

**COPY**

ADMINISTRATIVE PROCEEDING  
FILE NO. 3-17751

UNITED STATES OF AMERICA  
before the  
SECURITIES AND EXCHANGE COMMISSION



In the Matter of

ROY DEKEL,

Respondent.

The Honorable Carol Fox Foelak

DECLARATION OF AMY JANE LONGO IN SUPPORT OF DIVISION OF  
ENFORCEMENT'S MOTION FOR SUMMARY DISPOSITION AGAINST  
RESPONDENT ROY DEKEL PURSUANT TO COMMISSION RULE OF PRACTICE 250

I, Amy Jane Longo, declare pursuant to 28 U.S.C. § 1746 as follows:

1. I am an attorney at law admitted to practice law in the State of California and in the Central District of California. I am employed as a Senior Trial Counsel for the Division of Enforcement (“Division”) at the Los Angeles Regional Office of the U.S. Securities and Exchange Commission, 444 S. Flower Street, Suite 900, Los Angeles, California 90071, Telephone: (323) 965-3998, Extension 53835. I have personal knowledge of each of the facts set forth in this Declaration and, if called as a witness, could and would competently testify thereto.

2. Attached as **Exhibit 1** is a certified copy of the Complaint filed on October 28, 2015, in the United States District Court for the Central District of California regarding the Securities and Exchange Commission’s civil action entitled *SEC v. Diverse Financial Corporation, et al.*, Case No. 8:15-cv-01746-PA-KES (“Civil Action”) (*see* Dkt. No. 1).

3. Attached as **Exhibit 2** is a certified copy of the Amended Civil Minutes dated November 3, 2016, regarding the parties’ motion for summary judgment in the Civil Action (*see* Dkt. No. 88).

4. Attached as **Exhibit 3** is a certified copy of the Civil Minutes dated November 17, 2016, regarding a Court Order in the Civil Action (*see* Dkt. No. 92).

5. Attached as **Exhibit 4** is a certified copy of Roy Dekel’s Consent to Entry of Final Judgment filed on December 8, 2016, in the Civil Action (*see* Dkt. No. 133).

6. Attached as **Exhibit 5** is a certified copy of the Final Judgment as to Defendant Roy Dekel filed on December 8, 2016, in the Civil Action (*see* Dkt. No. 139).

7. Attached as **Exhibit 6** is a true and correct copy of a letter I sent to Dekel’s counsel on December 28, 2016, offering the Division’s Rule 230 production for inspection and

copying. I did not receive any response to this letter by Dekel or his counsel.

8. Attached as **Exhibit 7** is a true and correct copy of a cover letter I sent to Dekel's counsel on February 13, 2017, producing the Division's Rule 230 production, per Dekel's counsel's request at the January 30, 2017 prehearing conference.

9. Attached as **Exhibit 8** is a true and correct printout of a webpage I downloaded from the internet on March 8, 2017, located at:

<http://www.setschedule.com/2017/02/27/setschedule-ceo-roy-dekel-nominated-excellence-entrepreneurship-award/>.

10. Attached as **Exhibit 9** is a true and correct printout of an article titled, "The First Data and CRM/Practice Management Solutions for the Real Estate Industry Allowing Agents to Connect with Homeowners and Home Buyers, Schedule Appointments, Develop Leads and Close More Transactions," which appeared on a webpage I downloaded from the internet on March 8, 2017, located at: <http://www.ceocfinterviews.com/interviews/SetSchedule17.html>.

11. Attached as **Exhibit 10** is a true and correct printout of pages 1 and 53 of a Supplement from the Orange County Business Journal dated February 13, 2017, titled "Special Report: Excellence in Entrepreneurship Awards," which appeared on a webpage I downloaded from the internet on March 8, 2017, located at:

[http://www.cbjonline.com/a1ocbj/supplements/Excellence-in-Entrepreneurship\\_1702.pdf](http://www.cbjonline.com/a1ocbj/supplements/Excellence-in-Entrepreneurship_1702.pdf).

12. Attached as **Exhibit 11** is a true and correct printout of an article titled, "Texas Investor Roy Dekel Shares 5 Pitfalls to Avoid When Building a Real Estate Investment Portfolio," which appeared on a webpage I downloaded from the internet on March 8, 2017, located at: <http://www.setschedule.com/2017/03/07/texas-investor-roy-dekel-shares-5-pitfalls-to-avoid-when-building-a-real-estate-investment-portfolio/>.

13. Attached as **Exhibit 12** is certified copy of Roy Dekel's Chapter 7 Voluntary Petition, filed on August 11, 2015, in the United States Bankruptcy Court for the Central District of California, Case No. 8:15-bk-1399-TA (the "Bankruptcy Action") (*see* Dkt. No. 1). I directed that the certified copy be redacted for personally identifiable information.

14. Attached as **Exhibit 13** is a certified copy of Roy Dekel's Amended Statement of Financial Affairs, filed on September 29, 2015 in the Bankruptcy Action (*see* Dkt. No. 23). I directed that the certified copy be redacted for personally identifiable information.

15. Attached as **Exhibit 14** is a certified copy of Roy Dekel's second Amended Statement of Financial Affairs, filed on July 27, 2016 in the Bankruptcy Action (*see* Dkt. No. 48). I directed that the certified copy be redacted for personally identifiable information.

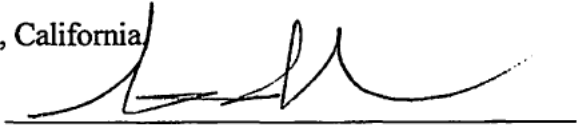
16. Attached as **Exhibit 15** is a true and correct copy of a printout of a webpage <http://roydekel.com/>, a webpage I downloaded from the internet on March 14, 2017.

17. Attached as **Exhibit 16** is a true and correct copy of a printout of a webpage <http://roydekel.net/>, a webpage I downloaded from the internet on March 14, 2017, after clicking on a hyperlink appearing at the name "Roy Dekel" on the SetSchedule webpage <http://www.setschedule.com/2017/03/07/texas-investor-roy-dekel-shares-5-pitfalls-to-avoid-when-building-a-real-estate-investment-portfolio/>. I recognize Roy Dekel's photo on the SetSchedule webpage, having met him in person in the course of the Civil Action.

18. Attached as **Exhibit 17** is a true and correct copy of a printout of a webpage <http://roydekelmedia.com/>, a webpage I downloaded from the internet on March 14, 2017.

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

Executed on March 22, 2017, in Los Angeles, California

  
\_\_\_\_\_  
Amy Jane Longo

**CERTIFICATE OF SERVICE**

I certify that on March 22, 2017, I caused the foregoing to be served on the following persons by the method of delivery indicated below.

Brent J. Fields, Secretary  
Securities and Exchange Commission  
100 F Street, N.E., Mail Stop 1090  
Washington, DC 20549  
Fax: (703) 813-9793

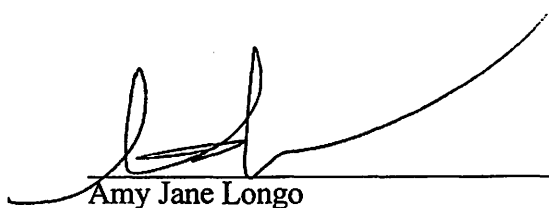
(by Facsimile)  
(by UPS, Original & 3 copies)

The Honorable Carol Fox Foelak  
Administrative Law Judge  
Securities and Exchange Commission  
100 F Street, N.E., Mail Stop 2557  
Washington, DC 20549  
Email: alj@sec.gov

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Amy Jane Longo

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8  
9 **UNITED STATES DISTRICT COURT**  
10 **CENTRAL DISTRICT OF CALIFORNIA**

11 **SECURITIES AND EXCHANGE**  
12 **COMMISSION,**

13 Plaintiff,

14 vs.

