed and Expunged” column are substantively identical to corresponding proofs of claim listed in the “Surviving Claims” column.

5. I have reviewed each of the Wrong Debtor Claims and have determined that the Claimed Debtor did not have a business relationship with the creditor asserting the Claim or that the Claim did not arise out of the relationship between the Claimed Debtor and the creditor. Rather, the Wrong Debtor Claim relates to the creditor’s relationship with the Debtor identified on Exhibit B as the “Reassigned Debtor.”

6. The proof of claim listed on Exhibit C in the “Claims to be Disallowed and Expunged” column corresponds to the Surviving Claim in that both refer to the same creditor, but

1 the Surviving Claim was filed subsequent to the Claim and sets forth an amended name of creditor.

2 7. Additionally, the proof of claim listed on Exhibit C does not arise out of the
3 relationship between the Claimed Debtor and the creditor. Rather, the proof of claim listed on
4 Exhibit C relates to the creditor's relationship with the Debtor identified on Exhibit C as the
5 "Reassigned Debtor."

6 8. True and correct copies of the Claims are attached hereto as Exhibits D-P.

7 I declare under penalty of perjury under the laws of the United States of America that
8 the foregoing is true and correct. If called upon as a witness, I could and would testify competently
9 to the foregoing.

10
11 Executed on February 28, 2014, at Los Angeles, California.

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13 _____
14 Tamara D. McGrath

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EXHIBIT A

EXHIBIT A – DUPLICATE CLAIMS							
CLAIMS TO BE DISALLOWED & EXPUNGED				SURVIVING CLAIMS			
NAME	CLAIMED DEBTOR	CLAIM NO.	CLAIM AMOUNT	NAME	CLAIMED DEBTOR	CLAIM NO.	CLAIM AMOUNT
Howard A. Cheresnick 2553 NW 61st Ave Margate, FL 33063	People's Choice Financial Corporation	18	Priority: \$1,391.87	Howard A. Cheresnick 2553 NW 61st Ave Margate, FL 33063	People's Choice Home Loan, Inc.	41	Priority: \$1,391.87
Daniel M. Yoder 842 SW 124 Terrace Davie, FL 33325-5555	People's Choice Funding, Inc.	75	Priority: \$1,529.73	Daniel M. Yoder 842 SW 124 Terrace Davie, FL 33325-5555	People's Choice Home Loan, Inc.	135	Priority: \$1,529.73

EXHIBIT B

EXHIBIT B – WRONG DEBTOR				
CLAIMS TO BE REASSIGNED				
NAME	CLAIM NO.	CLAIM AMOUNT	CLAIMED DEBTOR	REASSIGNED DEBTOR
Carol A. Bogdewicz 33 Jenkins Road Franklin, NJ 07416-1307	16	Priority: \$2,056.17	People's Choice Financial Corporation	People's Choice Home Loan, Inc.
Emphasys Technologies Inc. 261 Old York Road The Pavilion Suite 822 Jenkintown, PA 19046-3713	44	General Unsecured: \$50,000.00	People's Choice Financial Corporation	People's Choice Home Loan, Inc.
Charmaine Vaz Cahee 2020 NW 105TH TERRACE PENBROKE PINES FL USA	45	Priority: \$1,900.47	People's Choice Financial Corporation	People's Choice Home Loan, Inc.
OM Workspace Los Angeles 263 Shuman Blvd. Naperville, IL 60563	46	General Unsecured: \$1,451.17	People's Choice Financial Corporation	People's Choice Home Loan, Inc.
Stacey A. Newman 549 Plutarch Rd Highland, NY 12528-2932	48	Priority: \$1,276.88	People's Choice Funding, Inc.	People's Choice Home Loan, Inc.
Nicholas E. Maniscalco 21 Lesley Drive Syosset, NY 11791-5211	51	Priority: \$3,133.75	People's Choice Funding, Inc.	People's Choice Home Loan, Inc.
Debra J. Noble 7232 S Kittredge St. Aurora, CO 80016-1117	56	Priority: \$1,051.31	People's Choice Financial Corporation	People's Choice Home Loan, Inc.
Kenneth J. Gillespie 230 Spring Hill Dr, #1 Roselle, IL 60172-2400	65	General Unsecured: \$1,234.89	People's Choice Funding, Inc.	People's Choice Home Loan, Inc.
Datacheck, Inc. 63 Via Pico Plaza #247 San Clemente, CA 92672	103	General Unsecured: \$4,008.50	People's Choice Home Loan, Inc.	People's Choice Financial Corporation
Proventure Consulting Corp 1922 B Ruhland Avenue Redondo Beach, CA 90278	253	General Unsecured: \$28,215.00	People's Choice Home Loan, Inc.	People's Choice Financial Corporation

EXHIBIT C

EXHIBIT C – AMENDED & SUPERSEDED/WRONG DEBTOR							
CLAIMS TO BE DISALLOWED & EXPUNGED				SURVIVING CLAIMS			
NAME	CLAIMED DEBTOR	CLAIM NO.	CLAIM AMOUNT	NAME	CLAIM NO.	REASSIGNED DEBTOR	CLAIM AMOUNT
Corporate Business Interiors One University Plaza, Ste 312 Hackensack, NJ 07604	People’s Choice Financial Corporation	57-1	General Unsecured: \$12,555.00	Revenue Management as Assignee of Corporate Business Interiors One University Plaza, Ste 312 Hackensack, NJ 07604	57-2	People’s Choice Home Loan, Inc.	General Unsecured: \$12,555.00

EXHIBIT D

FORM B10 (Official Form 10-11-09)

ORIGINAL

PROOF OF CLAIM

UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA

Name of Debtor
 People's Choice Funding, Inc.

Case Number
 of 2007
 772
 07-10 ~~772~~ RK

FILED

APR 11 2007

CLERK U.S. BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA
 BY: [Signature] Deputy Clerk

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

Name of Creditor (The person or other entity to whom the debtor owes money or property)
 CHERESNICK

- Check box if you are filing that you are also filing a proof of claim relating to your claim. Attach copy of statement giving particulars.
- Check box if you have never received any notices from the bankruptcy court in this case.
- Check box if the address shown from the address on the envelope set forth by the court.



THIS SPACE IS FOR COURT USE ONLY

Name and Address where notices should be sent

CHERESNICK
 HOWARD A
 2553 NW 61ST AVE
 MARGATE FL, USA 33063 1934

Telephone Number:

Last four digits of account or other number by which creditor identifies debtor:

Check box if replace this claim or amend a previously filed claim, dated: _____

1. Basis for Claim

- Goods sold
- Services performed
- Money loaned
- Personal injury/wrongful death
- Taxes
- Other

- Retiree benefits as defined in 11 U.S.C. § 541(f)(4)
- Wages, salaries, and compensation (fill out below)
 Last four digits of your SSN: [Redacted]
 I paid compensation for services performed
 from 4-18-2005 to 3-20-2007
 (date) (date)

2. Date debt was incurred:

3. If court judgment, date obtained:

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim, and state the amount of the claim at the time case filed. See reverse side for important explanation.

Unsecured Nonpriority Claim \$

Check this box if: a) there is no collateral to back securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

Secured Claim

Check this box if your claim is secured by collateral exceeding a right of setoff.

Brief Description of Collateral:

Real Estate Motor Vehicle Other _____

Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

Unsecured Priority Claim

Check this box if you have an unsecured priority claim, all or part of which is entitled to priority

Amount entitled to priority \$ _____

Specify the priority of the claim

Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

Wages, salaries, or commissions (up to \$10,000) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

Up to \$1,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(8).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(9).

Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(...).
 *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ 139,871

(unsecured) (secured) (priority) (Total)

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

7. Supporting Documents: Attach copies of supporting documents such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. **DO NOT SEND ORIGINAL DOCUMENTS.** If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date: _____ Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any).

THIS SPACE IS FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



FORM B9F (Chapter 11 Corporation or Partnership Asset Case) 10/05

UNITED STATES BANKRUPTCY COURT		Central District Of California	
Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines			
A Chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on March 20, 2007.			
You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office in U. S. Bankruptcy Court, 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593			
(Note: The staff of the bankruptcy clerk's office cannot give legal advice.)			
See Reverse Side For Important Explanations			
Debtor(s) (name(s) and address): People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618		Case Number: 8:07-bk-10772-RK	
Telephone number: 949-341-2000			
All Other Names used by the Debtor(s) in the last 8 years, (include married, maiden, and trade names) Debtor: Joint Debtor:		Last four digits of Soc. Sec. No. / Complete EIN or other Taxpayer ID No. 0625 DDB/EIN/TAX I.D.: 20-1187100	
Attorney for Debtor(s) (name and address): J Rudy Freeman 10100 Santa Monica Blvd #10-11 Los Angeles, CA 90067 Telephone number: 310-277-6930		Bankruptcy Trustee (name and address): None	
Meeting of Creditors:			
Date: May 2, 2007		Time: 10:30 AM	
Location: 411 W Fourth St., Room 1-154, Santa Ana, CA 92701			
Deadlines to File Proof of Claim:			
(Proof of claim must be received by the bankruptcy clerk's office by the following deadline: <u>No deadline has yet been set. Notice of deadline will be sent at a later time.</u>)			
Foreign Creditors			
A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.			
Deadline to File a Complaint to Determine Dischargeability of Certain Debts:			
Creditors May Not Take Certain Actions:			
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.			
Address of the Bankruptcy Clerk's Office: U. S. Bankruptcy Court 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593 Telephone number: 714-338-5300		For the Court Clerk of the Bankruptcy Court Tom D. Cernito	
Hours Open: 9:00 AM - 4:00 PM		Date: March 27, 2007	
(Form rev. 10/05:341-B9F)		27/COR	

EXHIBIT E

FORM B10 (Official Form 10) (10/05)

PROOF OF CLAIM

UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA

Name of Debtor
 People's Choice Funding, Inc.

Case Number
 07-10767 **RK**

FILED

MAY 15 2007

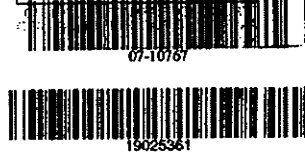
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):
 YODER

- Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- Check box if you have never received any notices from the bankruptcy court in this case.
- Check box if the address differs from the address on the envelope sent to you by the court.

Name and Address where notices should be sent:

YODER
 DANIEL M
 842 SW 124 TERRACE
 DAVIE FL USA 33325-5555



THIS SPACE IS FOR COURT USE ONLY

Telephone Number:

Last four digits of account or other number by which creditor identifies debtor:

Check here if replaces this claim amends a previously filed claim, dated: _____

1. Basis for Claim

- Goods sold
- Services performed
- Money loaned
- Personal injury/wrongful death
- Taxes
- Other

- Retiree benefits as defined in 11 U.S.C. §1114(a)
- Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: _____
 Unpaid compensation for services performed from 07/19/06 to 03/19/07
 (date) (date)

2. Date debt was incurred: 7/19/06 3/19/07

3. If court judgment, date obtained:

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.

Unsecured Nonpriority Claim \$

Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or c) none or only part of your claim is entitled to priority.

Secured Claim

Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

Real Estate Motor Vehicle Other _____

Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

Unsecured Priority Claim

Check this box if you have an unsecured priority claim, all or part of which is entitled to priority

Amount entitled to priority \$ _____

Specify the priority of the claim:

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

Wages, salaries, or commissions (up to \$10,000)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).

*Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ _____ (unsecured) _____ (secured) 1529.73 (priority) 1529.73 (Total)

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date
05/01/07

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):
Daniel M Yoder III

THIS SPACE IS FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



PEOPLES CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618 (949)341-2000

CHECK NO: A033878
 CHECK DATE: 04/27/07
 PERIOD ENDING: 04/21/07
 PAY FREQUENCY: BIWEEKLY
 PAY PERIOD: 04/08/07-04/21/07

DANIEL M YODER
 842 SW 124 TERRACE
 DAVIE, FL 33325

ID NUMBER: ██████████ STATUS EXEMPT TAX ADJUSTMENTS STATE AND LOCAL CODES
 BASE RATE: 2692.31 FED: MARRIED 02 FED: ST: PRI: FL LOC1: LOC3:
 SSN: ST1: 02 D1/UC: LOCAL: SEC: LOC2: LOC4:
 ST2: LOCAL: LOC5:

IMPORTANT MESSAGE

HOURS AND EARNINGS TAXES AND DEDUCTIONS SPECIAL INFORMATION

HOURS AND EARNINGS					TAXES AND DEDUCTIONS			SPECIAL INFORMATION		
DESCRIPTION	CURRENT HOURS/UNITS	CURRENT EARNINGS	Y-T-D HOURS/UNITS	Y-T-D EARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT			
REG	33.8539	80.00			SO SEC TAX	159.49	1287.12	VAC BALANCE	54.70	
REG			629.34	21179.54	MEDICARE TAX	37.30	301.02	SICK BALANCE	40.80	
HOL			16.00	538.44	FED INC TAX	270.87	2174.73	FLOAT	16.00	
								M2GRP	.74	
								YTD M2GRP	6.10	
					TOTAL TAXES	467.66	3782.87			
					AFTER-TAX DEDUCTIONS					
TOTAL H/E					80.00	2892.31	845.34	21717.98		
PRE-TAX ITEMS										
DENTAL 125		11.00-		88.00-						
MEDICAL 125		109.50-		878.00-						
TOTAL PRE-TAX					120.50-	964.00-				
TOTAL					80.00	2571.81	845.34	20753.98	TOTAL PER DED	
					GROSS WAGES	PRETAX ITEMS	TAXABLE WAGES	TAXES	DED/OTHER	NET PAY
CURRENT	2892.31	120.50-	2571.81	467.66	.00	2104.15				
Y-T-D	21717.98	964.00-	20753.98	3782.87	.00	18991.11	TOTAL CURRENT NET PAY	2104.15		

CURRENT NET PAY DISTRIBUTION
 C ██████████ 2104.15
 CHECK AMOUNT .00

Statement Of Earnings Detach at perforation below and keep for your records. A Payroll Service By Ceridian

PEOPLES CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618 (949)341-2000

VCC

DATE: 04-27-07 CHECK NO: A033878

OUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "CURRENT NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

DANIEL M YODER
 842 SW 124 TERRACE
 DAVIE, FL 33325

NOT NEGOTIABLE

EXHIBIT E

THE FACE OF THIS DOCUMENT HAS A MULTI-COLORED BACKGROUND ON WHITE PAPER AS WELL AS NUMEROUS OTHER SECURITY FEATURES



PEOPLE'S CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618

CHECK NO. 810276
 CHECK DATE: 4/27/2007
 PERIOD ENDING: 4/27/2007
 PAY FREQUENCY: Bi-weekly

Daniel M Yoder
 M42 SW 124 Terrace
 Davie, FL 33325

ID NUMBER: [REDACTED]
 BASE RATE: 2.89731
 SSN: [REDACTED]

STATUS: Married
 EXEMPT: 2
 TAX ADJUSTMENTS: ST1:
 ST2: LOCAL:

STATE AND LOCAL CODES
 PRE: FL
 SEC: LOCF: LOCF: LOCF:
 LOCF: LOCF: LOCF:

IMPORTANT MESSAGE

HOURS AND EARNINGS

DESCRIPTION	HOURS/UNITS	EARNINGS	RATE
REGULAR	40.0	1,346.15	33.65
VACATION	9.24	310.96	33.65

TAXES AND DEDUCTIONS

DESCRIPTION	AMOUNT
SOC SEC	102.74
MEDICARE	24.03
FED INC	133.56

SPECIAL INFORMATION

TOTAL H/E 48.24

1,657.11

PRE-TAX ITEMS

TOTAL

280.43

AFTER-TAX DEDUCTIONS

TOTAL PER DED

TOTAL	EARNINGS	PRETAX	FIT TAXABLE	LESS TAXES	LESS DEDS	EQ NET PAY
1,657.11	1,657.11	0.00	1,657.11	280.43	0.00	1,396.68
CURRENT	1,657.11	0.00	1,657.11	280.43	0.00	1,396.68

STATEMENT OF EARNINGS. DETACH AND KEEP FOR YOUR RECORDS

A PAYROLL SERVICE BY STATIM

Vacation Balance

EXHIBIT F

16

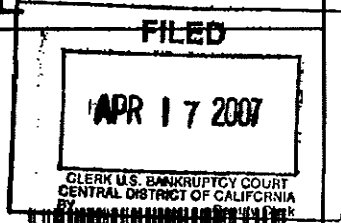
FORM B10 (Official Form 10) (10/05)

UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA

ORIGINAL PROOF OF CLAIM

Name of Debtor
 People's Choice Financial Corporation

Case Number
 07-10772



NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):
 BOGDIEWICZ

- Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- Check box if you have never received any notices from the bankruptcy court in this case.
- Check box if the address differs from the address on the envelope sent to you by the court.