15 **DIVERSE FINANCIAL**  
16 **CORPORATION, ROY DEKEL, and**  
17 **DAVID KANDELL,**

18 Defendants.

**Case No.**

**COMPLAINT**

19 Plaintiff Securities and Exchange Commission (the "SEC") alleges as  
20 follows:

21 **JURISDICTION AND VENUE**

22 1. This Court has jurisdiction over this action pursuant to Sections 20(b),  
23 20(d)(1) and 22(a) of the Securities Act of 1933 ("Securities Act"), 15 U.S.C. §§  
24 77t(b), 77t(d)(1) and 77v(a), and Sections 21(d)(1), 21(d)(3)(A), 21(e) and 27 of  
25 the Securities Exchange Act of 1934 ("Exchange Act"), 15 U.S.C. §§ 78u(d)(1),  
26 78u(d)(3)(A), 78u(e), and 78aa.

27 2. Defendants have, directly or indirectly, made use of the means or  
28 instrumentalities of interstate commerce or of the mails, in connection with the

1 transactions, acts, practices and courses of business alleged in this Complaint.

2 3. Venue is proper in this district pursuant to Section 22(a) of the  
3 Securities Act, 15 U.S.C. § 77v(a) and Section 27 of the Exchange Act, 15 U.S.C.  
4 § 78aa, because certain of the transactions, acts, practices and courses of conduct  
5 constituting violations of the federal securities laws occurred within this district.  
6 In addition, venue is proper in this district because all defendants reside in this  
7 district.

### 8 SUMMARY

9 4. This action involves an offering fraud committed by the three  
10 defendants: (1) Diverse Financial Corporation (“Diverse Financial”), a now-  
11 insolvent financial services company, through its bankrupt subsidiary DF Capital  
12 Partners, LLC (“DF Capital”); (2) Roy Dekel (“Dekel”), Diverse Financial’s  
13 chairman, chief executive officer and 45% owner; and (3) David Kandell  
14 (“Kandell”), former president of Diverse Financial and its 45% owner. (Dekel,  
15 Kandell and Diverse Financial are collectively referred to herein as “Defendants”).

16 5. Through promissory notes issued by DF Capital (the “Notes”),  
17 Defendants raised at least \$3.29 million from at least 16 U.S. investors over a two-  
18 and a half year period, falsely claiming they would use investor proceeds  
19 exclusively to invest in premium finance lending or “short term cash type  
20 investments” pending such investment, when in fact, they misappropriated  
21 investors’ money to fund Diverse Financial’s and its affiliates’ operations.

22 6. Diverse Financial operated at a loss for 2011 and 2012, the first two  
23 years the DF Capital Notes were offered, as well as in 2013, when Diverse  
24 Financial could continue operating only because of the infusions of diverted DF  
25 Capital investor funds. Defendants looted the proceeds of the DF Capital Notes to  
26 sustain the operations of Diverse Financial and its affiliates and to make Ponzi-like  
27 payments to certain investors. Defendants misappropriated 100% of the more than  
28 \$3 million invested in DF Capital, before filing for bankruptcy in February 2015,

1 leaving Diverse Financial with \$0 in its coffers and three of its other subsidiaries  
2 also in bankruptcy. In August 2015, Dekel himself also filed for bankruptcy.

3 7. To solicit investors' participation in their fraudulent offering,  
4 Defendants gave investors a term sheet, an investment overview, and a note  
5 purchase agreement. These offering materials stated that DF Capital would loan  
6 the investor proceeds to a premium finance lender ("PFL"), which, in turn, would  
7 lend money to insureds so they could pay their life insurance premiums.

8 8. Defendants told investors that they would use the Notes proceeds to  
9 make multiple short term loans to PFLs, generating a profit based on the volume of  
10 premium finance lending conducted. Provided that the PFLs repaid the loans, the  
11 investors' principal would be available either to make additional loans or to repay  
12 investors.

13 9. Contrary to what Defendants represented, investors' funds were not  
14 exclusively invested with PFLs or in short term cash type investments. Rather,  
15 Diverse Financial and Dekel diverted DF Capital investors' funds to the bank  
16 account of Diverse Financial. Diverse Financial and Dekel used the DF Capital  
17 Notes proceeds to fund Diverse Financial's and its affiliates' operations, such as  
18 paying Dekel's, Kandell's and others' salaries, credit card bills, marketing costs,  
19 and unrelated attorneys fees. Diverse Financial and Dekel also made Ponzi-like  
20 payments to certain investors.

21 10. In offering and selling these securities to U.S. investors, Defendants,  
22 acting with scienter, or at a minimum with negligence, made material  
23 misrepresentations and omissions as to the uses of investors' monies, while  
24 misappropriating investor funds. By this conduct, Defendants Diverse Financial  
25 and Dekel have violated and are violating the antifraud provisions of Section 17(a)  
26 of the Securities Act, 15 U.S.C. § 77q, and Section 10(b) of the Exchange Act, 15  
27 U.S.C. § 78j(b), and Rule 10b-5 thereunder, and Defendant Kandell has violated  
28 and is violating the antifraud provisions of Section 17(a)(2) of the Securities Act,



1 15 U.S.C. § 77q(2).

2 11. The SEC seeks disgorgement of Defendants' ill-gotten gains,  
3 prejudgment interest, and civil penalties.

4 **THE DEFENDANTS**

5 12. **Diverse Financial Corporation** ("Diverse Financial") is a California  
6 corporation formed on July 16, 2007. Its principal place of business is a virtual  
7 office located at 8105 Irvine Center Drive, Irvine, California 92618. Diverse  
8 Financial is not registered with the SEC in any capacity. Diverse Financial  
9 purports to provide financial services including insurance, investment and  
10 retirement planning. It owns and is the managing member of DF Capital Partners,  
11 LLC.

12 13. **Roy Dekel** ("Dekel") resides in Mission Viejo, California and is the  
13 Chief Executive Officer and Chairman of Diverse Financial. Dekel is not  
14 registered with the SEC in any capacity. Dekel is a 45% owner of Diverse  
15 Financial. He has a Series 65 license, and was associated with a California  
16 registered investment advisor between August of 2013 and September of 2014.  
17 Dekel held life insurance licenses until March 11, 2014, when they were revoked  
18 by the California Insurance Commissioner. On August 11, 2015, Dekel filed for  
19 bankruptcy in the United States Bankruptcy Court for the Central District of  
20 California, Case No. SACV 8:15- 13999-TA.

21 14. **David Kandell** ("Kandell") resides in Torrance, California and was,  
22 until August 2014, the president of Diverse Financial. Kandell is not registered  
23 with the SEC in any capacity. Kandell is a 45% owner of Diverse Financial.  
24 Kandell held California life insurance licenses until May 22, 2014, when they  
25 were revoked by the California Insurance Commissioner.

26 **OTHER RELEVANT ENTITIES**

27 15. **DF Capital Partners, LLC** ("DF Capital") is a Delaware limited  
28 liability company formed on May 20, 2009. Its principal place of business is a



1 approximately \$3.29 million from 16 investors by offering and selling the Notes  
2 issued by DF Capital.

3 19. DF Capital purported to use investor proceeds exclusively to invest in  
4 either premium finance lending operations or “short term cash type investments”  
5 such as money market accounts.

6 20. In premium finance lending, an investor’s investment is supposed to be  
7 lent to a PFL, which, in turn, would make a loan to an individual purchasing a life  
8 insurance policy through an irrevocable life insurance trust. The individual would  
9 use the funds to pay the first year’s premium on the policy. The life insurance  
10 company would pay the insured’s insurance agent a commission equal to the first  
11 year’s premium plus an overage averaging 15-20%. The insurance agent would  
12 provide the PFL with an amount equal to the first year’s premium plus half of the  
13 overage from the commission. The PFL would then pay off the loan it took from  
14 the investor—in this case, an investor in DF Capital—with interest from the  
15 commission overage.

16 21. DF Capital claimed that when investor funds were not invested with  
17 PFLs, the funds would be invested in “cash type investments” such as low risk,  
18 low return money market accounts.

19 22. In reality, Diverse Financial and Dekel misappropriated 100% of  
20 investors’ monies, commingled them with Diverse Financial’s operating account, and  
21 used those monies to fund Diverse Financial’s and its affiliates’ operations. Diverse  
22 Financial’s and its affiliates’ expenses included, among other things, employees’  
23 salaries (including Dekel’s and Kandell’s salaries), credit card bills, sponsorship of a  
24 Newport Beach jazz festival, and attorneys’ fees related to conduct that predated DF  
25 Capital.

26 23. By at least 2011, Defendants needed investor funds to cover Diverse  
27 Financial’s increasing losses. In 2011, the first year DF Capital’s Notes were  
28 offered, Diverse Financial lost \$144,000. In 2012, Diverse Financial’s losses rose

1 to \$430,000. By the first 11 months of 2013, Diverse Financial's losses were \$1.3  
2 million, while its sales had dropped from \$1,575,000 in 2012 to only \$550,000 for  
3 the first 11 months of 2013.

4 24. In 2013, Diverse Financial was only able to continue to operate by  
5 usurping DF Capital investor funds. DF Capital made all of its 2013 quarterly  
6 interest payments using Diverse Financial funds. Diverse Financial would have been  
7 operating with at least a \$1,000,000 deficit absent the DF Capital Notes proceeds.

8 25. In December 2013, Diverse Financial's outside accountant informed  
9 Diverse Financial and Dekel that the company's \$1.3 million in losses for the first 11  
10 months of 2013, as well as prior annual losses for the years 2011 and 2012, were "in  
11 effect, financed by investors."

12 **A. Solicitation of Investors Based on False Representations**

13 26. Defendants solicited investors for the DF Capital Notes in writing and  
14 orally.

15 27. Sales agents employed by Diverse Financial helped solicit investors.  
16 The DF Capital Notes were introduced to Diverse Financial sales agents at a roll-  
17 out meeting at Diverse Financial's offices in February 2011, attended by Dekel and  
18 Kandell.

19 28. Employees of Diverse Financial then introduced the Note program to  
20 Diverse Financial life insurance and annuity clients.

21 29. Prior to issuing a Note, DF Capital provided investors with: (1) a DF  
22 Capital term sheet ("term sheet"), which investors were required to sign; (2) a DF  
23 Capital investment overview (the "investment overview"); and (3) a Note purchase  
24 agreement.

25 30. The Notes' terms vary from 12 to 36 months, and call for the payment  
26 of between 6% and 9% annualized interest, payable quarterly.

27 31. The Note purchase agreement stated that the Notes' proceeds would  
28 only be used as follows:

1 The proceeds of the Notes may only be used for the  
2 following purposes: (a) investment by [DF Capital] in  
3 private premium financing facilities developed by third  
4 parties to pay premiums on life insurance policies each  
5 with a face value greater than \$500,000, and (b) pending  
6 investment in such premium financing facilities,  
7 investment by [DF Capital] in short term cash type  
8 investments.

9 32. The term sheet also described the use of proceeds as “short term liquid  
10 investments and in a private premium financing facility...developed by third  
11 parties to pay premiums on a limited number of large face amount life insurance  
12 policies.”

13 33. The investment overview also described the use of proceeds,  
14 explaining that the investor funds would be “deploy[ed] to the credit facility’s  
15 master escrow account in the name of the premium finance lender.” The  
16 investment overview further stated that the “positive arbitrage between the  
17 premiums paid and the commissions received, are the source of income to all  
18 parties.”

19 34. Diverse Financial sales agents and Kandell told investors orally that  
20 the Notes proceeds would be used exclusively for premium finance lending or  
21 cash-type investments.

22 35. Thus, according to what Defendants represented orally and in writing,  
23 the proceeds from investors who purchased the Notes were to be pooled together to  
24 invest in premium finance lending.

25 36. These investments were passive investments for the DF Capital Note  
26 purchasers, whose returns were expected to come from the efforts of the Defendants.  
27 As the Note purchase agreement stated, “investors have no authority to make  
28 decisions or exercise investment discretion on behalf of [DF Capital],” and “the

1 success of the Company depends upon the ability of [Diverse Financial] to make  
2 investment decisions that achieve [DF Capital's] investment objective.”

3 **B. Misappropriation of Investors' Proceeds**

4 37. Contrary to their representations to investors that the Notes' proceeds  
5 would be used to invest in premium finance lending operations, Diverse Financial  
6 and Dekel utilized the Notes proceeds to finance Diverse Financial's operations, such  
7 as Dekel's, Kandell's and others' salaries, credit card bills, marketing costs, and  
8 unrelated attorneys fees. Diverse Financial and Dekel also made Ponzi-like  
9 payments to certain investors.

10 38. Defendants Diverse Financial and Dekel misappropriated 100% of the  
11 approximately \$3.29 million raised through the DF Capital Notes between May 2011  
12 through November 2013.

13 39. Rather than being invested in premium finance lending or, pending such  
14 use, into short term cash-type investments, all of the investor funds invested in DF  
15 Capital were transferred to Diverse Financial's bank accounts. While Diverse  
16 Financial engaged in a limited amount of premium finance lending, the bank account  
17 balances for Diverse Financial and DF Capital are currently \$0, while DFREP and  
18 DFIS (like DF Capital and Dekel himself) are in bankruptcy.

19 40. Defendants' representations concerning the intended use of investors'  
20 proceeds were materially false and misleading. In fact, investors' monies were not  
21 exclusively used to invest in premium finance lending. Instead, Diverse Financial  
22 and Dekel used investor proceeds to fund Diverse Financial's and its affiliates'  
23 operations and to make Ponzi-like payments to certain investors.

24 41. Defendants' misrepresentations concerning the intended use of the  
25 proceeds were material. The diverted investor proceeds were not repaid, and Diverse  
26 Financial and its affiliates, as well as Dekel, have filed for bankruptcy protection.

27 **C. Ponzi-like Payments**

28 42. Between August 1 and December 1, 2013, two DF Capital investors

1 invested a combined \$565,000 with DF Capital.

2 43. On January 6, 2014, DF Capital transferred \$560,000 of the funds from  
3 these two investors to Diverse Financial.

4 44. Prior to receiving the two investors' funds from DF Capital, Diverse  
5 Financial's bank account balance was \$6,800.25.

6 45. Eight days after Diverse Financial received the two DF Capital  
7 investors' funds, on January 14, 2014, Diverse Financial made a \$62,123.85 payment  
8 to DF Capital, enabling DF Capital to pay the quarterly interest that was owed to  
9 investors on the Notes.

10 46. Diverse Financial did not have sufficient cash available to make the  
11 interest payment to DF Capital investors without using the DF Capital investor  
12 proceeds it received on January 6, 2014.

13 **D. Defendants' Scienter and/or Negligence**

14 47. Dekel, in addition to owning 45% of and serving as the chief executive  
15 officer of Diverse Financial, had sole control over Diverse Financial's, DF Capital's,  
16 and their affiliates' bank accounts during the relevant period, and was the sole  
17 authorized signatory for these accounts.

18 48. Given his control of Diverse Financial's bank accounts, Dekel knew, or  
19 was reckless or negligent in not knowing, of the company's operating losses in 2011,  
20 2012 and 2013, and that Diverse Financial could not have continued to operate in  
21 2013 without DF Capital investors' funds.

22 49. Dekel approved and facilitated the creation of DF Capital and its  
23 offering materials, and encouraged Diverse Financial insurance sales agents to cross-  
24 sell investments in DF Capital, including attending the roll-out meeting where DF  
25 Capital was presented to Diverse Financial sales agents. Dekel even offered to pay  
26 sales agents \$40,000 if they sold \$1,200,000 worth of DF Capital Notes in a two  
27 month period.