Name and Address where notices should be sent:
 BOGDIEWICZ
 CAROL A
 33 JENKINS ROAD
 FRANKLIN NJ USA 07416-1307



THIS SPACE IS FOR COURT USE ONLY

Telephone Number:
 Last four digits of account or other number by which creditor identifies debtor:

Check here if replaces amends a previously filed claim, dated: _____

1. Basis for Claim
- Goods sold
 - Services performed
 - Money loaned
 - Personal injury/wrongful death
 - Taxes
 - Other _____

Retiree benefits as defined in 11 U.S.C. §1114(a)
 Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: _____
 Unpaid compensation for services performed from 2/1/06 to 3/19/07
 (date) (date)

2. Date debt was incurred:

3. If court judgment, date obtained:

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.

Unsecured Nonpriority Claim \$
 Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

Secured Claim
 Check this box if your claim is secured by collateral (including a right of setoff).

Unsecured Priority Claim
 Check this box if you have an unsecured priority claim, all or part of which is entitled to priority
 Amount entitled to priority \$ _____
 Specify the priority of the claim:

Brief Description of Collateral:
 Real Estate Motor Vehicle Other _____
 Value of Collateral: \$ _____

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

Wages, salaries, or commissions (up to \$10,000)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).
 *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ _____
 (unsecured) (secured) (priority) (Total)
 2,056.17 2,056.17

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date: 4/2/07
 Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):
Carol A. Bogdewicz Carol A. Bogdewicz

THIS SPACE IS FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



PEOPLES CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618 (949)341-2000

CHECK NO: 081655
 CHECK DATE: 03/19/07
 PERIOD ENDING: 03/19/07
 PAY FREQUENCY: BIWEEKLY
 PAY PERIOD: 03/06/07-03/19/07

CAROL A BOGDWICZ
 33 JENKINS ROAD
 FRANKLIN, NJ 07416

ID NUMBER: ██████████ STATUS: SINGLE EXEMPT: 00 TAX ADJUSTMENTS: FED: \$ 80.00 ST: DI/UC: LOCAL:
 BASE RATE: 24.0375 ST1: A ST2: 00
 SSN: ██████████

STATE AND LOCAL CODES
 PRI: NJ LOC1: LOC3:
 SEC: NY LOC2: LOC4:
 LOC5:

IMPORTANT MESSAGE

HOURS AND EARNINGS				TAXES AND DEDUCTIONS			SPECIAL INFORMATION		
DESCRIPTION	CURRENT		Y-T-D		DESCRIPTION	CURRENT			
	HOURS/UNITS	EARNINGS	HOURS/UNITS	EARNINGS		AMOUNT	Y-T-D AMOUNT		
REG	24.0375	48.00		1153.80	SO SEC TAX	66.84	850.20	VAC BALANCE	85.54
REG			432.00	10384.20	MEDICARE TAX	15.58	152.08	STOCK BALANCE	49.25
HOL			16.00	384.60	FED INC TAX	188.57	1848.48	FLOAT	8.00
HOLID			8.00	192.30	PRI-STATE TAX	17.23	283.24		
					SDI/UC TAX	1.20	4.80		
					PRV-SDI/UC TX		35.90		
					TOTAL TAXES	287.22	2852.68		
					AFTER-TAX DEDUCTIONS				
					EMP EXPENSE		58.83-		
TOTAL H/E				48.00	1153.80	456.00	10861.10		
				PRE-TAX ITEMS					
401Ks				100.00-		200.00-			
DENTAL 125				11.50-		89.00-			
MEDICAL 125				67.50-		405.00-			
401K%						315.37-			
TOTAL PRE-TAX				179.00-	989.37-				
TOTAL				48.00	974.80	456.00	9871.73	TOTAL PER DED	58.83-
		GROSS WAGES	PRETAX ITEMS	TAXABLE WAGES	TAXES			NET PAY	
CURRENT		1153.80	179.00-	974.80	287.22	.00		707.58	
Y-T-D		10861.10	889.37-	9871.73	2952.68	58.83-		7077.88	TOTAL CURRENT NET PAY
								707.58	

Statement Of Earnings Detach at perforation below and keep for your records. A Payroll Service By Ceridian

EXHIBIT G

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FORM B10 (Official Form 10) (10/05)

**UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA** **PROOF OF CLAIM**

Name of Debtor
 People's Choice Financial Corporation

Case Number
 07-10772

FILED
 APR 24 2007

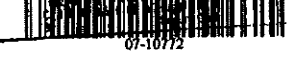
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):
 EMPHASYS TECHNOLOGIES INC

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Name and Address where notices should be sent:
 EMPHASYS TECHNOLOGIES INC
 261 OLD YORK RD THE PAVILION SUITE 822
 JENKINTOWN, PA 19046-3713

Check box if you have never received any notices from the bankruptcy court in this case.
 Check box if the address differs from the address on the envelope sent to you by the court.



THIS SPACE IS FOR COURT USE ONLY

Telephone Number:
 Last four digits of account or other number by which creditor identifies debtor: PCAL

Check here if replaces this claim amends a previously filed claim, dated: _____

- 1. Basis for Claim**
- Goods sold
 - Services performed
 - Money loaned
 - Personal injury/wrongful death
 - Taxes
 - Other

- Retiree benefits as defined in 11 U.S.C. §1114(a)
- Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: _____
 Unpaid compensation for services performed from _____ to _____
 (date) (date)

2. Date debt was incurred: 2/28/17

3. If court judgment, date obtained:

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.
Unsecured Nonpriority Claim \$ 50,000.00
 Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

Secured Claim
 Check this box if your claim is secured by collateral (including a right of setoff).
 Brief Description of Collateral:
 Real Estate Motor Vehicle Other _____
 Value of Collateral: \$ _____
 Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

- Unsecured Priority Claim**
- Check this box if you have an unsecured priority claim, all or part of which is entitled to priority
 Amount entitled to priority \$ _____
 Specify the priority of the claim:
 - Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
 - Wages, salaries, or commissions (up to \$10,000)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).
 - Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

- Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).
- Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
- Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).
 *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ 50,000.00
 (unsecured) (secured) (priority) (Total)

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

- 6. Credits:** The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.
- 7. Supporting Documents:** Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.
- 8. Date-Stamped Copy:** To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

THIS SPACE IS FOR COURT USE ONLY

Date
4/11/17

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):
Jelley A. Stone, President

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



EmphaSys Technologies, Inc.

The Pavilion, Suite 822
Jenkintown, Pa. 19046

To Jeffrey F Allen
People's Choice Financial Corp.
7515 Irvine Center Drive
Irvine, CA 92618

Date February 28, 2007
Invoice No. 2
Description 2006 Tax Work
Client Code PCHLI

Terms
Payment Due 30 Days

Deal Name			REMIC	2006 Annual Fees	Quarters Billed	Amount Due
PCHLS Trust Series	2005	-	1	12,500.00*	4	\$12,500.00
PCHLS Trust Series	2005	-	2	12,500.00*	4	12,500.00
PCHLS Trust Series	2005	-	3	12,500.00*	4	12,500.00
PCHLS Trust Series	2005	-	4	12,500.00*	4	12,500.00
Total Deals:			4			<u>\$50,000.00</u>

* Increase in fees from \$10,000 annually to \$12,500 is due to addition of loss accelerations



May 27, 2005

Mr. Darren Graeler
Vice President
People's Choice Home Loan, Inc.
7515 Irvine Center Drive
Irvine, CA 92618-2930

Dear Mr. Graeler:

EmphaSys Technologies, Inc. (ETI) is pleased to present a proposal to assist People's Choice Home Loan, Inc. (PCHLI) with securitization related tax services. As we discussed, ETI has established strategic alliances with various large national accounting firms whereby we prepare tax returns and provide other services related to asset securitizations. Together, we are responsible for the preparation of over 500 tax returns for securitized transactions, with a variety of structures.

Tax Services To Be Provided For Securitizations

ETI will perform required tax calculations for one or more PCHLI REIT securitizations. We will complete a quarterly tax balance sheet and income statement for each securitization in accordance with directions from the REIT's legal counsel and Grant Thornton. In addition, we will also generate quarterly 1099 supplemental OID information. ETI will also "shadow" the monthly bond payment calculations made by the trustee assuming we receive sufficient remittance information from PCHLI and Wells Fargo. This additional procedure may provide PCHLI with an extra level of comfort, as it can be beneficial for internal audit, certificateholders, and rating agencies.

In order to complete each tax statement, ETI will need the following information:

- Copies of relevant deal documents;
- Closing collateral information and updated monthly data;
- Form 8811;
- Issue prices on the offered bonds and fair market value of retained equity pieces;
- Detailed list of all deal formation expenses;
- Copies of monthly statements to certificateholders; and,

Mr. Darren Graeler
Vice President
People's Choice Home Loan, Inc.
May 27, 2005
Page 2

- Any other closing documents which provide information regarding unique tax reporting aspects of the payment structures.

After receiving such information for a securitization, ETI will perform the following steps:

- Confer with Grant Thornton and/or Trustee's Counsel on deal specific tax matters;
- Set-up the transaction in our securitization cash flow model using the methodologies and provisions set forth in the relevant closing deal documents;
- Generate projected cash flows as of closing and calculate yields for offered bonds and collateral using issue prices provided to us;
- Calculate monthly OID related amounts for a given quarter using actual collateral and bond payments provided to us; we will also perform "shadow" recalculations of actual bond payments, and notify PCHLI and the trustee of any payment differences;
- Complete quarterly income statements, balance sheets, aggregate 1099 supplemental information, and computations of excess inclusion income;
- Send such completed information to Grant Thornton to review;
- Send 1099 OID supplement information to the trustee to distribute; and
- Answer questions that debt or equity holders may have about the securitization tax reports.

Fees

ETI will charge PCHLI \$10,000 per calendar year to prepare the securitization reports for each securitization designated by PCHLI. Although we do not charge a set-up or acceptance fee, we do not pro-rate our fees during a securitization's first year or last year. ETI will be engaged by PCHLI to complete the securitization tax reporting services described above for a minimum of three calendar years assuming the issuance is still active after two calendar years.

ETI will bill PCHLI for our services quarterly upon completion of the quarterly balance sheet and income statements, and PCHLI will make reasonable efforts to pay such invoices within thirty days of receipt of an invoice. Any work related to an Internal Revenue Service audit of a securitization completed by ETI will result in additional fees to be negotiated by PCHLI and ETI. Our liability is limited to our aggregate fees received, except in the case of gross negligence or willful misconduct.

Mr. Darren Graeler
Vice President
People's Choice Home Loan, Inc.
May 27, 2005
Page 3

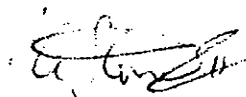
Future Transactions

The terms and fees set forth in this letter will apply to future securitization transactions, unless ETI advises PCHLI otherwise. We will provide PCHLI with separate fee estimates for any Re-securitization type transactions.

ETI is pleased with the opportunity to assist PCHLI with its securitization reporting needs. ETI specializes in these types of services, and has successfully provided similar services to major trustees, issuers, and underwriters. We believe that ETI and can provide PCHLI with the best possible service. If the above arrangements meet with your approval, please sign the enclosed copy of this letter and return it to us. After receiving an approved copy of this letter, we will proceed with the engagement.

If you have any questions, please call me at (215) 572-8827.

Very truly yours,



Jeffrey A. Stone II
President

Approved and Acknowledged by:

People's Choice Home Loan, Inc.

By: _____

Title: _____

Date: _____


Jeffrey A. Stone II
vice president - Tax
6-7-2005

EXHIBIT H

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA		ORIGINAL	PROOF OF CLAIM
Name of Debtor People's Choice Financial Corporation		Case Number 07-10772	FILED APR 24 2007 CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA BY _____ Deputy Clerk
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.		Name of Creditor (The person or other entity to whom the debtor owes money or property): VAZ CAHNE	
Name and Address where notices should be sent: VAZ CAHNE CHARMAINE 2020 NW 105TH TERRACE PEMBROKE PINES FL USA 33026-2343		<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	
Telephone Number:		THIS SPACE IS FOR COURT USE ONLY	
Last four digits of account or other number by which creditor identifies debtor:		Check here if <input type="checkbox"/> replaces this claim <input type="checkbox"/> amends a previously filed claim, dated: _____	
1. Basis for Claim <input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other _____			
<input checked="" type="checkbox"/> Retiree benefits as defined in 11 U.S.C. §1114(a) <input checked="" type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of your SS #: _____ Unpaid compensation for services performed from _____ to <u>3/07</u> (date) (date)			
2. Date debt was incurred:		3. If court judgment, date obtained:	
4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.			
Unsecured Nonpriority Claim \$ <input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.		Secured Claim <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Collateral: \$ _____	
Unsecured Priority Claim <input checked="" type="checkbox"/> Check this box if you have an unsecured priority claim, all or part of which is entitled to priority Amount entitled to priority \$ <u>1,900.47</u> Specify the priority of the claim: <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input checked="" type="checkbox"/> Wages, salaries, or commissions (up to \$10,000),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).		Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____ <input type="checkbox"/> Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____). *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.	
5. Total Amount of Claim at Time Case Filed: \$ _____ (unsecured) _____ (secured) <u>1,900.47</u> (priority) _____ (Total)			
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.			
6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.		THIS SPACE IS FOR COURT USE ONLY	
7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.			
8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.			
Date <u>4/9/07</u>	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any) <u>Charmaine Vaz Cahne</u>		

Penalty for presenting fraudulent claim: Fine of up to \$300,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571.

EXHIBIT I

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA		of 5 PROOF OF CLAIM
Name of Debtor People's Choice Financial Corporation		Case Number 07-10772 <i>RK</i>
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.		FILED <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> APR 23 2007 </div> CLERK U.S. BANKRUPTCY COURT DISTRICT OF CALIFORNIA 07-10772  18025580 THIS SPACE IS FOR COURT USE ONLY
Name of Creditor (The person or other entity to whom the debtor owes money or property): OM WORKSPACE, LOS ANGELES	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input checked="" type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	
Name and Address where notices should be sent: OM WORKSPACE, LOS ANGELES 4197 PLYMOUTH CIRCLE CHICAGO, IL 60674-0047 <i>263 Shuman Blvd Naperville, IL 60563</i>		
Telephone Number:		
Last four digits of account or other number by which creditor identifies debtor: <i>152</i>	Check here if <input type="checkbox"/> replaces this claim <input type="checkbox"/> amends a previously filed claim, dated: _____	
1. Basis for Claim <input checked="" type="checkbox"/> Goods sold <i>Office Supplies</i> <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other <input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. §1114(a) <input type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of your SS #: _____ Unpaid compensation for services performed from _____ to _____ (date) (date)		
2. Date debt was incurred: <i>02-20-07 to 03-11-07</i>		
3. If court judgment, date obtained:		
4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.		
Unsecured Nonpriority Claim \$ <i>1451.17</i> <input checked="" type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.		Secured Claim <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Collateral: \$ _____ Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____
Unsecured Priority Claim <input type="checkbox"/> Check this box if you have an unsecured priority claim, all or part of which is entitled to priority. Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,000)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).		<input type="checkbox"/> Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____). *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
5. Total Amount of Claim at Time Case Filed: \$ <i>1451.17</i> (unsecured) (secured) (priority) (Total) <i>1451.17</i>		
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		
6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.		THIS SPACE IS FOR COURT USE ONLY
7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.		
8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		
Date <i>04-19-07</i>	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): <i>ARVINE T. FULLER, Credit Applicant</i>	

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



OM Workspace

OM WORKSPACE - SOUTHERN CALIFORNIA / LAS VEGAS
 949.450.9900 / FAX: 949.450.9909

INV # 85- 20402

DATE: 03/13/07
 PROPOSAL: 38176

PROJECT#: 145-152

BILL TO:	CLIENT NUMBER: 002675	INSTALL AT:
People's Choice Home Loan 7515 Irvine Center Dr. Irvine, CA. 92618		People's Choice Home Loan 7515 Irvine Center Dr. Irvine, CA. 92618

CUSTOMER P/O...:
2498

TERMS
NET 20 DAYS

SALESPERSON
Malinna Winters

#	QTY	PRODUCT	DESCRIPTION	SELL	EXTENDED
1	1	K	Locks & Keys	5.00	5.00
2	1	K	Locks & Keys	5.00	5.00
3	1	K	Locks & Keys	5.00	5.00

*** NEW REMIT TO ***

OM WORKSPACE - LOS ANGELES
 4195 PAYSHERE CIRCLE
 CHICAGO, IL 60674 (Do not append a +4 code)

SUBTOTAL.....: 15.00

SALES TAX....: 1.17

FINAL TOTAL.: 16.17

PAY THIS AMOUNT.....: 16.17



OM Workspace

OM WORKSPACE - SOUTHERN CALIFORNIA / LAS VEGAS
 949.450.9900 / FAX: 949.450.9909

INV # 85- 20187

DATE: 02/20/07
 PROPOSAL: 38343

PROJECT#: 145-152

BILL TO:	CLIENT NUMBER: 002675	INSTALL AT:
People's Choice Home Loan 7515 Irvine Center Dr. Irvine, CA. 92618		People's Choice Home Loan 5000 Executive Parkway, Suite 530 San Ramon, CA 94583

CUSTOMER P/O...:
2506

TERMS
NET 20 DAYS

SALESPERSON
Malinna Winters

#	QTY	PRODUCT	DESCRIPTION	SELL	EXTENDED
1	1	Storage	Storage for furniture from San Ramon office, 8 pallets total for 5 months 10/1/06 thru 2/28/07. Also includes labor to pull product and release to shipper. Quote 29267.	1,435.00	1,435.00

*** NEW REMIT TO ***

OM WORKSPACE - LOS ANGELES
 4195 PAYSHERE CIRCLE
 CHICAGO, IL 60674 (Do not append a +4 code)

SUBTOTAL.....: 0.00
 OTHER.....: 1,435.00

FINAL TOTAL.: 1,435.00

PAY THIS AMOUNT.....: 1,435.00

EXHIBIT J

48

FORM B10 (Official Form 10) (10/05)

UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA

ORIGINAL

PROOF OF CLAIM

FILED

Name of Debtor
 People's Choice Funding, Inc.

Case Number
 07-10767 *EX*

APR 17 2007

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

CLERK U.S. BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA
 BY Deputy Clerk

Name of Creditor (The person or other entity to whom the debtor owes money or property):
 NEWMAN

- Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- Check box if you have never received any notices from the bankruptcy court in this case.
- Check box if the address differs from the address on the envelope sent to you by the court.



THIS SPACE IS FOR COURT USE ONLY

Name and Address where notices should be sent:

NEWMAN
 STACEY A
 549 PLUMARCH RD
 HIGHLAND NY USA 12528-2932

Telephone Number:

Last four digits of account or other number by which creditor identifies debtor:

Check here if replaces amends a previously filed claim, dated: _____

1. Basis for Claim

- Goods sold
- Services performed
- Money loaned
- Personal injury/wrongful death
- Taxes
- Other
- Retiree benefits as defined in 11 U.S.C. §1114(a)
- Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: 0730
 Unpaid compensation for services performed from _____ to _____ (date) (date)

2. Date debt was incurred:

3. If court judgment, date obtained:

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.

Unsecured Nonpriority Claim \$

Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

Secured Claim

Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

Real Estate Motor Vehicle Other _____

Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

Unsecured Priority Claim

Check this box if you have an unsecured priority claim, all or part of which is entitled to priority

Amount entitled to priority \$ _____

Specify the priority of the claim:

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

Wages, salaries, or commissions (up to \$10,000),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

Other - Specify applicable paragraph of 11 U.S.C. § 507(a)().

*Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ _____

(unsecured) (secured) (priority) (Total)

\$ 12,116.88 12,116.88

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date

4/2/07

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

Stacey Newman

THIS SPACE IS FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



PEOPLES CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618 (949)341-2000

CHECK NO: **081668**
 CHECK DATE: 03/19/07
 PERIOD ENDING: 03/19/07
 PAY FREQUENCY: BIWEEKLY
 PAY PERIOD: 03/06/07-03/19/07

STACEY A NEYMAN
 549 PLUTARCH RD
 HIGHLAND, NY 12528

ID NUMBER: [REDACTED]
 BASE RATE: 38.4601
 SSN: [REDACTED]

STATUS EXEMPT
 FED: MARRIED 00
 ST1: MARRIED 00
 ST2:

TAX ADJUSTMENTS
 FED:
 01/UC:
 LOCAL:

STATE AND LOCAL CODES
 PRI: NY LOC1: LOC3:
 SEC: LOC2: LOC4:
 LOC6:

IMPORTANT MESSAGE

HOURS AND EARNINGS						TAXES AND DEDUCTIONS			SPECIAL INFORMATION	
DESCRIPTION	CURRENT HOURS/UNITS	CURRENT EARNINGS	Y-T-D HOURS/UNITS	Y-T-D EARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT			
REG	38.4601	48.00	1848.08		SO SEC TAX	114.54	1085.48	VAC BALANCE	33.20	
REG			388.00	15307.12	MEDICARE TAX	28.79	253.86	STOCK BALANCE	7.75	
PHOL			8.00	307.68	FED INC TAX	201.24	2329.11	FLOAT	8.00	
VAC			9.00	348.14	PRI-STATE TAX	81.58	983.65	W2GRP	1.29	
SICK			21.50	828.89	SDI/UC TAX	1.20	7.40	YTD W2GRP	8.07	
OT			7.00	403.83						
HOLID			8.00	307.68						
						TOTAL TAXES	435.35	4889.48		
						AFTER-TAX DEDUCTIONS				
TOTAL H/E										
	48.00	1848.08	451.50	17499.34						
TOTAL PRE-TAX										
	48.00	1848.08	451.50	17499.34	TOTAL PER DED					
	GROSS WAGES	PRETAX ITEMS	TAXABLE WAGES	TAXES	DED/OTHER	NET PAY				
CURRENT	1848.08	.00	1848.08	435.35	.00	1410.73				
Y-T-D	17499.34	.00	17499.34	4889.48	.00	12839.86	TOTAL CURRENT NET PAY	1410.73		

CURRENT NET PAY DISTRIBUTION
 [REDACTED] .00
 [REDACTED] .00
 CHECK AMOUNT 1410.73

Payment Of Earnings Details at perforation below and keep for your records Payroll Services by Meridian

FORM B9F (Chapter 11 Corporation or Partnership Asset Case) (10/05)

UNITED STATES BANKRUPTCY COURT Central District Of California	
Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines	
<p>A Chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on March 20, 2007.</p> <p>You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at U. S. Bankruptcy Court, 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593</p> <p style="text-align: center;">NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.</p>	
See Reverse Side For Important Explanations	
<p>Debtor(s) (name(s) and address): People's Choice Home Loan, Inc. 7515 Irvine Center Drive Irvine, CA 92618</p> <p>Telephone number: 949-341-2010</p>	<p>Case Number: 8:07-bk-10765-RK</p>
<p>All Other Names used by the Debtor(s) in the last 8 years, (include married, maiden, and trade names): Debtor: Joint Debtor:</p>	<p>Last four digits of Soc. Sec. No. / Complete EIN or other Taxpayer I.D. No.: Dbt EIN/Tax I.D.: 94-3348277</p>
<p>Attorney for Debtor(s) (name and address): J Rudy Freeman 10100 Santa Monica Blvd 11th Fl Los Angeles, CA 90067 Telephone number: 310-277-6910</p>	<p>Bankruptcy Trustee (name and address): none</p>
Meeting of Creditors:	
<p>Date: May 2, 2007 Time: 09:30 AM Location: 411 W Fourth St., Room 1-154, Santa Ana, CA 92701</p>	
Deadlines to File Proof of Claim:	
<p>Proof of Claim must be <i>received</i> by the bankruptcy clerk's office by the following deadline: <u>No deadline has yet been set. Notice of deadline will be sent at a later time.</u></p> <p style="text-align: center;">Foreign Creditors A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.</p>	
Deadline to File a Complaint to Determine Dischargeability of Certain Debts:	
Creditors May Not Take Certain Actions:	
<p>In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.</p>	
<p>Address of the Bankruptcy Clerk's Office: U. S. Bankruptcy Court 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593 Telephone number: 714-338-5300</p>	<p>For the Court Clerk of the Bankruptcy Court Jon D. Ceretto</p>
<p>Hours Open: 9:00 AM - 4:00 PM</p>	<p>Date: March 27, 2007</p>
<p>(Form rev. 10/05:341-B9F)</p>	<p>54/COR</p>

EXHIBIT K

51

FORM B10 (Official Form 10) (10/05)

ORIGINAL		PROOF OF CLAIM FILED
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA		APR 20 2007 <small>CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA Deputy Clerk</small>
Name of Debtor People's Choice Funding, Inc.		Case Number 07-10767
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.		
Name of Creditor (The person or other entity to whom the debtor owes money or property): MANISCALCO		THIS SPACE IS FOR COURT USE ONLY
Name and Address where notices should be sent: MANISCALCO NICHOLAS H 21 LESLIE DRIVE SYOSSET NY USA 11791-5211		
Telephone Number:		
Last four digits of account or other number by which creditor identifies debtor:		Check here if <input type="checkbox"/> replaces this claim <input type="checkbox"/> amends a previously filed claim, dated: _____
1. Basis for Claim		
<input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other _____		<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. §1114(a) <input checked="" type="checkbox"/> Wages, salaries, and compensation (fill out below) Last four digits of your SS #: <u>1852</u> Unpaid compensation for services performed from <u>3/1/06</u> to <u>3/19/07</u> (date) (date) (Accrued Vacation 7d Hours)
2. Date debt was incurred:		3. If court judgment, date obtained:
4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.		
Unsecured Nonpriority Claim \$ _____ <input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.		Secured Claim <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Collateral: \$ _____ Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____
Unsecured Priority Claim <input checked="" type="checkbox"/> Check this box if you have an unsecured priority claim, all or part of which is entitled to priority Amount entitled to priority \$ <u>3,133.75</u> Specify the priority of the claim: <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input checked="" type="checkbox"/> Wages, salaries, or commissions (up to \$10,000),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).		<input type="checkbox"/> Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____). *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
5. Total Amount of Claim at Time Case Filed: \$ _____ (unsecured) (secured) (priority) (Total)		
<input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		
6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.		THIS SPACE IS FOR COURT USE ONLY
7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.		
8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		
Date 4/19/07	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): <u>Nick Marinelli</u>	

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



PEOPLES CHOICE HOME LOAN, INC. 7515 IRVINE CENTER DRIVE IRVINE, CA 92618 (949)341-2000				CHECK NO: A033030 CHECK DATE: 03/16/07 PERIOD ENDING: 03/10/07 PAY FREQUENCY: BIWEEKLY PAY PERIOD: 02/25/07-03/10/07					
NICHOLAS E MANISCALCO 21 LESLEY DRIVE SYOSSET, NY 11791		ID NUMBER: ██████████ BASE RATE: 3461.54 SSN: ██████████		STATUS EXEMPT FED: SINGLE 00 ST1: SINGLE 00 ST2:		TAX ADJUSTMENTS FED: ST: DI/UC: LOCAL:		STATE AND LOCAL CODES PRI: NY LOC1: LOC3: SEC: LOC2: LOC4: LOC5:	
IMPORTANT MESSAGE									
HOURS AND EARNINGS				TAXES AND DEDUCTIONS			SPECIAL INFORMATION		
DESCRIPTION	CURRENT HOURS/UNITS	EARNINGS	Y-T-D HOURS/UNITS	EARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT		
REG	80.00	3461.54			SO SEC TAX	212.39		* VAC BALANCE	72.44
					MEDICARE TAX	49.67		SICK BALANCE	51.40
					FED INC TAX	662.90		FLOAT	8.00
					PRI-STATE TAX	189.18		W2GRP	1.11
					SDI/UC TAX	1.20			
$\$3461.54 \div 80 = 43.26$					TOTAL TAXES 1115.32				
$\$43.26 \times 72.44 =$ <div style="border: 1px solid black; padding: 5px; display: inline-block;"> $\\$3,133.75$ </div>					AFTER-TAX DEDUCTIONS				
TOTAL H/E			80.00 3461.54						
PRE-TAX ITEMS									
401K%				173.08-					
DENTAL 125				4.50-					
MEDICAL 125				32.50-					
TOTAL PRE-TAX				210.08-					
TOTAL					80.00 3251.46				
GROSS WAGES			PRETAX ITEMS		TAXABLE WAGES		TAXES		NET PAY
CURRENT	3461.54	210.08-	3251.46	1115.32	.00	2136.14			
Y-T-D			19085.38	6887.50	73.72-	12471.60	TOTAL CURRENT NET PAY 2136.14		

Statement Of Earnings Detach at perforation below and keep for your records. A Payroll Service By Ceridian

PEOPLES CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618 (949)341-2000

VCC

DATE: 03-16-07 CHECK NO: A033030

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "CURRENT NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

NICHOLAS E MANISCALCO
 21 LESLEY DRIVE
 SYOSSET, NY 11791

NOT NEGOTIABLE

EXHIBIT L

FORM B10 (Official Form 10) (10/05)

UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA

PROOF OF CLAIM

Name of Debtor
 People's Choice Financial Corporation

Case Number
 07-10772

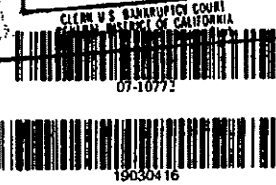
FILED

MAY - 1 2007

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):
 NOBLE

- Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- Check box if you have never received any notices from the bankruptcy court in this case.
- Check box if the address differs from the address on the envelope sent to you by the court.



Name and Address where notices should be sent:

NOBLE
 DEBRA J
 7232 S. KITTREIDGE STRE
 AURORA CO USA 80016-1117

THIS SPACE IS FOR COURT USE ONLY

Telephone Number: 651-245-6913

Last four digits of account or other number by which creditor identifies debtor: 4073

Check here if replaces or amends a previously filed claim, dated: _____

1. Basis for Claim

- Goods sold
- Services performed
- Money loaned
- Personal injury/wrongful death
- Taxes
- Other

- Retiree benefits as defined in 11 U.S.C. §1114(a)
- Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: 4073
 Unpaid compensation for services performed: Vacation + Floating holiday hours
 from 01/07 to 3/10/07 (date) (date)

2. Date debt was incurred: 3-19-07

3. If court judgment, date obtained:

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.