28 50. Dekel had final decision-making authority over DF Capital and the

1 offering materials. Dekel directed the law firm that drafted the Note purchase  
2 agreement and reviewed the terms of the Note purchase agreement before it was  
3 finalized.

4 51. Kandell, in addition to owning 45% of and serving as the president of  
5 Diverse Financial, managed Diverse Financial sales agents, sold insurance for  
6 Diverse Financial, and introduced his clients to the DF Capital Notes as an  
7 investment opportunity.

8 52. Kandell reviewed and approved the DF Capital Notes offering  
9 materials, and communicated to the Diverse Financial insurance sales agents he  
10 managed that he approved of the statements made in the DF Capital offering  
11 materials, attending the roll-out meeting where DF Capital was presented to Diverse  
12 Financial sales agents.

13 53. Kandell introduced multiple investors to DF Capital, provided them  
14 with the Note Purchase Agreement, and answered questions they had about the  
15 investment. Kandell emailed the Note purchase agreement and Term Sheet to at least  
16 one potential investor.

17 54. Kandell knew or should have known of Diverse Financial's operating  
18 losses in 2011, 2012 and 2013, and that Diverse Financial could not have continued  
19 to operate in 2013 without DF Capital investors' funds.

20 55. Kandell also knew or should have known that Dekel and Diverse  
21 Financial did not use investor funds as represented. Kandell also knew or should  
22 have known that Dekel and Diverse Financial made a Ponzi-like payment to certain  
23 investors.

24 56. As a result, Kandell had no reasonable basis to believe that Diverse  
25 Financial used investor proceeds as represented by Kandell orally and in the written  
26 offering materials.

27 57. Because of Dekel's and Kandell's positions as Diverse Financial's  
28 senior management, their scienter and/or negligence is attributable to Diverse



1 Financial.

2 **FIRST CLAIM FOR RELIEF**

3 **Fraud in the Offer or Sale of Securities**

4 **Violations of Section 17(a) of the Securities Act**

5 **(against Defendants Diverse Financial and Dekel)**

6 58. The SEC realleges and incorporates by reference paragraphs 1  
7 through 57 above.

8 59. Defendants Diverse Financial and Dekel, and each of them, by  
9 engaging in the conduct described above, directly or indirectly, in the offer or sale  
10 of securities by the use of means or instruments of transportation or  
11 communication in interstate commerce or by use of the mails:

- 12 (a) with scienter, employed devices, schemes, or artifices to  
13 defraud;
- 14 (b) obtained money or property by means of untrue statements of a  
15 material fact or by omitting to state a material fact necessary in  
16 order to make the statements made, in light of the  
17 circumstances under which they were made, not misleading; or
- 18 (c) engaged in transactions, practices, or courses of business which  
19 operated or would operate as a fraud or deceit upon the  
20 purchaser.

21 60. By engaging in the conduct described above, Defendants Diverse  
22 Financial and Dekel violated, and unless restrained and enjoined, will continue to  
23 violate, Section 17(a) of the Securities Act, 15 U.S.C. § 77q(a).

24 **SECOND CLAIM FOR RELIEF**

25 **Fraud in the Offer or Sale of Securities**

26 **Violations of Section 17(a)(2) of the Securities Act**

27 **(against Defendant Kandell)**

28 61. The SEC realleges and incorporates by reference paragraphs 1

1 through 57 above.

2 62. Defendant Kandell, by engaging in the conduct described above,  
3 directly or indirectly, in the offer or sale of securities by the use of means or  
4 instruments of transportation or communication in interstate commerce or by use  
5 of the mails, obtained money or property by means of untrue statements of a  
6 material fact or by omitting to state a material fact necessary in order to make the  
7 statements made, in light of the circumstances under which they were made, not  
8 misleading.

9 63. By engaging in the conduct described above, Defendant Kandell  
10 violated, and unless restrained and enjoined, will continue to violate, Section  
11 17(a)(2) of the Securities Act, 15 U.S.C. § 77q(a)(2).

12 **THIRD CLAIM FOR RELIEF**

13 **Fraud in Connection with the Purchase or Sale of Securities**  
14 **Violations of Section 10(b) of the Exchange Act and Rule 10b-5**  
15 **(against Defendants Diverse Financial and Dekel as primary violators, and,**  
16 **alternatively, against Defendants Diverse Financial and Dekel**  
17 **as control persons of DF Capital)**

18 64. The SEC realleges and incorporates by reference paragraphs 1  
19 through 57 above.

20 65. Defendants Diverse Financial and Dekel, by engaging in the conduct  
21 described above, directly or indirectly, in connection with the purchase or sale of a  
22 security, by the use of means or instrumentalities or interstate commerce, of the  
23 mails, or of the facilities of a national securities exchange, with scienter:

24 (a) employed devices, schemes, or artifices to defraud;

25 (b) made untrue statements of a material fact or omitted to state a  
26 material fact necessary in order to make the statements made, in  
27 the light of the circumstances under which they were made, not  
28 misleading; or

1 (c) engaged in acts, practices or courses of business which operated or  
2 would operate as a fraud or deceit upon other persons.

3 66. By engaging in the conduct described above, Defendants Diverse  
4 Financial and Dekel violated, and unless restrained and enjoined, will continue to  
5 violate, Section 10(b) of the Exchange Act, 15 U.S.C. § 78j(b), and Rule 10b-5  
6 thereunder, 17 C.F.R. § 240.10b-5.

7 67. Defendants Diverse Financial and Dekel, and each of them, were  
8 control persons of DF Capital, because they each possessed, directly or indirectly,  
9 the power to direct or cause the direction of the management and policies of DF  
10 Capital. Accordingly, pursuant to Section 20(a) of the Exchange Act, 15 U.S.C. §  
11 78t(a), Defendants Diverse Financial and Dekel are liable to the same extent as DF  
12 Capital would be for DF Capital's violations of Section 10(b) and Rule 10b-5(b)  
13 thereunder.

14 **PRAYER FOR RELIEF**

15 WHEREFORE, the SEC respectfully requests that the Court:

16 **I.**

17 Issue findings of fact and conclusions of law that Defendants committed the  
18 alleged violations.

19 **II.**

20 Issue orders, in a form consistent with Fed. R. Civ. P. 65(d), permanently  
21 enjoining Defendants and their agents, servants, employees, and attorneys, and  
22 those persons in active concert or participation with any of them, who receive  
23 actual notice of the judgment by personal service or otherwise, and each of them,  
24 from violating Section 17(a) of the Securities Act, 15 U.S.C. §§ 77e(a), 77e(c), and  
25 77q(a), and Section 10(b) of the Exchange Act, 15 U.S.C. § 78j(b), and Rule 10b-5  
26 thereunder, 17 C.F.R. §§ 240.10b-5.

27 **III.**

1 Order Defendants to disgorge all ill-gotten gains from their illegal conduct,  
2 together with prejudgment interest thereon.

3 IV.

4 Order Defendants to pay civil penalties under Section 20(d) of the Securities  
5 Act, 15 U.S.C. § 77t(d) and Section 21(d)(3) of the Exchange Act, 15 U.S.C. §  
6 78u(d)(3).

7 V.

8 Retain jurisdiction of this action in accordance with the principles of equity  
9 and the Federal Rules of Civil Procedure in order to implement and carry out the  
10 terms of all orders and decrees that may be entered, or to entertain any suitable  
11 application or motion for additional relief within the jurisdiction of this Court.