Unsecured Nonpriority Claim \$1051.31
 Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

Secured Claim

Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

Real Estate Motor Vehicle Other _____

Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

Unsecured Priority Claim

Check this box if you have an unsecured priority claim, all or part of which is entitled to priority

Amount entitled to priority \$1051.31

Specify the priority of the claim:

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

Wages, salaries, or commissions (up to \$10,000),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).
 *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ (unsecured) (secured) (priority) (Total)
 1051.31 1051.31

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date: 4/14/07 Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): Debra Noble

THIS SPACE IS FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



PEOPLES CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618 (949)341-2000

CHECK NO: **A033113**
 CHECK DATE: 03/16/07
 PERIOD ENDING: 03/10/07
 PAY FREQUENCY: BIWEEKLY
 PAY PERIOD: 02/25/07-03/10/07

DEBRA J NOBLE
 7232 S. KITTREDGE STAE
 AURORA, CO 80016

ID NUMBER: ██████████ FED: SINGLE 00 EXEMPT: 00 TAX ADJUSTMENTS: ST: STATE AND LOCAL CODES: PRI: CO LOC1: LOC3: SEC: LOC2: LOC4: LOC8:

BASE RATE: 26.4413 ST1: SINGLE 00 DI/UC: LOCAL: SSN: ST2:

IMPORTANT MESSAGE

HOURS AND EARNINGS				TAXES AND DEDUCTIONS			SPECIAL INFORMATION		
DESCRIPTION	CURRENT HOURS/UNITS	EARNINGS	Y-T-D HOURS/UNITS	EARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT		
REG	26.4413	78.00	2062.42		SO SEC TAX	130.24	651.43	VAC BALANCE	27.51
FHOL	26.4413	2.00	52.89		MEDICARE TAX	30.48	152.35	SICK BALANCE	20.65
HOL	26.4412	8.00-	211.53-		FED INC TAX	368.54	1807.09	FLOAT	12.25
OT	39.6819	1.00	39.68		PRI-STATE TAX	94.00	470.00	W2GRP	.25
HOLID	26.4412	8.00	211.53					YTD W2GRP	1.31
REG			360.25	9525.47					
FHOL			3.75	99.16					
HOL			1.00	26.44					
VAC			20.25	535.44					
SICK			1.25	33.05					
OT			8.75	347.04					
HOLID			8.00	211.53					
TOTAL H/E				81.00	2154.97	403.25	10778.13		
				PRE-TAX ITEMS					
DENTAL 125			4.50-	22.50-					
MEDICAL 125			50.00-	250.00-					
TOTAL PRE-TAX				54.50-	272.50-				
TOTAL				81.00	2100.47	403.25	10505.63	TOTAL PER DED	7525.86-
GROSS WAGES		PRETAX ITEMS	TAXABLE WAGES	TAXES	DED/OTHER	NET PAY			
CURRENT	2154.97	54.50-	2100.47	621.24	.00	1479.23			
Y-T-D	10778.13	272.50-	10505.63	3080.87	7525.86-	14950.62		TOTAL CURRENT NET PAY	1479.23

Handwritten:
 27.51
 12.25

 39.76
 x 26.4413/hr

 1051.31

CURRENT NET PAY DISTRIBUTION
 CHECK AMOUNT 1479.23
 .00

Statement Of Earnings Detach at perforation below and keep for your records. A Payroll Service By Ceridian

PEOPLES CHOICE HOME LOAN, INC.
 7515 IRVINE CENTER DRIVE
 IRVINE, CA 92618 (949)341-2000

VCC

DATE: 03-16-07 CHECK NO: A033113

YOUR ENTIRE NET PAY HAS BEEN DEPOSITED IN YOUR BANK ACCOUNT(S). PLEASE REVIEW THE "CURRENT NET PAY DISTRIBUTION" SECTION OF YOUR STATEMENT OF EARNINGS FOR DETAILS.

DEBRA J NOBLE
 7232 S. KITTREDGE STREET
 AURORA, CO 80016

NOT NEGOTIABLE

FORM B9F (Chapter 11 Corporation or Partnership Asset Case) (10/05)

UNITED STATES BANKRUPTCY COURT		Central District Of California	
Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines			
A Chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on March 20, 2007.			
You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at U. S. Bankruptcy Court, 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593			
NOTI: The staff of the bankruptcy clerk's office cannot give legal advice.			
See Reverse Side For Important Explanations			
Debtor(s) (name(s) and address): People's Choice Home Loan, Inc. 7515 Irvine Center Drive Irvine, CA 92618		Case Number: 8:07-bk-10765-RK	
Telephone number: 949-341-2010			
All Other Names used by the Debtor(s) in the last 8 years, (include married, maiden, and trade names): Debtor: Joint Debtor:		Last four digits of Soc. Sec. No. / Complete EIN or other Taxpayer I.D. No.: Dbt EIN/Tax I.D.: 94-3348277	
Attorney for Debtor(s) (name and address): J Rudy Freeman 10100 Santa Monica Blvd 11th Fl Los Angeles, CA 90067 Telephone number: 310-277-6910		Bankruptcy Trustee (name and address): none	
Meeting of Creditors:			
Date: May 2, 2007		Time: 09:30 AM	
Location: 411 W Fourth St., Room 1-154, Santa Ana, CA 92701			
Deadlines to File Proof of Claim:			
Proof of Claim must be <i>received</i> by the bankruptcy clerk's office by the following deadline: No deadline has yet been set. Notice of deadline will be sent at a later time.			
Foreign Creditors			
A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.			
Deadline to File a Complaint to Determine Dischargeability of Certain Debts:			
Creditors May Not Take Certain Actions:			
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.			
Address of the Bankruptcy Clerk's Office: U. S. Bankruptcy Court 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593 Telephone number: 714-338-5300		For the Court Clerk of the Bankruptcy Court Jon D. Ceretto	
Hours Open: 9:00 AM - 4:00 PM		Date: March 27, 2007	
(Form rev. 10/05:341-B9F)		54/COR	

EXHIBIT M

FORM #10 (Official Form 10) (10/05)

**UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA**

PROOF OF CLAIM

FILED

Name of Debtor:
 People's Choice Funding, Inc.

Case Number
 07-10767

MAY - 4 2007

MAY

CENTRAL U.S. BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA
 BY _____
 Clerk

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

Name of Creditor (The person or other entity to whom the debtor owes money or property):
 GILLESPIE

- Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- Check box if you have never received any notices from the bankruptcy court in this case.
- Check box if the address differs from the address on the envelope sent to you by the court.



THIS SPACE IS FOR COURT USE ONLY

Name and Address where notices should be sent:

GILLESPIE
 KENNETH J
 230 SPRING HILL DR. #1
 ROSELLE H. USA 60172-2400

Telephone Number: 630-433-6847

Last four digits of account or other number by which creditor identifies debtor: N/A

Check here if replaces this claim amends a previously filed claim, dated: _____

1. Basis for Claim

- Goods sold
- Services performed
- Money loaned
- Personal injury/wrongful death
- Taxes
- Other
- Retiree benefits as defined in 11 U.S.C. §1114(a)
- Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: 0983
 Unpaid compensation for services performed from 8-1-06 to 3-10-07
 (date) (date)

2. Date debt was incurred: 8-1-06 - 3/10/07 3. If court judgment, date obtained: N/A

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.

Unsecured Nonpriority Claim \$ 1,243.89
 Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

Secured Claim
 Check this box if your claim is secured by collateral (including a right of setoff).
 Brief Description of Collateral:
 Real Estate Motor Vehicle Other _____

Unsecured Priority Claim
 Check this box if you have an unsecured priority claim, all or part of which is entitled to priority
 Amount entitled to priority \$ _____
 Specify the priority of the claim:

Value of Collateral: \$ _____
 Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

- Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
- Wages, salaries, or commissions (up to \$10,000),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).
- Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

- Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).
 - Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
 - Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).
- *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ 1,243.89 (unsecured) 0 (secured) 0 (priority) \$ 1,243.89 (Total)

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

THIS SPACE IS FOR COURT USE ONLY

7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date: 4/27/07
 Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):
Kenneth J. Gillespie ex-employee

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.



PEOPLES CHOICE HOME LOAN, INC.				CHECK NO: 081345			
7918 IRVING CENTER DRIVE IRVING, CA 92618 (949)941-3008				CHECK DATE: 03/18/07 PERIOD ENDING: 03/10/07 PAY FREQUENCY: BIWEEKLY PAY PERIOD: 02/26/07-03/10/07			
KENNETH J GILLESPIE 239 SPRING HILL DR. #1 ROSELIE, IL 60172		ID NUMBER: ██████████ NAME RATE: 28.4412 SSN: ██████████	STATE: IL FED: SINGLE D0 00 00	EXEMPT: 00 DIAUD: 00 LOCAL: 00	TAX ADJUSTMENTS: FED: \$ 28.00 ST: 00.00	STATE AND LOCAL CODES: PRI: IL LOC1: 0001 SEC: 0002 LOC2: 0001 LOC3: 0001 LOC4: 0001 LOC5: 0001	
IMPORTANT MESSAGE							
HOURS AND EARNINGS				TAXES AND DEDUCTIONS		SPECIAL INFORMATION	
DESCRIPTION	CURRENT HOURS/WK	CURRENT EARNINGS	Y-T-D HOURS/WK	Y-T-D EARNINGS	DESCRIPTION	CURRENT AMOUNT	Y-T-D AMOUNT
REG	28.4412	80.00	2118.30	2118.30	SO SEC TAX	127.80	875.23
HOL	28.4412	8.00	211.83	211.83	MEDICARE TAX	28.88	188.08
HOLID	28.4412	8.00	211.83	211.83	FED-INC TAX	381.82	2040.32
REG			384.00	10189.44	PRI-STATE TAX	61.84	228.28
PTOL			16.00	429.08			
HOL			8.00	211.83			
SICK			8.00	211.83			
HOLID			8.00	211.83			
				TOTAL TAXES	601.78	3208.82	
				MULTI-TAX DEDUCTIONS			
TOTAL W/E				40.00	2118.30	424.00	11811.08
DENTAL-128				4.80	22.80		
MEDICAL-128				80.00	280.00		
TOTAL PRE-TAX				84.80	272.80		
TOTAL				2118.30	2088.60	2088.60	10000.88
GROSS WAGES				2118.30	84.80	2088.60	801.88
PRE-TAX ITEMS				84.80	2088.60	2088.60	.00
TAXES				2118.30	272.80	1088.88	2208.82
DEDUCTIONS				84.80	2088.60	2088.60	.00
NET PAY				11211.08	272.80	1088.88	7733.07

Statement Of Earnings Detach at perforation below and keep for your records. A Payroll Service By Caridian

Documentation of compensation still owed.

① accrued vacation pay not received.

② Floating Holiday/vacation pay not received.

① 39.04
 ② 8.00
 47.04 hrs.

EXHIBIT M 28.4412 = \$1,243.79
 Page 51

EXHIBIT N

ORIGINAL

Form B10 (Official Form 10) (04/07)

United States Bankruptcy Court Central District of California		PROOF OF CLAIM
Name of Debtor PEOPLE'S CHOICE HOME LOAN INC	Case Number SA 07-10765-RK	<div style="border: 1px solid black; padding: 5px; text-align: center;"> FILED APR 27 2007 <small>CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</small> </div> <p style="text-align: right;">This space is for Court use only.</p>
<small>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</small>		
Name of Creditor (The person or other entity to whom the debtor owes money or property): DataCheck, INC.	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	
Name and address where notices should be sent: DataCheck, INC. 63 Via PICO PLAZA # 247 San Clemente, Ca. 92672 Telephone number: 949-492-3692		
Last four digits of account or other number by which creditor identifies debtor: 0936	Check here <input type="checkbox"/> replaces if this claim <input type="checkbox"/> amends a previously filed claim, dated: _____	
1. Basis for Claim <input type="checkbox"/> Goods sold <input checked="" type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other _____	<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (Fill out below) Last four digits of your Social Security number: _____ Unpaid compensation for services performed from _____ (date) to _____ (date)	
2. Date debt was incurred: JAN 07 thru MARCH 07	3. If court judgment, date obtained:	
4. Total Amount of Claim at Time Case Filed: 4008.50 \$ _____ \$ _____ \$ 4008.50 (3 INVOICES) (unsecured) (secured) (priority) (Total) If all or part of your claim is secured or entitled to priority, also complete Item 5 or 7 below. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		
5. Secured Claim. <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Collateral: \$ _____ Amount of arrearage and other charges at time case filed included in secured claim, if any \$ _____	7. Unsecured Priority Claim. <input type="checkbox"/> Check this box if you have an unsecured priority claim, all or part of which is entitled to priority. Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries or commissions (up to \$10,950)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Domestic support obligations under - 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____). <small>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment. \$10,000 and 180-day limits apply to cases filed on or after 4/20/05. Pub. L. 109-8</small>	
6. Unsecured Nonpriority Claim. \$ _____ <input type="checkbox"/> Check this box if (a) there is no collateral or lien securing your claim, or (b) your claim exceeds the value of the property securing it or (c) none or only part of your claim is entitled to priority.		
8. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. 9. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary. 10. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.	This space is for Court use only.	
Date 4-26-07	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): Fester Miller, President DataCheck Inc.	
<small>Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.</small>		



DataCheck, Inc.

63 Via Pico Plaza PMB# 247
 San Clemente, California 92672
 Phone 800-253-3394
 Fax 949-492-3634

INVOICE

Attn: Cindy Rosenbush
 People's Choice Home Loan
 7515 Irvine Center Drive
 Irvine, CA 92618

Date:	Invoice #:	Amount Due:	Due Date:	Page #
03/31/07	000936033107-1	\$841.50	04/20/07	1

For Applicant Profiles Completed for Time Period of 03/01/07 to 03/31/07

Crim CA:	4	Completed @ \$	13.00 Per Search ...	\$52.00
Crim CT:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim FL:	2	Completed @ \$	13.00 Per Search ...	\$26.00
Crim FL STATEWIDE:	1	Completed @ \$	12.00 Per Search ...	\$12.00
Crim IL:	8	Completed @ \$	13.00 Per Search ...	\$104.00
Crim NJ:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim NY STATEWIDE:	3	Completed @ \$	12.00 Per Search ...	\$36.00
Crim TN:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim TX:	3	Completed @ \$	13.00 Per Search ...	\$39.00
Crim/Civil Charges for AKAs:	Total	Completed @ \$	78.00	\$78.00
ONE CHARGE FOR ALL	9	Completed @ \$	15.00 Per Search ...	\$135.00
TOTAL ADDITIONAL CHARGES				\$320.50

TOTAL DUE: \$841.50

**PLEASE NOTE: TERMS ARE NET 30 FROM DATE OF INVOICE.
 PLEASE REMIT WITHIN 30 DAYS. THANK YOU!**



DataCheck, Inc.

SUBJECT BILLING LIST

for

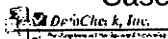
People's Choice Home Loan

03/01/07 through 03/31/07

Billing Date: 03/31/07

Completion

Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
03/01/07	Battieste, Carolina G			** BY ITEM	93.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (
	A.K.A. Gonzalez, Carolina			Crim TX DENTON (\$13.00)		
	Requestor: Manar			Crim TX COLLIN (\$13.00)		
				Crim TX TARRANT (\$13.00)		
				Crim/Civil Charges for AKAs (\$39.00)		
				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
03/13/07	Broder, Eric M			** BY ITEM	15.00	0.00
	Requestor: Maureen			ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
03/14/07	Burgess, Dwayne			** BY ITEM	12.00	52.00
	Extra Charges: NY/STATEWIDE court fee (52.00)					
	Requestor: Maureen			Crim NY STATEWIDE (\$12.00)		
03/06/07	Castro, Mario Ernesto			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (
	Requestor: Maureen			Crim FL BROWARD (\$13.00)		
03/14/07	Ciulla, John			** BY ITEM	12.00	52.00
	Extra Charges: NY/STATEWIDE court fee (52.00)					
	Requestor: Maureen			Crim NY STATEWIDE (\$12.00)		
03/13/07	Cruz, Angel M			** BY ITEM	15.00	0.00
	Requestor: Maureen			ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
03/14/07	Delgado, Sheilynne			** BY ITEM	26.00	5.00
	Extra Charges: NJ/BERGEN court fee (5.00)					
	Requestor: Maureen			Crim NJ BERGEN (\$13.00)		
				Crim FL DADE (\$13.00)		
03/01/07	Fuller, Julie L			** BY ITEM	26.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (
	A.K.A. Glanz, Julie			Crim IL KENDALL (\$13.00)		
	Requestor: Manar			Crim/Civil Charges for AKAs (\$13.00)		
03/02/07	Howard, Kelly Tansey			** BY ITEM	26.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (
	A.K.A. Tansey, Kelly			Crim CA ORANGE (\$13.00)		
	Requestor: Maureen			Crim/Civil Charges for AKAs (\$13.00)		
03/06/07	Lara, Dustin			** BY ITEM	13.00	0.00
	Requestor: Manar			Crim CA ORANGE (\$13.00)		
03/13/07	Menches, Keith			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (
	Requestor: Manar			ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
03/05/07	Nowak, James E			** BY ITEM	28.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	Requestor: Manar			Crim IL COOK (\$13.00)		
				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		



DataCheck, Inc.