12 VI.

13 Grant such other and further relief as this Court may determine to be just and  
14 necessary.

15 Dated: October 28, 2015

Respectfully Submitted,

17  
18 /s/ Amy Jane Longo  
19 Amy Jane Longo  
20 Matthew T. Montgomery  
21 Attorneys for Plaintiff  
22 Securities and Exchange Commission  
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I hereby attest and certify on 3/13/17  
that the foregoing document is a full, true  
and correct copy of the original on file in  
my office, and in my legal custody.

CLERK U.S. DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

*Dawn Mitchell*

DEPUTY CLERK



(1099)

**AMENDED**

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

**CIVIL MINUTES - GENERAL**

Case No.	SA CV 15-1746 PA (KESx)	Date	November 3, 2016
Title	SEC v. Diverse Financial Corporation, et al.		

Present: The Honorable PERCY ANDERSON, UNITED STATES DISTRICT JUDGE

Stephen Montes Kerr		N/A
---------------------	--	-----

Deputy Clerk	Court Reporter / Recorder	Tape No.
--------------	---------------------------	----------

Attorneys Present for Plaintiffs:	Attorneys Present for Defendants:
-----------------------------------	-----------------------------------

**Proceedings:** IN CHAMBERS - COURT ORDER

The Court grants the Motion for Summary Judgment (Docket No. 70) filed by plaintiff Security and Exchange Commission, and denies the Motion for Summary Judgment (Docket No. 72) and Motion to Extend Time to Amend Answer to Include Demand for Jury Trial (Docket No. 68) filed by defendants Diverse Financial Corporation and Roy Dekel. A detailed minute order will follow.

The Court continues the date by which the parties must file the pretrial documents required by the Court's Scheduling Order and Civil Trial Order – including the pretrial conference order, pretrial exhibit stipulation, contentions of fact and law, exhibit and witness lists, and joint status report regarding settlement – from November 4, 2016, to November 18, 2016. The Final Pretrial Conference is continued from November 18, 2016, to December 2, 2016, at 1:30 p.m.

IT IS SO ORDERED.

I hereby attest and certify on 3/12/17  
that the foregoing document is a full, true  
and correct copy of the original on file in  
my office, and in my legal custody.

CLERK U.S. DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

*Diana Matelli*  
DEPUTY CLERK



(1099)

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

CIVIL MINUTES - GENERAL

Case No. SA CV 15-1746 PA (KESx) Date November 17, 2016  
Title SEC v. Diverse Financial Corporation, et al.

Present: The Honorable PERCY ANDERSON, UNITED STATES DISTRICT JUDGE

Stephen Montes Kerr N/A  
Deputy Clerk Court Reporter / Recorder Tape No.

Attorneys Present for Plaintiffs:

Attorneys Present for Defendants:

Proceedings: IN CHAMBERS - COURT ORDER

The pretrial documents required by the Court's Scheduling Order and Civil Trial Order – including the pretrial conference order, pretrial exhibit stipulation, contentions of fact and law, exhibit and witness lists, and joint status report regarding settlement – should be limited to the proper scope of injunctive relief and amount of monetary damages, including disgorgement and civil penalties. (See Docket No. 70-1 at 24-25.)

IT IS SO ORDERED.



I hereby attest and certify on 3/13/17  
that the foregoing document is a full, true  
and correct copy of the original on file in  
my office, and in my legal custody.

CLERK U.S. DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

Dion Millette  
DEPUTY CLERK



(1099)

1 AMY JANE LONGO, Cal. Bar No. 198304  
E-mail: LongoA@sec.gov  
2 LYNN M. DEAN, Cal. Bar. No. 205562  
E-mail: DeanL@sec.gov  
3 MATTHEW T. MONTGOMERY, Cal. Bar No. 260149  
E-mail: MontgomeryM@sec.gov

4 Attorneys for Plaintiff  
5 Securities and Exchange Commission  
Michele Wein Layne, Regional Director  
6 John W. Berry, Regional Trial Counsel  
444 South Flower Street, Suite 900  
7 Los Angeles, California 90071-9591  
Telephone: (323) 965-3998  
8 Facsimile: (213) 443-1905

9 UNITED STATES DISTRICT COURT  
10 CENTRAL DISTRICT OF CALIFORNIA  
11 Western Division

12 SECURITIES AND EXCHANGE  
13 COMMISSION,  
14 Plaintiff,  
15 vs.  
16 DIVERSE FINANCIAL  
17 CORPORATION, ROY DEKEL, and  
DAVID KANDELL,  
18 Defendants.

Case No. 8:15-cv-01746-PA-KES  
19 CONSENT TO ENTRY OF FINAL  
20 JUDGMENT BY DEFENDANT  
21 ROY DEKEL

22 The Honorable Percy Anderson  
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1           1.     Defendant Roy Dekel ("Dekel") acknowledges having been served with  
2 the Complaint in this action, enters a general appearance, and admits the Court's  
3 jurisdiction over Defendant and over the subject matter of this action.

4           2.     Defendant further acknowledges that he has been found liable by the  
5 Court for transactions, acts, practices and courses of business that constitute  
6 violations of Section 17(a) of the Securities Act of 1933 ("Securities Act") (15 U.S.C.  
7 § 77q(a)) and Section 10(b) of the Securities Exchange Act of 1934 ("Exchange  
8 Act") (15 U.S.C. § 78j(b)) and Rule 10b-5 thereunder (17 C.F.R. § 240.10b-5), and as  
9 a control person under Section 20(a) of the Exchange Act.

10          3.     Defendant hereby consents to the entry of the Judgment in the form  
11 attached hereto as Exhibit 1 (the "Final Judgment") and incorporated by reference  
12 herein, which, among other things:

13               (a)     permanently restrains and enjoins Defendant from violation of  
14                       Section 17(a) of the Securities Act of 1933 ("Securities Act") (15  
15                       U.S.C. § 77q(a)) and Section 10(b) of the Securities Exchange Act  
16                       of 1934 ("Exchange Act") (15 U.S.C. § 78j(b)) and Rule 10b-5  
17                       thereunder (17 C.F.R. § 240.10b-5);

18               (b)     orders Defendant to pay disgorgement, jointly and severally with  
19                       Diverse Financial Corporation, in the amount of \$2,717,758.20,  
20                       plus prejudgment interest thereon in the amount of \$108,023.57;  
21                       and

22               (c)     orders Defendant to pay a civil penalty in the amount of  
23                       \$455,994.78 under Sections 20(d) of the Securities Act and  
24                       21(d)(3) of the Exchange Act.

25          4.     Defendant agrees that he shall not seek or accept, directly or indirectly,  
26 reimbursement or indemnification from any source, including but not limited to  
27 payment made pursuant to any insurance policy, with regard to any civil penalty  
28 amounts that Defendant pays pursuant to the Final Judgment, regardless of whether

1 such penalty amounts or any part thereof are added to a distribution fund or otherwise  
2 used for the benefit of investors. Defendant further agrees that he shall not claim,  
3 assert, or apply for a tax deduction or tax credit with regard to any federal, state, or  
4 local tax for any penalty amounts that Defendant pays pursuant to the Final  
5 Judgment, regardless of whether such penalty amounts or any part thereof are added  
6 to a distribution fund or otherwise used for the benefit of investors.

7 5. Defendant waives the entry of findings of fact and conclusions of law  
8 pursuant to Rule 52 of the Federal Rules of Civil Procedure.

9 6. Defendant waives the right, if any, to a jury trial and to appeal from the  
10 entry of the Final Judgment.

11 7. Defendant enters into this Consent voluntarily and represents that no  
12 threats, offers, promises, or inducements of any kind have been made by the SEC or  
13 any member, officer, employee, agent, or representative of the SEC to induce  
14 Defendant to enter into this Consent.

15 8. Defendant agrees that this Consent shall be incorporated into the Final  
16 Judgment with the same force and effect as if fully set forth therein.

17 9. Defendant will not oppose the enforcement of the Final Judgment on the  
18 ground, if any exists, that it fails to comply with Rule 65(d) of the Federal Rules of  
19 Civil Procedure, and hereby waives any objection based thereon.