SUBJECT BILLING LIST

for

People's Choice Home Loan

03/01/07 through 03/31/07

Billing Date: 03/31/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
03/02/07	Oglesbee, Brett Alan Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM Crim CA ORANGE (\$13.00)	13.00	3.00
03/19/07	Pelt, Jennifer A.K.A. Cooney, Jennifer Requestor: Maureen	[REDACTED]		** BY ITEM Crim IL DU PAGE (\$13.00) Crim/Civil Charges for AKAs (\$13.00)	26.00	0.00
03/16/07	Pope, Jeff Requestor: Maureen	[REDACTED]		** BY ITEM Crim IL DU PAGE (\$13.00) Crim IL KANE (\$13.00)	26.00	0.00
03/05/07	Reyes, Andrew Extra Charges: Mailed Copy of Report to Applicant Requestor: Manar	[REDACTED]		** BY ITEM Crim IL COOK (\$13.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)	28.00	3.00
03/06/07	Richert, Sarah Alayne Extra Charges: Mailed Copy of Report to Applicant Requestor: Maureen	[REDACTED]		** BY ITEM DAVIDSON court fee (20.00) Crim IL DU PAGE (\$13.00) Crim TN DAVIDSON (\$13.00)	26.00	23.00
03/05/07	Salazar, Jose Extra Charges: Mailed Copy of Report to Applicant Requestor: Manar	[REDACTED]		** BY ITEM Employment Verification - Automated System (24.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)	15.00	27.00
03/05/07	Santos, Arnel Extra Charges: Employment Verification - Automated System Requestor: Manar	[REDACTED]		** BY ITEM Crim CA ORANGE (\$13.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)	28.00	24.00
03/20/07	Thompson, James M Extra Charges: FL/STATEWIDE court fee (23.00) Requestor: Maureen	[REDACTED]		** BY ITEM Crim IL COOK (\$13.00) Crim FL STATEWIDE (\$12.00)	25.00	23.00
03/02/07	Winitz, Erik Extra Charges: Mailed Copy of Report to Applicant Requestor: Manar	[REDACTED]		** BY ITEM Check Mortgage Employment Verification - Automated System (24.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)	15.00	27.00
03/16/07	Wolf, Michael Extra Charges: CT/FAIRFIELD court fee (11.50) NY/STATEWIDE court fee (52.00) Requestor: Beth	[REDACTED]		** BY ITEM Crim CT FAIRFIELD (\$13.00) Crim NY STATEWIDE (\$12.00)	25.00	63.50
Totals for People's Choice Home Loan					521.00	320.50
						841.50



DataCheck, Inc.

63 Via Pico Plaza PMB# 247
 San Clemente, California 92672
 Phone 800-253-3394
 Fax 949-492-3634

INVOICE

Attn: Cindy Rosenbush
 People's Choice Home Loan
 7515 Irvine Center Drive
 Irvine, CA 92618

Date:	Invoice #:	Amount Due:	Due Date:	Page #
02/28/07	000936022807-1	\$1,730.00	03/20/07	1

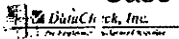
For Applicant Profiles Completed for Time Period of 02/01/07 to 02/28/07

Crim CA:	19	Completed @ \$	13.00 Per Search ...	\$247.00
Crim DC:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim FL:	3	Completed @ \$	13.00 Per Search ...	\$39.00
Crim GA:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim IL:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim KY:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim MD:	8	Completed @ \$	13.00 Per Search ...	\$104.00
Crim MI:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim MN:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim NC:	2	Completed @ \$	13.00 Per Search ...	\$26.00
Crim NJ:	6	Completed @ \$	13.00 Per Search ...	\$78.00
Crim NY STATEWIDE:	3	Completed @ \$	12.00 Per Search ...	\$36.00
Crim PA:	4	Completed @ \$	13.00 Per Search ...	\$52.00
Crim TX:	7	Completed @ \$	13.00 Per Search ...	\$91.00
Crim VA:	10	Completed @ \$	13.00 Per Search ...	\$130.00
Crim/Civil Charges for AKAs:	Total	Completed @ \$	182.00	\$182.00
ONE CHARGE FOR ALL	14	Completed @ \$	15.00 Per Search ...	\$210.00

TOTAL ADDITIONAL CHARGES of 20 \$457.00

TOTAL DUE: \$1,730.00

**PLEASE NOTE: TERMS ARE NET 30 FROM DATE OF INVOICE.
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SUBJECT BILLING LIST

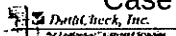
for

People's Choice Home Loan

02/01/07 through 02/28/07

Billing Date: 02/28/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
02/27/07	Al Majid, Mariam			** BY ITEM Crim VA LOUDOUN (\$13.00)	13.00	0.00
	Requestor: Manar					
02/27/07	Arbuckle, Christopher			** BY ITEM Crim CA LOS ANGELES (\$13.00)	13.00	5.00
	Extra Charges: CA/LOS ANGELES court fee (5.00)					
	Requestor: Manar					
02/05/07	Bailey, Donald			** BY ITEM Crim CA ALAMEDA (\$13.00)	13.00	8.00
	Extra Charges: CA/ALAMEDA court fee (5.00) M					
	Requestor: Maureen					
02/07/07	Barrientez, Norman			** BY ITEM Crim TX COLLIN (\$13.00)	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applican					
	Requestor: Manar					
02/06/07	Blount, Cory Dontae			** BY ITEM Crim MD HOWARD (\$13.00)	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applican					
	Requestor: Maureen					
02/21/07	Bonner, Eloise April			** BY ITEM Verification - Automated System (12.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)	15.00	15.00
	Extra Charges: Mailed Copy of Report to Applican					
	Requestor: Maureen					
02/23/07	Bradford, Darius			** BY ITEM Crim NJ BURLINGTON (\$13.00) Crim NY STATEWIDE (\$12.00)	25.00	55.00
	Extra Charges: NY/STATEWIDE court fee (52.00)					
	Requestor: Maureen					
02/12/07	Broder, Eric M			** BY ITEM Crim PA BUCKS (\$13.00)	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applican					
	Requestor: Maureen					
02/23/07	Cagle, Steven Paul			** BY ITEM Crim GA FULTON (\$13.00)	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applican					
	Requestor: Maureen					
02/16/07	Calhoun, Daniel Allen			** BY ITEM Crim VA LOUDOUN (\$13.00)	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applican					
	Requestor: Maureen					
02/13/07	Canfield, Adam J H R			** BY ITEM Crim CA SAN JOAQUIN (\$13.00) Crim/Civil Charges for AKAs (\$26.00)	39.00	3.00
	Extra Charges: Mailed Copy of Report to Applican					
	A.K.A. Reser, Adam / Reser, Sam					
	Requestor: Maureen					
02/02/07	Carl, Brandon			** BY ITEM ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applican					
	Requestor: Maureen					
02/12/07	Cruz, Angel M			** BY ITEM Crim PA BUCKS (\$13.00)	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					



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SUBJECT BILLING LIST

for

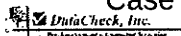
People's Choice Home Loan

02/01/07 through 02/28/07

Billing Date: 02/28/07

Completion

Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
02/22/07	Cruz, Frank	[REDACTED]		** BY ITEM	13.00	8.00
Extra Charges: CA/ALAMEDA court fee (5.00) / Mailed Copy of Report to Applicant (3.00) Crim CA ALAMEDA (\$13.00) Requestor: Maureen						
02/15/07	Davis-Stevens, LaTishia Juanita	[REDACTED]		** BY ITEM	39.00	15.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) / MD PRINCE GEORGES court fee (4.00)/3 A.K.A. Davis, Latishia / Stevens, Latishia Requestor: Maureen Crim MD PRINCE GEORGES (\$13.00) Crim/Civil Charges for AKAs (\$26.00)						
02/13/07	Do, Long Tien	[REDACTED]		** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) Crim CA RIVERSIDE (\$13.00) Requestor: Manar						
02/28/07	Douglas, Nehemiah Jamal	[REDACTED]		** BY ITEM	28.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) Crim TX HARRIS (\$13.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00) Requestor: Maureen						
02/28/07	Farrington, Rhonda	[REDACTED]		** BY ITEM	26.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) A.K.A. Duke, Rhonda Requestor: Manar Crim TX COLLIN (\$13.00) Crim/Civil Charges for AKAs (\$13.00)						
02/23/07	Frazier, Tyron	[REDACTED]		** BY ITEM	15.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00) Requestor: Maureen						
02/15/07	Glass, Leah Rochelle	[REDACTED]		** BY ITEM	26.00	8.00
Extra Charges: CA/ALAMEDA court fee (5.00) / Mailed Copy of Report to Applicant (3.00) Crim CA SAN JOAQUIN (\$13.00) Crim CA ALAMEDA (\$13.00) Requestor: Maureen						
02/01/07	Goldsberry, Jeffrey Ronald	[REDACTED]		** BY ITEM	15.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00) Requestor: Maureen						
02/05/07	Guerena, Eric Adam	[REDACTED]		** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) Crim CA ORANGE (\$13.00) Requestor: Maureen						
02/27/07	Haven-Ceasario, Jennifer	[REDACTED]		** BY ITEM	26.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00) A.K.A. Haven, Jennifer Requestor: Maureen Crim IL WILL (\$13.00) Crim/Civil Charges for AKAs (\$13.00)						
02/06/07	Henry, Willard	[REDACTED]		** BY ITEM	26.00	7.00
Extra Charges: MD/PRINCE GEORGES court fee (4.00) Mailed Copy of Report to Applicant (3.00) Crim MD PRINCE GEORGES (\$13.00) Crim DC DISTRICT OF COLUMBIA (\$13.00) Requestor: Maureen						



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People's Choice Home Loan

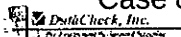
02/01/07 through 02/28/07

Billing Date: 02/28/07

Completion

Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
02/28/07	Hurt, Robert S			** BY ITEM	15.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)						
02/22/07	Kilby, Fred Allen			** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim CA ORANGE (\$13.00)						
02/08/07	Kishpaugh, Jonathan Mark			** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Manar						
Crim PA PHILADELPHIA (\$13.00)						
02/26/07	Kwon, Eugene			** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim CA SOLANO (\$13.00)						
02/01/07	Lanham, Horacio			** BY ITEM	52.00	13.00
Extra Charges: CA/CONTRA COSTA court fee (5.00) / Mailed Copy of Report to Applicant (3.00)						
A.K.A. Lanham, Ross						
Requestor: Maureen						
Crim CA SOLANO (\$13.00)						
Crim CA CONTRA COSTA (\$13.00)						
Crim/Civil Charges for AKAs (\$26.00)						
02/16/07	Levy, Mark Irving			** BY ITEM	13.00	8.00
Extra Charges: CA/ALAMEDA court fee (5.00) / Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim CA ALAMEDA (\$13.00)						
02/01/07	Menches, Keith			** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim CA ORANGE (\$13.00)						
02/09/07	Miller, Ksyntolious			** BY ITEM	26.00	0.00
A.K.A. Miller, Tolie						
Requestor: Maureen						
Crim VA PRINCE WILLIAM (\$13.00)						
Crim/Civil Charges for AKAs (\$13.00)						
02/19/07	Moormann, Marti			** BY ITEM	15.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)						
02/26/07	Napier, Jeffrey Allen			** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim MN HENNEPIN (\$13.00)						
02/16/07	Nguyen, Jennifer Michele			** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim CA ORANGE (\$13.00)						
02/19/07	Orozco, Marcelo Erasmo			** BY ITEM	13.00	5.00
Extra Charges: CA/ALAMEDA court fee (5.00)						
Requestor: Maureen						
Crim CA ALAMEDA (\$13.00)						

Requestor: Maureen



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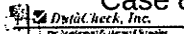
for

People's Choice Home Loan

02/01/07 through 02/28/07

Billing Date: 02/28/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
02/02/07	Perry, Anwar Sadat Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM	26.00	3.00
	Requestor: Maureen			Crim TX DENTON (\$13.00) Crim KY CHRISTIAN (\$13.00)		
02/12/07	Pinter, Alan David Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM	64.00	55.00
	Requestor: Maureen			STATEWIDE court fee (52.00) Crim VA FAUQUIER (\$13.00) Crim FL PASCO (\$13.00) Crim VA FAIRFAX (\$13.00) Crim VA PRINCE WILLIAM (\$13.00) Crim NY STATEWIDE (\$12.00)		
02/09/07	Powell, Andre Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM	13.00	3.00
	Requestor: Maureen			Crim VA LOUDOUN (\$13.00)		
02/21/07	Pumphrey, Wanda Anne Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM	15.00	3.00
	Requestor: Maureen			ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
02/05/07	Rodriguez, Nelson A Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM	13.00	3.00
	Requestor: Maureen			Crim VA PRINCE WILLIAM (\$13.00)		
02/21/07	Rodriguez, Nelson A Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM	15.00	3.00
	Requestor: Maureen			ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
02/15/07	Royster, Melissa Rodwell Extra Charges: Mailed Copy of Report to Applicant A.K.A. Rodwell, Melissa Requestor: Maureen	[REDACTED]		** BY ITEM	78.00	3.00
				Crim VA ARLINGTON (\$13.00) Crim NC GRANVILLE (\$13.00) Crim NC GUILFORD (\$13.00) Crim/Civil Charges for AKAs (\$39.00)		
02/15/07	Rubenstein, Steven Solomon Extra Charges: PA/YORK court fee (5.00) / Mailed Requestor: Maureen	[REDACTED]		** BY ITEM	65.00	8.00
				Applicant (3.00) Crim MD MONTGOMERY (\$13.00) Crim FL PALM BEACH (\$13.00) Crim NJ BURLINGTON (\$13.00) Crim PA YORK (\$13.00) Crim NJ MONMOUTH (\$13.00)		
02/15/07	Salazar, Jose Extra Charges: Mailed Copy of Report to Applicant	[REDACTED]		** BY ITEM	13.00	3.00
	Requestor: Maureen			Crim TX FORT BEND (\$13.00)		
02/16/07	Sanchez, Yolanda Extra Charges: CA/CONTRA COSTA court fee (5.00)/3 / Mailed Copy of Report to Applicant (3.00) A.K.A. Blackard, Yolanda / Govan, Yolanda Requestor: Maureen	[REDACTED]		** BY ITEM	39.00	18.00
				EXHIBIT N Page 62 Crim CA CONTRA COSTA (\$13.00) Crim/Civil Charges for AKAs (\$26.00)		



DataCheck, Inc.

SUBJECT BILLING LIST

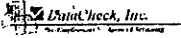
for

People's Choice Home Loan

02/01/07 through 02/28/07

Billing Date: 02/28/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
02/28/07	Schofield, Christopher R	[REDACTED]		** BY ITEM	27.00	55.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Manar						
STATEWIDE court fee (52.00)						
Crim NY STATEWIDE (\$12.00)						
ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)						
02/05/07	Scott, Anthony W	[REDACTED]		** BY ITEM	13.00	7.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
PRINCE GEORGES court fee (4.00)						
Crim MD PRINCE GEORGES (\$13.00)						
02/21/07	Silver, Daniel Michael	[REDACTED]		** BY ITEM	15.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)						
02/05/07	Simpson, Matthew Mark	[REDACTED]		** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim VA PRINCE WILLIAM (\$13.00)						
02/21/07	Simpson, Matthew Mark	[REDACTED]		** BY ITEM	15.00	27.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Employment Verification - Automated System (24.00)						
ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)						
02/16/07	Skrzec, Heather Renee	[REDACTED]		** BY ITEM	39.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim CA ORANGE (\$13.00)						
Crim FL DUVAL (\$13.00)						
Crim MI MACOMB (\$13.00)						
02/19/07	Smith, Garrett	[REDACTED]		** BY ITEM	13.00	8.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
ALAMEDA court fee (5.00)						
Crim CA ALAMEDA (\$13.00)						
02/20/07	Trinh, Lan	[REDACTED]		** BY ITEM	15.00	15.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Argo & Co. Employment Verification - Automated System (12.00)						
ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)						
02/19/07	Vaughan, Norman Paul	[REDACTED]		** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim MD MONTGOMERY (\$13.00)						
02/05/07	Viering, Shannen	[REDACTED]		** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim MD CHARLES (\$13.00)						
02/28/07	Ward, Ronald	[REDACTED]		** BY ITEM	13.00	0.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Manar						
Crim TX DENTON (\$13.00)						
02/09/07	Williams, Stanley Maurice	[REDACTED]		** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)						
Requestor: Maureen						
Crim MD BALTIMORE (CITY) (\$13.00)						



DataCheck, Inc.

SUBJECT BILLING LIST

for
People's Choice Home Loan

02/01/07 through 02/28/07

Billing Date: 02/28/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges	
02/14/07	Winitz, Erik	[REDACTED]		** BY ITEM	39.00	3.00	
Extra Charges: Mailed Copy of Report to Applicant							
Requestor: Manar				Crim NJ OCEAN (\$13.00) Crim NJ MONMOUTH (\$13.00) Crim NJ MIDDLESEX (\$13.00)			
02/20/07	Ybarra, Xavier Manuel			** BY ITEM	13.00	3.00	
Extra Charges: Mailed Copy of Report to Applicant							
Requestor: Maureen				Crim TX DENTON (\$13.00)			
02/20/07	Jones, Anthony Perrenetta		SUPPLEMENT	** BY ITEM	15.00	3.00	
Extra Charges: Mailed Copy of Report to Applicant (3.00)							
Requestor: Maureen				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)			
Totals for People's Choice Home Loan			61		1273.00	457.00	
						1730.00	



DataCheck, Inc.

63 Via Pico Plaza PMB# 247
 San Clemente, California 92672
 Phone 800-253-3394
 Fax 949-492-3634

INVOICE

Attn: Cindy Rosenbush
 People's Choice Home Loan
 7515 Irvine Center Drive
 Irvine, CA 92618

Date:	Invoice #:	Amount Due:	Due Date:	Page #
01/31/07	000936013107-1	\$1,437.00	02/20/07	1

For Applicant Profiles Completed for Time Period of 01/01/07 to 01/31/07

Crim AZ:	3	Completed @ \$	13.00 Per Search ...	\$39.00
Crim CA:	40	Completed @ \$	13.00 Per Search ...	\$520.00
Crim DC:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim FL:	2	Completed @ \$	13.00 Per Search ...	\$26.00
Crim HI:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim IL:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim IN:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim MA:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim MD:	5	Completed @ \$	13.00 Per Search ...	\$65.00
Crim NJ:	3	Completed @ \$	13.00 Per Search ...	\$39.00
Crim NV:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim TN:	2	Completed @ \$	13.00 Per Search ...	\$26.00
Crim TX:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim WA:	1	Completed @ \$	13.00 Per Search ...	\$13.00
Crim/Civil Charges for AKAs:	Total	Completed @ \$	65.00	\$65.00
ONE CHARGE FOR ALL	14	Completed @ \$	15.00 Per Search ...	\$210.00

Case 8:07-bk-10765-RK Claim 103-1 Filed 04/27/07 Desc Main Document Page 14 of 20
TOTAL ADDITIONAL CHARGES **\$343.00**

TOTAL DUE:
\$1,437.00

**PLEASE NOTE: TERMS ARE NET 30 FROM DATE OF INVOICE.
PLEASE REMIT WITHIN 30 DAYS. THANK YOU!**



DataCheck, Inc.

SUBJECT BILLING LIST

for

People's Choice Home Loan

01/01/07 through 01/31/07

Billing Date: 01/31/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
01/05/07	Azizi, Omar Mohammed			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim CA ORANGE (\$13.00)		
01/25/07	Bonner, Eloise April			** BY ITEM	26.00	7.00
	Extra Charges: MD/PRINCE GEORGES court fee (3.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim MD PRINCE GEORGES (\$13.00)		
				Crim NJ UNION (\$13.00)		
01/04/07	Brooks, Kelly Megan			** BY ITEM	13.00	8.00
	Extra Charges: CA/LOS ANGELES court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA LOS ANGELES (\$13.00)		
01/08/07	Brown, Michael Craig			** BY ITEM	26.00	15.00
	Extra Charges: NV/CLARK court fee (12.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim NV CLARK (\$13.00)		
				Crim IL COOK (\$13.00)		
01/04/07	Burton Jr, Darryl D			** BY ITEM	26.00	8.00
	Extra Charges: CA/LOS ANGELES court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA LOS ANGELES (\$13.00)		
				Crim IN SAINT JOSEPH (\$13.00)		
01/31/07	Burton Jr, Darryl D			** BY ITEM	15.00	8.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00) / CA/LOS ANGELES court fee (5.00)					
	Requestor: Maureen					
				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
01/08/07	Calucag, Anthony			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA KERN (\$13.00)		
01/31/07	Calucag, Anthony			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
01/04/07	Candelaria, Erika Michelle			** BY ITEM	13.00	8.00
	Extra Charges: CA/LOS ANGELES court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA LOS ANGELES (\$13.00)		
01/29/07	Candelaria, Erika Michelle			** BY ITEM	15.00	27.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00) / Employment Verification - Automated System (12.00) / All other Employment Verification - Automated System (12.00)					
	Requestor: Maureen					
				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
01/18/07	Carl, Brandon			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA ORANGE (\$13.00)		
01/04/07	Cooper, Montrail			** BY ITEM	26.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA RIVERSIDE (\$13.00)		
				Crim WA PIERCE (\$13.00)		



DataCheck, Inc.

SUBJECT BILLING LIST

for

People's Choice Home Loan

01/01/07 through 01/31/07

Billing Date: 01/31/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
01/04/07	Crespin, Pedro			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/03/07	Defalco, Nicole			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/31/07	Desai, Dipan			** BY ITEM	15.00	15.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/17/07	Doughty, Cherie			** BY ITEM	26.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/10/07	Fernando, Anthony			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/31/07	Fernando, Anthony			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/26/07	Frazier, Tyron			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/05/07	Galvez, Michelle L			** BY ITEM	26.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	A.K.A. Kelly, Michelle					
	Requestor: Maureen					
01/30/07	Galvez, Michelle L			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	A.K.A. Kelly, Michelle					
	Requestor: Maureen					
01/03/07	Glymph, Genie			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen Simmons					
01/18/07	Goldsberry, Jeffrey Ronald			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/26/07	Haimes, Gregory			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					



DataCheck, Inc.

SUBJECT BILLING LIST

for
People's Choice Home Loan
 01/01/07 through 01/31/07

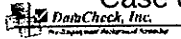
Billing Date: 01/31/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
01/05/07	Hosseinioun, Hengameh			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim CA ORANGE (\$13.00)		
01/29/07	Ingram, Harold			** BY ITEM	13.00	8.00
	Extra Charges: TN/SHELBY court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim TN SHELBY (\$13.00)		
01/25/07	Jones, Anthony Perrenetta			** BY ITEM	13.00	7.00
	Extra Charges: MD/PRINCE GEORGES court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim MD PRINCE GEORGES (\$13.00)		
01/23/07	Karim, Nazim			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim CA ORANGE (\$13.00)		
01/02/07	Kumiega, Christopher M			** BY ITEM	26.00	8.00
	Extra Charges: CA/LOS ANGELES court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA LOS ANGELES (\$13.00)		
				Crim MA HAMPDEN (\$13.00)		
01/23/07	Maggiore, Joseph			** BY ITEM	13.00	8.00
	Extra Charges: CA/LOS ANGELES court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA LOS ANGELES (\$13.00)		
01/02/07	Markovitz, Jennifer Lee			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim CA RIVERSIDE (\$13.00)		
01/04/07	Matthews, Jesse C			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim AZ PINAL (\$13.00)		
01/03/07	Miles Jr, Joe Edward			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim CA SAN BERNARDINO (\$13.00)		
01/26/07	Moormann, Marti			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim CA ORANGE (\$13.00)		
01/22/07	Mora Jr, Miguel			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
				Crim CA ORANGE (\$13.00)		
01/23/07	Mulhern, Sean Joseph			** BY ITEM	39.00	8.00
	Extra Charges: HI/HONOLULU court fee (5.00) / Mailed Copy of Report to Applicant (3.00)					
	Requestor: Maureen					
				Crim CA ORANGE (\$13.00)		
				Crim HI HONOLULU (\$13.00)		
				Crim TX BEXAR (\$13.00)		



DataCheck, Inc.
SUBJECT BILLING LIST
 for
People's Choice Home Loan
 01/01/07 through 01/31/07
 Billing Date: 01/31/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
01/18/07	Nguyen, Van			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/02/07	Nunn, Damon Randall			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/05/07	Orebeaux, Kendall Tory			** BY ITEM	15.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/03/07	Orozco, James			** BY ITEM	26.00	8.00
	Extra Charges: CA/LOS ANGELES court fee (5.00)					
	Requestor: Maureen Simmons					
01/11/07	Powell, Rosalind Cole			** BY ITEM	26.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	A.K.A. Cole, Rosalind					
	Requestor: Maureen					
01/04/07	Prickett, Adam			** BY ITEM	26.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/16/07	Pumphrey, Wanda Anne			** BY ITEM	26.00	7.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/29/07	Rhodes, Clintonia Louise			** BY ITEM	15.00	47.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Services Employment Verification -					
	Requestor: Maureen					
01/12/07	Ritzer, John			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/02/07	Rodriguez Sr, Angel Salvador			** BY ITEM	13.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant					
	Requestor: Maureen					
01/10/07	Sackett, Alicia Faith			** BY ITEM	78.00	3.00
	Extra Charges: Mailed Copy of Report to Applicant (3.00)					
	A.K.A. Davis, Alicia					
	Requestor: Maureen					



DataCheck, Inc.
SUBJECT BILLING LIST
 for
People's Choice Home Loan
 01/01/07 through 01/31/07
 Billing Date: 01/31/07

Completion Date	Subject Name	SS #	Reference #	Billing Code	Fee	Add'l Charges
01/12/07	Saul, Steven M	[REDACTED]	[REDACTED]	** BY ITEM	39.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				Crim CA ORANGE (\$13.00)		
Requestor: Maureen				Crim TN BLOUNT (\$13.00)		
				Crim AZ LA PAZ (\$13.00)		
01/10/07	Settles, Joreather	[REDACTED]	[REDACTED]	** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				Crim DC DISTRICT OF COLUMBIA (\$13.00)		
Requestor: Maureen						
01/30/07	Settles, Joreather	[REDACTED]	[REDACTED]	** BY ITEM	15.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
Requestor: Maureen						
01/29/07	Silver, Daniel Michael	[REDACTED]	[REDACTED]	** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				Crim CA ORANGE (\$13.00)		
Requestor: Maureen						
01/26/07	Stewart, Michael A	[REDACTED]	[REDACTED]	** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				Crim CA ORANGE (\$13.00)		
Requestor: Maureen						
01/26/07	Trinh, Lan	[REDACTED]	[REDACTED]	** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				Crim CA ORANGE (\$13.00)		
Requestor: Maureen						
01/19/07	Vale, Dulce	[REDACTED]	[REDACTED]	** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				Crim CA ORANGE (\$13.00)		
Requestor: Maureen						
01/30/07	Vale, Dulce	[REDACTED]	[REDACTED]	** BY ITEM	15.00	15.00
Extra Charges: Mailed Copy of Report to Applicant (				Employment Verification - Automated System (12.00)		
				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
Requestor: Maureen						
01/05/07	Waddell, Arthur	[REDACTED]	[REDACTED]	** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				Crim CA SAN BERNARDINO (\$13.00)		
Requestor: Maureen						
01/29/07	Waddell, Arthur	[REDACTED]	[REDACTED]	** BY ITEM	15.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (				ONE CHARGE FOR ALL EMPLOYMENTS (\$15.00)		
Requestor: Maureen						
01/31/07	Wilson, Kelly	[REDACTED]	[REDACTED]	** BY ITEM	39.00	8.00
Extra Charges: NJ/BERGEN court fee (5.00) / Mailed Applicant (3.00)				Crim CA ORANGE (\$13.00)		
				Crim NJ MIDDLESEX (\$13.00)		
Requestor: Maureen				Crim NJ BERGEN (\$13.00)		
01/31/07	Wilson, Quinton	[REDACTED]	[REDACTED]	** BY ITEM	13.00	3.00
Extra Charges: Mailed Copy of Report to Applicant (3.00)				Crim MD BALTIMORE (\$13.00)		
Requestor: Maureen						



DataCheck, Inc.

SUBJECT BILLING LIST

for

People's Choice Home Loan

01/01/07 through 01/31/07

Billing Date: 01/31/07

Completion

<u>Date</u>	<u>Subject Name</u>	<u>SS #</u>	<u>Reference #</u>	<u>Billing Code</u>	<u>Fee</u>	<u>Add'l Charges</u>
01/26/07	Wimpress, Matthew	[REDACTED]		** BY ITEM Grim CA ORANGE (\$13.00)	13.00	0.00

Requestor: Maureen

Totals for	People's Choice Home Loan		60		1094.00	343.00
					<u>1437.00</u>	

EXHIBIT O

ORIGINAL

RECEIVED #253
JUL 11 2007

B 10 (Official Form 10) (04/07)

UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

Name of Debtor: People's Choice Financial Corporation Case Number: FA0710765-BK

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (The person or other entity to whom the debtor owes money or property): Proventure Consulting, Corp
 Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Name and address where notices should be sent: Proventure Consulting Corp
1922B Ruhland Avenue
Redondo Beach, CA 90278
 Telephone number: (310) 404-1963
 Check box if you have never received any notices from the bankruptcy court in this case.
 Check box if the address differs from the address on the envelope sent to you by the court.

Last four digits of account or other number by which creditor identifies debtor: Proventure Consulting
 Check here replaces a previously filed claim, dated: _____
 amends

1. Basis for Claim
 Goods sold
 Services performed
 Money loaned
 Personal injury/wrongful death
 Taxes
 Retiree benefits as defined in 11 U.S.C. § 1114(a)
 Other _____
 Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: _____
 Unpaid compensation for services performed
 From _____ to _____
 (date) (date)

2. Date debt was incurred: 11/04/2006

3. If court judgment, date obtained:

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time the case was filed. See reverse side for important explanations.

Unsecured Nonpriority Claim \$ 28,215.00
 Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or c) none or only part of your claim is entitled to priority.

Secured Claim

Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

Real Estate Other _____
 Motor Vehicle

Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

Unsecured Priority Claim

Check this box if you have an unsecured claim, all or part of which is entitled to priority.

Amount entitled to priority \$ _____

Specify the priority of the claim:

Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
 Wages, salaries, or commissions (up to \$10,950)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).
 Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).
 Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
 Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).