20 10. Defendant waives service of the Final Judgment and agrees that entry of  
21 the Final Judgment by the Court and filing with the Clerk of the Court will constitute  
22 notice to Defendant of its terms and conditions. Defendant further agrees to provide  
23 counsel for the SEC, within thirty days after the Final Judgment is filed with the  
24 Clerk of the Court, with an affidavit or declaration stating that Defendant has  
25 received and read a copy of the Final Judgment.

26 11. Consistent with 17 C.F.R. § 202.5(f), this Consent resolves only the  
27 claims asserted against Defendant in this civil proceeding. Defendant acknowledges  
28 that no promise or representation has been made by the SEC or any member, officer,

1 employee, agent, or representative of the SEC with regard to any criminal liability  
2 that may have arisen or may arise from the facts underlying this action or immunity  
3 from any such criminal liability. Defendant waives any claim of Double Jeopardy  
4 based upon the settlement of this proceeding, including the imposition of any remedy  
5 or civil penalty herein. Defendant further acknowledges that the Court's entry of a  
6 permanent injunction may have collateral consequences under federal or state law  
7 and the rules and regulations of self-regulatory organizations, licensing boards, and  
8 other regulatory organizations. Such collateral consequences include, but are not  
9 limited to, a statutory disqualification with respect to membership or participation in,  
10 or association with a member of, a self-regulatory organization. This statutory  
11 disqualification has consequences that are separate from any sanction imposed in an  
12 administrative proceeding. In addition, in any disciplinary proceeding before the  
13 SEC based on the entry of the injunction in this action, Defendant understands that he  
14 shall not be permitted to contest the factual allegations of the complaint in this action.

15 12. Defendant understands and agrees to comply with the terms of 17 C.F.R.  
16 § 202.5(e), which provides in part that it is the SEC's policy "not to permit a  
17 defendant or respondent to consent to a judgment or order that imposes a sanction  
18 while denying the allegations in the complaint or order for proceedings," and that "a  
19 refusal to admit the allegations is equivalent to a denial, unless the defendant or  
20 respondent states that he neither admits nor denies the allegations.". As part of  
21 Defendant's agreement to comply with the terms of Section 202.5(e), Defendant: (i)  
22 will not take any action or make or permit to be made any public statement denying,  
23 directly or indirectly, any allegation in the complaint or creating the impression that  
24 the complaint is without factual basis; (ii) will not make or permit to be made any  
25 public statement to the effect that Defendant does not admit the allegations of the  
26 complaint, or that this Consent contains no admission of the allegations, without also  
27 stating that Defendant does not deny the allegations; (iii) upon the filing of this  
28 Consent, Defendant hereby withdraws any papers filed in this action to the extent that

1 they deny any allegation in the complaint; and (iv) stipulates for purposes of  
2 exceptions to discharge set forth in Section 523 of the Bankruptcy Code, 11 U.S.C.  
3 §523, that the allegations in the complaint are true, and further, that any debt for  
4 disgorgement, prejudgment interest, civil penalty or other amounts due by Defendant  
5 under the Final Judgment or any other judgment, order, consent order, decree or  
6 settlement agreement entered in connection with this proceeding, is a debt for the  
7 violation by Defendant of the federal securities laws or any regulation or order issued  
8 under such laws, as set forth in Section 523(a)(19) of the Bankruptcy Code, 11 U.S.C.  
9 §523(a)(19). If Defendant breaches this agreement, the SEC may petition the Court  
10 to vacate the Final Judgment and restore this action to its active docket. Nothing in  
11 this paragraph affects Defendant's: (i) testimonial obligations; or (ii) right to take  
12 legal or factual positions in litigation or other legal proceedings in which the SEC is  
13 not a party.

14 13. Defendant hereby waives any rights under the Equal Access to Justice  
15 Act, the Small Business Regulatory Enforcement Fairness Act of 1996, or any other  
16 provision of law to seek from the United States, or any agency, or any official of the  
17 United States acting in his or her official capacity, directly or indirectly,  
18 reimbursement of attorney's fees or other fees, expenses, or costs expended by  
19 Defendant to defend against this action. For these purposes, Defendant agrees that  
20 Defendant is not the prevailing party in this action since the parties have reached a  
21 good faith settlement.

22 14. Defendant agrees that the SEC may present the Final Judgment to the  
23 Court for signature and entry without further notice.

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15. Defendant agrees that this Court shall retain jurisdiction over this matter for the purpose of enforcing the terms of the Final Judgment.

Dated: 12/8/16

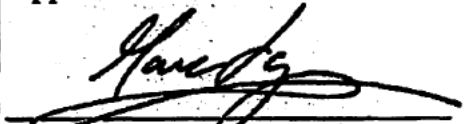
  
\_\_\_\_\_  
Roy Dekel

On December \_\_, 2016, Roy Dekel, a person known to me, personally appeared before me and acknowledged executing the foregoing Consent.

SEE ATTACHED ALL PURPOSE ACKNOWLEDGMENT

\_\_\_\_\_  
Notary Public  
Commission expires:

Approved as to form:

  
\_\_\_\_\_  
Marc Lazo, Esq.  
Wilson Keadjian Browndorf LLP  
1900 Main Street, Suite 600  
Irvine, CA 92614  
E-mail: mlazo@whblp.com  
Attorney for Defendant  
Roy Dekel

**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

**CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California )  
County of Orange )

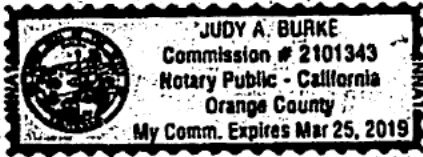
On December 8, 2016 before me, Judy A. Burke Notary Public  
Date Here Insert Name and Title of the Officer

personally appeared Ray Deuel  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is are subscribed to the within instrument and acknowledged to me that he she/they executed the same in his her/their authorized capacity(ies), and that by his her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature Judy A. Burke  
Signature of Notary Public

Place Notary Seal Above

**OPTIONAL**

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document Final Judgment by Referee Ray Deuel  
Title or Type of Document: Consent to Entry of Document Date: 12/8/16  
Number of Pages: 5 Signer(s) Other Than Named Above: v/a

Capacity(ies) Claimed by Signer(s)  
Signer's Name: Ray Deuel  
 Corporate Officer -- Title(s): \_\_\_\_\_  
 Partner --  Limited  General  
 Individual  Attorney in Fact  
 Trustee  Guardian or Conservator  
 Other: \_\_\_\_\_  
Signer Is Representing: Self

Signer's Name: \_\_\_\_\_  
 Corporate Officer -- Title(s): \_\_\_\_\_  
 Partner --  Limited  General  
 Individual  Attorney in Fact  
 Trustee  Guardian or Conservator  
 Other: \_\_\_\_\_  
Signer Is Representing: \_\_\_\_\_



**PROOF OF SERVICE**

I am over the age of 18 years and not a party to this action. My business address is:

U.S. SECURITIES AND EXCHANGE COMMISSION,  
444 S. Flower Street, Suite 900, Los Angeles, California 90071  
Telephone No. (323) 965-3998; Facsimile No. (213) 443-1904.

On December 8, 2016, I caused to be served the document entitled **CONSENT TO ENTRY OF FINAL JUDGMENT BY DEFENDANT ROY DEKEL** on all the parties to this action addressed as stated on the attached service list:

**OFFICE MAIL:** By placing in sealed envelope(s), which I placed for collection and mailing today following ordinary business practices. I am readily familiar with this agency's practice for collection and processing of correspondence for mailing; such correspondence would be deposited with the U.S. Postal Service on the same day in the ordinary course of business.

**PERSONAL DEPOSIT IN MAIL:** By placing in sealed envelope(s), which I personally deposited with the U.S. Postal Service. Each such envelope was deposited with the U.S. Postal Service at Los Angeles, California, with first class postage thereon fully prepaid.

**EXPRESS U.S. MAIL:** Each such envelope was deposited in a facility regularly maintained at the U.S. Postal Service for receipt of Express Mail at Los Angeles, California, with Express Mail postage paid.

**HAND DELIVERY:** I caused to be hand delivered each such envelope to the office of the addressee as stated on the attached service list.

**UNITED PARCEL SERVICE:** By placing in sealed envelope(s) designated by United Parcel Service ("UPS") with delivery fees paid or provided for, which I deposited in a facility regularly maintained by UPS or delivered to a UPS courier, at Los Angeles, California.

**ELECTRONIC MAIL:** By transmitting the document by electronic mail to the electronic mail address as stated on the attached service list.

**E-FILING:** By causing the document to be electronically filed via the Court's CM/ECF system, which effects electronic service on counsel who are registered with the CM/ECF system.

**FAX:** By transmitting the document by facsimile transmission. The transmission was reported as complete and without error.

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

Date: December 8, 2016

/s/ Amy Jane Longo

Amy Jane Longo



1 AMY JANE LONGO, Cal. Bar No: 198304  
E-mail: [LongoA@sec.gov](mailto:LongoA@sec.gov)

2 LYNN M. DEAN, Cal. Bar. No. 205562  
E-mail: [DeanL@sec.gov](mailto:DeanL@sec.gov)

3 MATTHEW T. MONTGOMERY, Cal. Bar No. 260149  
E-mail: [MontgomeryM@sec.gov](mailto:MontgomeryM@sec.gov)

4 Attorneys for Plaintiff  
5 Securities and Exchange Commission  
6 Michele Wein Layne, Regional Director  
7 John W. Berry, Regional Trial Counsel  
8 444 South Flower Street, Suite 900  
Los Angeles, California 90071-9591  
Telephone: (323) 965-3998  
Facsimile: (213) 443-1905

9 **UNITED STATES DISTRICT COURT**  
10 **CENTRAL DISTRICT OF CALIFORNIA**  
11 **Western Division**

12 **SECURITIES AND EXCHANGE**  
13 **COMMISSION,**

14 **Plaintiff,**

15 **vs.**

16 **DIVERSE FINANCIAL**  
17 **CORPORATION, ROY DEKEL, and**  
18 **DAVID KANDELL,**

19 **Defendants.**

Case No. 8:15-cv-01746-PA-KES

**FINAL JUDGMENT AS TO**  
**DEFENDANT ROY DEKEL**

The Honorable Percy Anderson

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1 The Securities and Exchange Commission (“SEC”) having filed a Complaint,  
2 the Court having granted the SEC’s Motion for Summary Judgment and found  
3 Defendant Roy Dekel (the “Defendant”) liable on all counts asserted against him in  
4 the SEC’s Complaint, and Defendant Roy Dekel having consented to entry of this  
5 Final Judgment; waived any further findings of fact and conclusions of law; and  
6 waived any right to appeal from this Final Judgment:

7 I.

8 IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that Defendant is  
9 permanently restrained and enjoined from violating, directly or indirectly, Section  
10 10(b) of the Securities Exchange Act of 1934 (the “Exchange Act”) [15 U.S.C. §  
11 78j(b)] and Rule 10b-5 promulgated thereunder [17 C.F.R. § 240.10b-5], by using  
12 any means or instrumentality of interstate commerce, or of the mails, or of any  
13 facility of any national securities exchange, in connection with the purchase or sale of  
14 any security:

- 15 (a) to employ any device, scheme, or artifice to defraud;  
16 (b) to make any untrue statement of a material fact or to omit to state a  
17 material fact necessary in order to make the statements made, in the light of the  
18 circumstances under which they were made, not misleading; or  
19 (c) to engage in any act, practice, or course of business which operates or  
20 would operate as a fraud or deceit upon any person.

21 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, as  
22 provided in Federal Rule of Civil Procedure 65(d)(2), the foregoing paragraph also  
23 binds the following who receive actual notice of this Final Judgment by personal  
24 service or otherwise: (a) Defendant’s officers, agents, servants, employees, and  
25 attorneys; and (b) other persons in active concert or participation with Defendant or  
26 with anyone described in (a).

1 II.

2 IT IS HEREBY FURTHER ORDERED, ADJUDGED, AND DECREED that  
3 Defendant is permanently restrained and enjoined from violating Section 17(a) of the  
4 Securities Act of 1933 (the "Securities Act") [15 U.S.C. § 77q(a)] in the offer or sale  
5 of any security by the use of any means or instruments of transportation or  
6 communication in interstate commerce or by use of the mails, directly or indirectly:

7 (a) to employ any device, scheme, or artifice to defraud;

8 (b) to obtain money or property by means of any untrue statement of a  
9 material fact or any omission of a material fact necessary in order to make the  
10 statements made, in light of the circumstances under which they were made,  
11 not misleading; or

12 (c) to engage in any transaction, practice, or course of business which  
13 operates or would operate as a fraud or deceit upon the purchaser.

14 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, as  
15 provided in Federal Rule of Civil Procedure 65(d)(2), the foregoing paragraph also  
16 binds the following who receive actual notice of this Final Judgment by personal  
17 service or otherwise: (a) Defendant's officers, agents, servants, employees, and  
18 attorneys; and (b) other persons in active concert or participation with Defendant or  
19 with anyone described in (a).

20 III.

21 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Defendant  
22 is liable for disgorgement, jointly and severally with Defendant Diverse Financial  
23 Corporation, of \$2,717,758.20, representing profits gained as a result of the conduct  
24 alleged in the Complaint, together with prejudgment interest thereon in the amount of  
25 \$108,023.57, and an individual civil penalty in the amount of \$455,994.78 pursuant  
26 to Sections 20(d) of the Securities Act and 21(d)(3) of the Exchange Act. Defendant  
27 shall satisfy this obligation by paying \$3,281,776.55 to the Securities and Exchange  
28 Commission within 14 days after entry of this Final Judgment.

1 Defendant may transmit payment electronically to the SEC, which will  
2 provide detailed ACH transfer/Fedwire instructions upon request. Payment may also  
3 be made directly from a bank account via Pay.gov through the SEC website at  
4 <http://www.sec.gov/about/offices/ofm.htm>. Defendant may also pay by certified  
5 check, bank cashier's check, or United States postal money order payable to the  
6 Securities and Exchange Commission, which shall be delivered or mailed to

7 Enterprise Services Center  
8 Accounts Receivable Branch  
9 6500 South MacArthur Boulevard  
10 Oklahoma City, OK 73169

11 and shall be accompanied by a letter identifying the case title, civil action number,  
12 and name of this Court; Roy Dekel's name as a defendant in this action; and  
13 specifying that payment is made pursuant to this Final Judgment.

14 Defendant shall simultaneously transmit photocopies of evidence of payment  
15 and case identifying information to the SEC's counsel in this action. By making this  
16 payment, Defendant relinquishes all legal and equitable right, title, and interest in  
17 such funds and no part of the funds shall be returned to Defendant. The SEC shall  
18 send the funds paid pursuant to this Final Judgment to the United States Treasury.

19 The SEC may enforce the Court's judgment for disgorgement, prejudgment  
20 interest, and penalties by moving for civil contempt (and/or through other collection  
21 procedures authorized by law) at any time after 14 days following entry of this Final  
22 Judgment. Defendant shall pay post judgment interest on any delinquent amounts  
23 pursuant to 28 U.S.C. § 1961.

24 IV.

25 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the  
26 Consent is incorporated herein with the same force and effect as if fully set forth  
27 herein, and that Defendant shall comply with all of the undertakings and agreements  
28 set forth therein. The SEC staff may make reasonable requests for further evidence

1 of compliance, and Defendant agrees to provide such evidence.