*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

5. Total Amount of Claim at Time Case Filed: \$ 28,215.00 28,215.00
 (unsecured) (secured) (priority) (total)

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date: 07/02/2007

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

Tatiana Gonzalez, President

THIS SPACE IS FOR COURT USE ONLY

7-24-07
#253
A

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

EXHIBIT O
Page 74



071076507071100000000008

proventure
CONSULTING
 1922B Rubland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
3/11/2007	1178

BILL TO
 People's Choice Financial Corporation
 7515 Irvine Center Drive
 Irvine, CA 92618

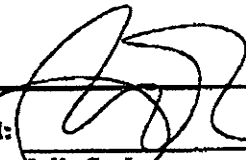
PO #	Cost Center	GL #	Project	Terms
	511		Asset Management (AMG)	Due on receipt

Hours	Description	Rate	Amount
15	IT Consulting Services/Software Development for 3/4/2007 through 3/10/2007 (Patrick Gonzalez)	\$90.00	\$1,350.00

Total Hours	15	Total	\$1,350.00
--------------------	----	--------------	------------

Thank you for your business. Please remit to above address.

RECEIVED
 MAR 12 2007
 ACCOUNTS PAYABLE

Payment Approval: 
 Julie St. James
 SVP, Capital Markets

ACCTS PAYABLE
 MAR 19 2007
 PCFC
 483

proventure
 CONSULTING
 1922B Rohland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
3/4/2007	1175

ACCTS PAYABLE
 MAR 19 2007
acit

BILL TO
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618

PO #	Cost Center	GL #	Project	Terms
	511		Asset Management (AMG)	Due on receipt

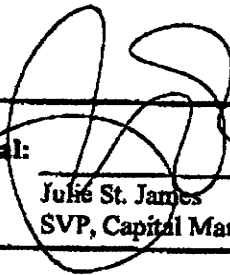
Hours	Description	Rate	Amount
14	IT Consulting Services/Software Development for 2/18/2007 through 2/24/2007 (Patrick Gonzalez)	\$90.00	\$1,260.00
33	IT Consulting Services/Software Development for 2/25/2007 through 3/3/2007 (Patrick Gonzalez)	\$90.00	\$2,970.00

Total Hours	47
--------------------	----

Total	\$4,230.00
--------------	------------

Thank you for your business. Please remit to above address.

RECEIVED
 MAR 08 2007
 ACCOUNTS PAYABLE

Payment Approval:  Julie St. James SVP, Capital Markets

proventure
 CONSULTING
 1922B Rubland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
2/19/2007	1164

BILL TO
 People's Choice Financial Corporation
 7515 Irvine Center Drive
 Irvine, CA 92618

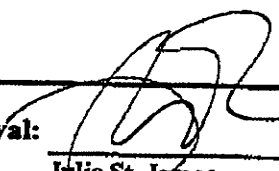
PO #	Cost Center	GL #	Project	Terms
	511		Asset Management (AMG)	Due on receipt

Hours	Description	Rate	Amount
51.5	IT Consulting Services/Software Development for 2/11/2007 through 2/17/2007 (Patrick Gonzalez)	\$90.00	\$4,635.00

Total Hours 51.5

Total \$4,635.00

Thank you for your business. Please remit to above address.

Payment Approval: 
 Julie St. James
 SVP, Capital Markets

ACCTS PAYABLE
 FEB 28 2006
 PCFC
 47550

proventure
 CONSULTING
 1922B Ruhland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
2/11/2007	1162

RECEIVED
 MAR 29 2007
 ACCOUNTS PAYABLE

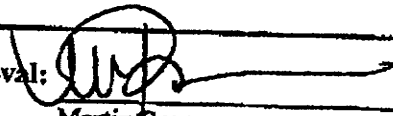
BILL TO
 People's Choice Financial Corporation
 7515 Irvine Center Drive
 Irvine, CA 92618

PO #	Cost Center	GL #	Project	Terms
	360		Servicing Automation	Due on receipt

Hours	Description	Rate	Amount
14.5	IT Consulting Services/Software Development for 1/21/2007 through 1/27/2007 (Patrick Gonzalez)	\$90.00	\$1,305.00
2	IT Consulting Services/Software Development for 1/28/2007 through 2/3/2007 (Audrey Jauregui)	\$90.00	\$180.00
12	IT Consulting Services/Software Development for 1/28/2007 through 2/3/2007 (Patrick Gonzalez)	\$90.00	\$1,080.00
1.5	IT Consulting Services/Software Development for 2/4/2007 through 2/10/2007 (Audrey Jauregui)	\$90.00	\$135.00
4.5	IT Consulting Services/Software Development for 2/4/2007 through 2/10/2007 (Patrick Gonzalez)	\$90.00	\$405.00
Total Hours	34.5	Total	\$3,105.00

Thank you for your business. Please remit to above address.

ENTERED
 APR 03 2007
 4893

Payment Approval: 
 Martin Bonnano
 Director, Loan Servicing

proventure

CONSULTING

1922B Rubland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
2/11/2007	1155

ACCTS PAYABLE

FEB 15 2006

PCFC
 46750

BILL TO
People's Choice Financial Corporatio 7515 Irvine Center Drive Irvine, CA 92618

PO #	Cost Center	GL #	Project	Terms
	511		Asset Management (AMG)	Due on receipt

Hours	Description	Rate	Amount
2	IT Consulting Services/Software Development for 1/28/2007 through 2/3/2007 (Audrey Jauregui)	\$90.00	\$180.00
12.5	IT Consulting Services/Software Development for 1/28/2007 through 2/3/2007 (Joe Vasquez)	\$90.00	\$1,125.00
7	IT Consulting Services/Software Development for 1/28/2007 through 2/3/2007 (Patrick Gonzalez)	\$90.00	\$630.00
2	IT Consulting Services/Software Development for 2/4/2007 through 2/10/2007 (Audrey Jauregui)	\$90.00	\$180.00
0.5	IT Consulting Services/Software Development for 2/4/2007 through 2/10/2007 (Joe Vasquez)	\$90.00	\$45.00
27	IT Consulting Services/Software Development for 2/4/2007 through 2/10/2007 (Patrick Gonzalez)	\$90.00	\$2,430.00

RECEIVED

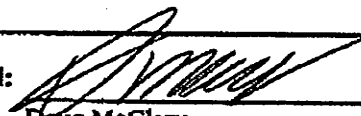
Total Hours	51
--------------------	----

FEB 12 2007

Total	\$4,590.00
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ACCOUNT PAYABLE

Thank you for your business. Please remit to above address.

Payment Approval:  Doug McClary VP, Secondary Marketing

proventure

CONSULTING

1922B Ruhland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
1/28/2007	1151

RECEIVED
 FEB 05 2007
 ACCOUNTS PAYABLE

ACCTS PAYABLE

FEB 15 2006

PCFC
 46880

BILL TO
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618

PO #	Cost Center	GL #	Project	Terms
	511		Asset Management (AMG)	Due on receipt

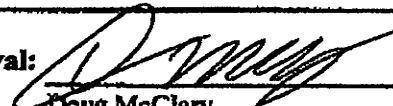
Hours	Description	Rate	Amount
5	IT Consulting Services/Software Development for 1/21/2007 through 1/27/2007 (Audrey Jauregui)	\$90.00	\$450.00
4	IT Consulting Services/Software Development for 1/21/2007 through 1/27/2007 (Joc Vasquez)	\$90.00	\$360.00
17.5	IT Consulting Services/Software Development for 1/21/2007 through 1/27/2007 (Patrick Gonzalez)	\$90.00	\$1,575.00

Total Hours	26.5
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Total	\$2,385.00
--------------	------------

Thank you for your business. Please remit to above address.

A/P ACCRUAL
 FEB 08 2007
 [Signature]

Payment Approval: 
 Doug McClary
 VP, Secondary Marketing

proventure

CONSULTING

1922B Ruhland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

BILL TO
 People's Choice Financial Corporation
 7515 Irvine Center Drive
 Irvine, CA 92618

Invoice

DATE	INVOICE #
12/18/2006	1128

RECEIVED ENTERED
 APR 03 2007
 ACCOUNTS PAYABLE 4892

PO #	Cost Center	GL #	Project	Terms
	360		Servicing Automation	Due on receipt

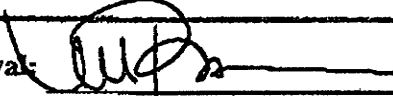
Hours	Description	Rate	Amount
0.5	IT Consulting Services/Software Development for 10/29/2006 through 11/4/2006 (Audrey Jauregui)	\$90.00	\$45.00
2	IT Consulting Services/Software Development for 10/29/2006 through 11/4/2006 (Patrick Gonzalez)	\$90.00	\$180.00
0.5	IT Consulting Services/Software Development for 11/12/2006 through 11/18/2006 (Audrey Jauregui)	\$90.00	\$45.00
6	IT Consulting Services/Software Development for 11/12/2006 through 11/18/2006 (Patrick Gonzalez)	\$90.00	\$540.00
1	IT Consulting Services/Software Development for 11/19/2006 through 11/25/2006 (Patrick Gonzalez)	\$90.00	\$90.00
1.5	IT Consulting Services/Software Development for 11/26/2006 through 12/2/2006 (Patrick Gonzalez)	\$90.00	\$135.00
7	IT Consulting Services/Software Development for 12/3/2006 through 12/9/2006 (Audrey Jauregui)	\$90.00	\$630.00
7.5	IT Consulting Services/Software Development for 12/3/2006 through 12/9/2006 (Patrick Gonzalez)	\$90.00	\$675.00
17.5	IT Consulting Services/Software Development for 12/10/2006 through 12/16/2006 (Audrey Jauregui)	\$90.00	\$1,575.00
13	IT Consulting Services/Software Development for 12/10/2006 through 12/16/2006 (Michael Sanford)	\$90.00	\$1,170.00
11.5	IT Consulting Services/Software Development for 12/10/2006 through 12/16/2006 (Patrick Gonzalez)	\$90.00	\$1,035.00
Total Hours	68	Total	\$6,120.00

Thank you for your business. Please remit to above address.

proventure
 CONSULTING
 1922B Ruhland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
12/18/2006	1128

Payment Approval: 
 Martin Bonnano
 Director, Loan Servicing

proventure
 CONSULTING
 1922B Rubland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
6/18/2007	1242

BILL TO
 People's Choice Financial Corporatio
 7515 Irvine Center Drive
 Irvine, CA 92618

PO #	Cost Center	GL #	Project	Terms
	360		Servicing Automation	Due on receipt
Hours	Description		Rate	Amount
4.5	IT Consulting Services/Software Development for 3/4/2007 through 3/10/2007 (Patrick Gonzalez)		\$90.00	\$405.00
2.5	IT Consulting Services/Software Development for 3/11/2007 through 3/17/2007 (Patrick Gonzalez)		\$90.00	\$225.00
Total Hours	7		Total	\$630.00

Thank you for your business. Please remit to above address.

Payment Approval: _____
 Martin Bonnano
 Director, Loan Servicing

proventure
 CONSULTING
 1922B Ruhland Ave
 Redondo Beach, CA 90278
 Tel 310.404.1963

Invoice

DATE	INVOICE #
6/18/2007	1236

BILL TO
 People's Choice Financial Corporatio
 7515 Irvine Center Drive
 Irvine, CA 92618

PO #	Cost Center	GL #	Project	Terms
	511		Asset Management (AMG)	Due on receipt

Hours	Description	Rate	Amount
4	IT Consulting Services/Software Development for 3/11/2007 through 3/17/2007 (Patrick Gonzalez)	\$90.00	\$360.00
9	IT Consulting Services/Software Development for 3/18/2007 through 3/24/2007 (Patrick Gonzalez)	\$90.00	\$810.00

Total Hours	13	Total	\$1,170.00
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Thank you for your business. Please remit to above address.

Payment Approval:

 Julie St. James
 SVP, Capital Markets

EXHIBIT P

FORM B10 (Official Form 10) (10/05)

**UNITED STATES BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA**

PROOF OF CLAIM

Name of Debtor
 People's Choice Financial Corporation

Case Number
 07-10772

FILED

MAY - 2 2007
 2007

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

CLERK U.S. BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA
 BY _____ Deputy Clerk
 07-10772

Name of Creditor (The person or other entity to whom the debtor owes money or property):
 CORPORATE BUSINESS INTERIORS

- Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- Check box if you have never received any notices from the bankruptcy court in this case.
- Check box if the address differs from the address on the envelope sent to you by the court.

19026849

Name and Address where notices should be sent:
 CORPORATE BUSINESS INTERIORS
 905 Columbia Street
 Brea, CA 92821-2919

THIS SPACE IS FOR COURT USE ONLY

Telephone Number:

Check here if replaces this claim amends a previously filed claim, dated: _____

- 1. Basis for Claim**
- Goods sold
 - Services performed
 - Money loaned
 - Personal injury/wrongful death
 - Taxes
 - Other _____

- Retiree benefits as defined in 11 U.S.C. § 1114(a)
- Wages, salaries, and compensation (fill out below)
 Last four digits of your SS #: _____
 Unpaid compensation for services performed from _____ to _____ (date) (date)

FILED
 MAY - 2 2007

2. Date debt was incurred:

3. If court judgment, date obtained:

CLERK U.S. BANKRUPTCY COURT
 CENTRAL DISTRICT OF CALIFORNIA

4. Classification of Claim. Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the 90th Day filed. See reverse side for important explanations.

Unsecured Nonpriority Claim \$12,555
 Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.

Secured Claim
 Check this box if your claim is secured by collateral (including a right of setoff).

Unsecured Priority Claim
 Check this box if you have an unsecured priority claim, all or part of which is entitled to priority
 Amount entitled to priority \$ _____

Brief Description of Collateral:
 Real Estate Motor Vehicle Other _____
 Value of Collateral: \$ _____

Specify the priority of the claim:
 Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

Wages, salaries, or commissions (up to \$10,000)* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

Up to \$ 2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

5. Total Amount of Claim at Time Case Filed: \$12,555 (unsecured) (secured) (priority) (Total) 12,555

Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).
 *Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

THIS SPACE IS FOR COURT USE ONLY

6. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

7. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date: 4/30/07 Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): Alice Styles, Pres. [Signature]

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

FORM B9F (Chapter 11 Corporation or Partnership Asset Case) (10/05)

UNITED STATES BANKRUPTCY COURT		Central District Of California
Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines		
<p>A Chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on March 20, 2007.</p> <p>You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at U. S. Bankruptcy Court, 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593</p> <p style="text-align: center;">NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.</p>		
See Reverse Side For Important Explanations		
Debtor(s) (name(s) and address): People's Choice Home Loan, Inc. 7515 Irvine Center Drive Irvine, CA 92618		Case Number: 8:07-bk-10765-RK
Telephone number: 949-341-2010		
All Other Names used by the Debtor(s) in the last 8 years, (include married, maiden, and trade names): Debtor: Joint Debtor:		Last four digits of Soc. Sec. No. / Complete EIN or other Taxpayer I.D. No.: Dbi EIN/Tax I.D.: 94-3348277
Attorney for Debtor(s) (name and address): J Rudy Freeman 10100 Santa Monica Blvd 11th Fl Los Angeles, CA 90067 Telephone number: 310-277-6910		Bankruptcy Trustee (name and address): none
Meeting of Creditors:		
Date: May 2, 2007		Time: 09:30 AM
Location: 411 W Fourth St., Room 1-154, Santa Ana, CA 92701		
Deadlines to File Proof of Claim:		
Proof of Claim must be <i>received</i> by the bankruptcy clerk's office by the following deadline: <u>No deadline has yet been set. Notice of deadline will be sent at a later time.</u>		
Foreign Creditors A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.		
Deadline to File a Complaint to Determine Dischargeability of Certain Debts:		
Creditors May Not Take Certain Actions:		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
Address of the Bankruptcy Clerk's Office: U. S. Bankruptcy Court 411 West Fourth Street, Suite 2030 Santa Ana, CA 92701-4593 Telephone number: 714-338-5300		For the Court Clerk of the Bankruptcy Court Jon D. Ceretto
Hours Open: 9:00 AM - 4:00 PM		Date: March 27, 2007
(Form rev. 10/05:341-B9F)		54/COR

cbi

corporate business interiors

905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE
04/30/07	21786

BILL TO: 011779 PEOPLES CHOICE - DO NOT USE BK
MARYANNE D'AMICO PH# 949/265-1850

SHIP TO: PEOPLE'S CHOICE HOME LOAN INC. 7515 Irvine Center Drive Irvine, CA 92618 LABOR

FAX NUMBER#	CUSTOMER P/O#	TERMS	SALESPERSON
949/341-2225	VERBAL PER MARYANNE 12NEZ 5 DAYS		Ric Ketchum

QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
***** WORK ORDER: 12655 *****				
8.00		** CBI LABOR 12-29-06 **	58.00	464.00
		-MOVE (1) PRIVATE OFFICE TO ANOTHER FLOOR PER CUSTOMER'S DIRECTION. -MOVE 6' CONFERENCE TABLE PER CUSTOMER'S DIRECTION. HUNGARIAN MARBLE BOARD (8) MEN, 4 HOURS EACH, TOTAL 8 HOURS.		
			SUBTOTAL.....	464.00
			FINAL TOTAL.:	464.00

cbi
 corporate business interiors
 905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
02/05/07	21957

PROPOSAL: 27369
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 ACCOUNTS PAYABLE

 PH# 949/265-1850

INSTALL AT:
 CBI WAREHOUSE
 905 COLUMBIA STREET
 BREA, CA 92821

 MONTHLY STORAGE

FAX NUMBER#	CUSTOMER P/O#	SALESPERSON	TERMS	SHIP VIA
949/341-2225		Ric Ketchum	PAY IN ADVANCE	

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
1	1	MONTHLY	MONTHLY STORAGE CHARGES FEBRUARY 2007 BASIC STORAGE IN BREA LOCATION.	100.00	100.00
				SUBTOTAL.....:	100.00
				FINAL TOTAL.:	100.00
				PAY THIS AMOUNT.....:	100.00

cbi
 corporate business interiors
 905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
02/21/07	22051

PROPOSAL: 35032
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 Accounts Payable

 PH# 949/265-1850

INSTALL AT:
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618

 LABOR TO RELOCATE OFFICE

FAX NUMBER#	CUSTOMER P/O#	SALESPERSON	TERMS	SHIP VIA
949/341-2225	2496	Ric Ketchum	NET 5 DAYS	

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
1	8	CBI LABOR	**CBI LABOR** SO 12791, 2-7-07 (2) CBI MEN -MOVE (1) PRIVATE OFFICE DESK FROM 2ND FLOOR OFFICE 488. -MOVE TO 1ST FLOOR OFFICE 041. -DISASSEMBLE (2) WORKSTATIONS IN OFFICE 041 AND TAKE TO STORAGE. SERVICED LOCK ON 2 HIGH LATERAL FILE DURING NORMAL BUSINESS HOURS. BILLED HOURLY PER MAN HOUR.	58.00	464.00
				SUBTOTAL.....:	464.00
				FINAL TOTAL.:	464.00
				PAY THIS AMOUNT.....:	464.00

cbi
 corporate business interiors
 905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
02/21/07	22053

PROPOSAL: 34935
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 ACCOUNTS PAYABLE
 PH# 949/265-1850

INSTALL AT:
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 ICD/HR DEPT
 SERVICE WORK

FAX NUMBER# CUSTOMER P/O# SALESPERSON TERMS SHIP VIA
 949/341-2225 EMAIL 2-19-07 HM Ric Ketchum NET 5 DAYS

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
1	6.50	CBI LABOR	SERVICE TO LEVEL FILE CABINETS, AND FIX STICKING FILE DRAWER. BILLABLE AT STANDARD RATE OF \$58 PER MAN HOUR. SO 12765, WEDNESDAY 1-24-07. CONTACT MARYANNE D'AMICO. Tagging: ICD/HR DEPT.	58.00	377.00
				SUBTOTAL.....:	377.00
				FINAL TOTAL.:	377.00
				PAY THIS AMOUNT.....:	377.00

cbi
 corporate business interiors
 905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
02/21/07	22055

PROPOSAL: 35219
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 ACCOUNTS PAYABLE

 PH# 949/265-1850

INSTALL AT:
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 HENRY MACIAS 949-265-8926
 LABOR, TRUCK & EQUIPMENT

FAX NUMBER#	CUSTOMER P/O#	SALESPERSON	TERMS	SHIP VIA
949/341-2225	E-MAIL 2-7-07 HM	Ric Ketchum	NET 5 DAYS	

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
1	8	CBI LABOR	**CBI LABOR** SCHEDULED 2-16-07 FRI. LATE AM/EARLY PM (2) MEN WITH A (4) HOUR MINIMUM BASED ON NORMAL BUSINESS HOURS. JOB REQUIRES TRUCK AND MOVING EQUIPMENT.	58.00	464.00
3	1	TRUCK FEE	TRUCK FEE FOR TRANSPORT CUSTOMER'S PRODUCT TO STORAGE LOCATED AT BREA WAREHOUSE.	175.00	175.00
				SUBTOTAL.....:	639.00
				FINAL TOTAL.:	639.00
				PAY THIS AMOUNT.....:	639.00

cbi
 corporate business interiors
 905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
03/13/07	22223

PROPOSAL: 27369
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 ACCOUNTS PAYABLE

 PH# 949/265-1850

INSTALL AT:
 CBI WAREHOUSE
 905 COLUMBIA STREET
 BREA, CA 92821

 MONTHLY STORAGE

FAX NUMBER#	CUSTOMER P/O#	SALESPERSON	TERMS	SHIP VIA
949/341-2225		Ric Ketchum	PAY IN ADVANCE	

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
1	1	MONTHLY	MONTHLY STORAGE CHARGES MARCH 2007 BASIC STORAGE IN BREA LOCATION.	100.00	100.00
				SUBTOTAL.....:	100.00
				FINAL TOTAL.:	100.00
				PAY THIS AMOUNT.....:	100.00

cbi
 corporate business interiors
 905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
03/23/07	22359

PROPOSAL: 35684
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 ACCOUNTS PAYABLE

 PH# 949/265-1850

INSTALL AT:
 COI WAREHOUSE
 8513 ROCHESTER AVE.
 RANCHO CUCAMONGA, CA 91730
 (19) PALLETS FROM SEPT 2006
 STORAGE

FAX NUMBER#	CUSTOMER P/O#	SALESPERSON	TERMS	SHIP VIA
949/341-2225	Maryanne D'Amico	Ric Ketchum	PAY IN ADVANCE	

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
			MONTHLY STORAGE CHARGE IS \$45 PER PALLET.		
2	19	STORAGE	DECEMBER 10, 2006 TO JANUARY 10, 2007 MONTHLY STORAGE FEE 19 PALLETS	45.00	855.00
3	19	STORAGE	JANUARY 10, 2007 TO FEBRUARY 10, 2007 MONTHLY STORAGE FEE 19 PALLETS	45.00	855.00
4	19	STORAGE	FEBRUARY 10, 2007 TO MARCH 10, 2007 MONTHLY STORAGE FEE 19 PALLETS	45.00	855.00
5	19	STORAGE	MARCH 10, 2007 TO APRIL 10, 2007 MONTHLY STORAGE FEE 19 PALLETS	45.00	855.00
6	19	STORAGE	APRIL 10, 2007 TO MAY 10, 2007 MONTHLY STORAGE FEE 19 PALLETS	45.00	855.00
				SUBTOTAL.....:	4,275.00
				FINAL TOTAL..:	4,275.00
				PAY THIS AMOUNT.....:	4,275.00

cbi
 corporate business interiors
 905 Columbia Street • Brea • California 92821
 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
03/26/07	22364

PROPOSAL: 35491
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 Accounts Payable
 PH# 949/265-1850

INSTALL AT:
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 Maryanne D'Amico
 LABOR: ICD RECONFIGURATION

FAX NUMBER#	CUSTOMER P/O#	SALESPERSON	TERMS	SHIP VIA
949/341-2225	Maryanne D'amico	Ric Ketchum	PAY IN ADVANCE	

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
1	40	LABOR	TUESDAY 3-13-07, START TIME 7 AM (1) CBI PM AND (4) COI INSTALLERS LABOR TO RECONFIGURE PER CUSTOMER'S DIRECTIONS AND DRAWINGS. ACTUAL LABOR HOURS 5 MEN FOR 8 HOURS EACH, TOTAL 40 MAN HOURS AT STANDARD RATE.	58.00	2,320.00
4	1	TRUCK	TRUCK FEE TUESDAY, 3-13-07	150.00	150.00
5	1	LABOR	THURSDAY 3-15-07, START TIME 8 AM (2) MEN FOR MISC RECONFIGURATIONS AND MOVES PER CUSTOMER'S DIRECTIONS ACTUAL LABOR HOURS (2) MEN FOR 8 HOURS, TOTAL 16 MAN HOURS AT STANDARD RATE OF \$58 PER MAN HOUR, TOTAL \$928.00. 2 MEN FOR 4.5 HOURS, TOTAL 9 MAN HOURS BILLABLE AT OVERTIME RATE \$87 PER MAN HOUR, TOTAL \$783.	1,711.00	1,711.00
8	16	LABOR	THURSDAY 3-15-07 LABOR TO PICK UP CUSTOMER'S PRODUCT AND TRANSPORT TO WAREHOUSE IN	58.00	928.00

CONTINUED...
 PAGE 1

cbi
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 PHN : (714) 671-0988 • FAX : (714) 671-1814

I N V O I C E

DATE	INVOICE#
03/26/07	22364

PROPOSAL: 35491
 PROJECT#: 010-000029

BILL TO: 011779
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 Accounts Payable
 PH# 949/265-1850

INSTALL AT:
 PEOPLE'S CHOICE HOME LOAN INC.
 7515 Irvine Center Drive
 Irvine, CA 92618
 Maryanne D'Amico
 LABOR: ICD RECONFIGURATION

FAX NUMBER#	CUSTOMER P/O#	SALESPERSON	TERMS	SHIP VIA
949/341-2225	Maryanne D'amico	Ric Ketchum	PAY IN ADVANCE	

#	QTY	PRODUCT	DESCRIPTION	SELL EACH	EXTENDED
			RANCHO CUCAMONGA. INCLUDES TIME TO UNLOAD AND PLACE ON (14) PALLETS (2) ADDITIONAL MEN FOR 8 HOURS EACH, TOTAL 16 HOURS AT STANDARD RATE Tagging: PEOPLE'S CHOICE 35491		
9	1	TRUCK +	TRUCK FEE & EQUIPMENT THURSDAY 3-15-07	215.00	215.00
10	14	LABOR	FRIDAY 3-16-07 STORAGE LABOR (2) MEN TO DO INVENTORY WHILE SEPARATING AND SORTING FOR STORAGE, (14) PALLETS (2) MEN FOR 7 HOURS EACH, TOTAL 14 MAN HOURS AT STANDARD RATE. Tagging: PEOPLE'S CHOICE 35491	58.00	812.00
				SUBTOTAL.....:	6,136.00
				FINAL TOTAL..:	6,136.00
				PAY THIS AMOUNT.....:	6,136.00

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:
Winston & Strawn, LLP, 333 S. Grand Avenue, 38th Floor, Los Angeles, CA 90071

A true and correct copy of the foregoing document entitled (*specify*): **LIQUIDATING TRUSTS' NINTH OMNIBUS MOTION FOR ORDER (1) DISALLOWING CLAIMS (DUPLICATE CLAIMS); (2) DISALLOWING CLAIMS (WRONG DEBTOR); AND (3) DISALLOWING CLAIMS (AMENDED AND SUPERSEDED CLAIMS); DECLARATION OF TAMARA D. MCGRATH** 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 **March 3, 2014**, 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 **March 3, 2014** 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 **March 3, 2014**, 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.

PRESIDING JUDGE'S COPY - Service by Overnight Mail
Hon. Robert Kwan
United States Bankruptcy Court
255 E. Temple Street, Suite 1682
Los Angeles, CA 90012
Via overnight mail with Fedex
Tracking Number: 798087536082

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.

March 3, 2014 Lucy Fera

Date

Printed Name


Signature

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):

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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.

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- Les A Zieve bankruptcy@zievelaw.com

2. SERVED BY UNITED STATES MAIL:

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The Office of the United States Trustee
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Santa Ana, CA 92701

Office of U.S. Trustee
The Office of the United States Trustee
725 S. Figueroa Street, 26th Floor
Los Angeles, CA 90017

Howard A. Cheresnick

Proof of Claim #18 (People's Choice Financial Corporation)

Howard A. Cheresnick
2553 NW 61st Avenue
Margate, FL 33063

Daniel M. Yoder

Proof of Claim #75 (People's Choice Funding, Inc.)

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842 SW 124 Terrace
Davie, FL 33325-5555

Carol A. Bogdewicz

Proof of Claim #16 (People's Choice Financial Corporation)

Carol A. Bogdewicz
33 Jenkins Road
Franklin, NJ 07416-1307

Emphasys Technologies Inc.

Proof of Claim #44 (People's Choice Financial Corporation)

Emphasys Technologies Inc.
261 Old York Road
The Pavilion Suite 822
Jenkintown, PA 19046-3713

Officer, Director or Managing Agent
Emphasys Technologies Inc.
261 Old York Road
The Pavilion Suite 822
Jenkintown, PA 19046-3713

Darrin Becker, Sr. Vice President
Emphasys Technologies Inc.
261 Old York Road
The Pavilion Suite 822
Jenkintown, PA 19046-3713

Charmaine Vaz Cahee

Proof of Claim #45 (People's Choice Financial Corporation)

Charmaine Vaz Cahee
2020 NW 105th Terrace
Penbroke Pines, FL 33026

OM Workspace Los Angeles

Proof of Claim #46 (People's Choice Financial Corporation)

OM Workspace Los Angeles
263 Shuman Blvd.
Naperville, IL 60563

Roland Smith, President
OM Workspace Los Angeles
263 Shuman Blvd.
Naperville, IL 60563

Officer, Director or Managing Agent
OM Workspace Los Angeles
263 Shuman Blvd.
Naperville, IL 60563

Registered Agent
Susan Wagner-Fleming
OM Workspace Los Angeles
263 Shuman Blvd.
Naperville, IL 60563

Stacey A. Newman

Proof of Claim #48 (People's Choice Funding, Inc.)

Stacey A. Newman
549 Plutarch Rd.
Highland, NY 12528-2932

Nicholas E. Maniscalco

Proof of Claim #51 (People's Choice Funding, Inc.)

Nicholas E. Maniscalco
21 Lesley Drive
Syosset, NY 11791-5211

Debra J. Noble

Proof of Claim #56 (People's Choice Financial Corporation)

Debra J. Noble
7232 Kittredge St.
Aurora, CO 80016-1117

Kenneth J. Gillespie

Proof of Claim #65 (People's Choice Funding, Inc.)

Kenneth J. Gillespie
230 Spring Hill Dr., #1
Roselle, IL 60172-2400

Datacheck, Inc.

Proof of Claim #103 (People's Choice Home Loan, Inc.)

Datacheck, Inc.
63 Via Pico Plaza, #247
San Clemente, CA 92672

Beth Louise Miller, President
Datacheck, Inc.
309 Avenida Adobe
San Clemente, CA 92672-2412

Officer, Director or Managing Agent
Datacheck, Inc.
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San Clemente, CA 92672

Registered Agent
Beth Louise Miller
Datacheck, Inc.
32240 Paseo Adelanto, Suite A
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Proventure Consulting Corp.

Proof of Claim #253 (People's Choice Home Loan, Inc.)

Proventure Consulting Corp.
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Redondo Beach, CA 90278

Patrick Gonzalez, President
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1922 B Ruhland Avenue
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Officer, Director or Managing Agent
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1922 B Ruhland Avenue
Redondo Beach, CA 90278

Registered Agent
Patrick Gonzalez
Proventure Consulting Corp.
1922 B Ruhland Avenue
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Corporate Business Interiors

Proof of Claim #57-1 (People's Choice Financial Corporation)

Corporate Business Interiors
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Registered Agent
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Officer, Director or Managing Agent
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