2 V.

3 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, solely for  
4 purposes of exceptions to discharge set forth in Section 523 of the Bankruptcy Code,  
5 11 U.S.C. §523, the allegations in the complaint are true and admitted by Defendant,  
6 and further, any debt for disgorgement, prejudgment interest, civil penalty or other  
7 amounts due by Defendant under this Final Judgment or any other judgment, order,  
8 consent order, decree or settlement agreement entered in connection with this  
9 proceeding, is a debt for the violation by Defendant of the federal securities laws or  
10 any regulation or order issued under such laws, as set forth in Section 523(a)(19) of  
11 the Bankruptcy Code, 11 U.S.C. §523(a)(19).

12 VI.

13 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that this Court  
14 shall retain jurisdiction of this matter for the purposes of enforcing the terms of this  
15 Final Judgment.

16 VII.

17 There being no just reason for delay, pursuant to Rule 54(b) of the Federal  
18 Rules of Civil Procedure, the Clerk is ordered to enter this Final Judgment forthwith  
19 and without further notice.

20  
21 Dated: \_\_\_\_\_,

22 \_\_\_\_\_  
23 UNITED STATES DISTRICT JUDGE  
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**PROOF OF SERVICE**

I am over the age of 18 years and not a party to this action. My business address is:

U.S. SECURITIES AND EXCHANGE COMMISSION,  
444 S. Flower Street, Suite 900, Los Angeles, California 90071  
Telephone No. (323) 965-3998; Facsimile No. (213) 443-1904.

On December 8, 2016, I caused to be served the document entitled **FINAL JUDGMENT AS TO DEFENDANT ROY DEKEL** on all the parties to this action addressed as stated on the attached service list:

**OFFICE MAIL:** By placing in sealed envelope(s), which I placed for collection and mailing today following ordinary business practices. I am readily familiar with this agency's practice for collection and processing of correspondence for mailing; such correspondence would be deposited with the U.S. Postal Service on the same day in the ordinary course of business.

**PERSONAL DEPOSIT IN MAIL:** By placing in sealed envelope(s), which I personally deposited with the U.S. Postal Service. Each such envelope was deposited with the U.S. Postal Service at Los Angeles, California, with first class postage thereon fully prepaid.

**EXPRESS U.S. MAIL:** Each such envelope was deposited in a facility regularly maintained at the U.S. Postal Service for receipt of Express Mail at Los Angeles, California, with Express Mail postage paid.

**HAND DELIVERY:** I caused to be hand delivered each such envelope to the office of the addressee as stated on the attached service list.

**UNITED PARCEL SERVICE:** By placing in sealed envelope(s) designated by United Parcel Service ("UPS") with delivery fees paid or provided for, which I deposited in a facility regularly maintained by UPS or delivered to a UPS courier, at Los Angeles, California.

**ELECTRONIC MAIL:** By transmitting the document by electronic mail to the electronic mail address as stated on the attached service list.

**E-FILING:** By causing the document to be electronically filed via the Court's CM/ECF system, which effects electronic service on counsel who are registered with the CM/ECF system.

**FAX:** By transmitting the document by facsimile transmission. The transmission was reported as complete and without error.

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

Date: December 8, 2016

/s/ Amy Jane Longo

Amy Jane Longo



***SEC v. Diverse Financial Corporation, et al.***  
**United States District Court – Central District of California**  
**Case No. 8:15-cv-01746-PA-KES**

**SERVICE LIST**

Marc Y. Lazo, Esq. *(Served via CM/ECF and electronic mail)*  
Wilson Keadjian Browndorf LLP  
1900 Main Street, Suite 600  
Irvine, CA 92614  
Email: mlazo@whblp.com  
*Attorney for Diverse Financial Corporation and Roy Dekel*

David Kandell *(Served via electronic mail only)*  
2910 Briarwood  
Torrance, CA 90505  
Email: dr.kandell@earthlink.net  
*Pro Se*

-----  
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CENTRAL DISTRICT OF CALIFORNIA  
SAN FRANCISCO, CALIFORNIA  
-----  
DEC 10 2016

I hereby attest and certify on 3/13/17  
that the foregoing document is a full, true  
and correct copy of the original on file in  
my office, and in my legal custody.

CLERK U.S. DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

*Deon Mitchell*  
DEPUTY CLERK



(1099)

1 AMY JANE LONGO, Cal. Bar No. 198304  
E-mail: [LongoA@sec.gov](mailto:LongoA@sec.gov)  
2 LYNN M. DEAN, Cal. Bar. No. 205562  
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3 MATTHEW T. MONTGOMERY, Cal. Bar No. 260149  
E-mail: [MontgomeryM@sec.gov](mailto:MontgomeryM@sec.gov)

4 Attorneys for Plaintiff  
5 Securities and Exchange Commission  
Michele Wein Layne, Regional Director  
6 John W. Berry, Regional Trial Counsel  
444 South Flower Street, Suite 900  
7 Los Angeles, California 90071-9591  
Telephone: (323) 965-3998  
8 Facsimile: (213) 443-1905

9 **UNITED STATES DISTRICT COURT**  
10 **CENTRAL DISTRICT OF CALIFORNIA**  
11 **Western Division**

12 **SECURITIES AND EXCHANGE**  
13 **COMMISSION,**

14 **Plaintiff,**

15 **vs.**

16 **DIVERSE FINANCIAL**  
17 **CORPORATION, ROY DEKEL, and**  
18 **DAVID KANDELL,**

19 **Defendants.**

Case No. 8:15-cv-01746-PA-KES

**FINAL JUDGMENT AS TO**  
**DEFENDANT ROY DEKEL**

The Honorable Percy Anderson

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1 The Securities and Exchange Commission (“SEC”) having filed a Complaint,  
2 the Court having granted the SEC’s Motion for Summary Judgment and found  
3 Defendant Roy Dekel (the “Defendant”) liable on all counts asserted against him in  
4 the SEC’s Complaint, and Defendant Roy Dekel having consented to entry of this  
5 Final Judgment; waived any further findings of fact and conclusions of law; and  
6 waived any right to appeal from this Final Judgment:

7 I.

8 IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that Defendant is  
9 permanently restrained and enjoined from violating, directly or indirectly, Section  
10 10(b) of the Securities Exchange Act of 1934 (the “Exchange Act”) [15 U.S.C. §  
11 78j(b)] and Rule 10b-5 promulgated thereunder [17 C.F.R. § 240.10b-5], by using  
12 any means or instrumentality of interstate commerce, or of the mails, or of any  
13 facility of any national securities exchange, in connection with the purchase or sale of  
14 any security:

15 (a) to employ any device, scheme, or artifice to defraud;

16 (b) to make any untrue statement of a material fact or to omit to state a  
17 material fact necessary in order to make the statements made, in the light of the  
18 circumstances under which they were made, not misleading; or

19 (c) to engage in any act, practice, or course of business which operates or  
20 would operate as a fraud or deceit upon any person.

21 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, as  
22 provided in Federal Rule of Civil Procedure 65(d)(2), the foregoing paragraph also  
23 binds the following who receive actual notice of this Final Judgment by personal  
24 service or otherwise: (a) Defendant’s officers, agents, servants, employees, and  
25 attorneys; and (b) other persons in active concert or participation with Defendant or  
26 with anyone described in (a).

1 II.

2 IT IS HEREBY FURTHER ORDERED, ADJUDGED, AND DECREED that  
3 Defendant is permanently restrained and enjoined from violating Section 17(a) of the  
4 Securities Act of 1933 (the "Securities Act") [15 U.S.C. § 77q(a)] in the offer or sale  
5 of any security by the use of any means or instruments of transportation or  
6 communication in interstate commerce or by use of the mails, directly or indirectly:

7 (a) to employ any device, scheme, or artifice to defraud;

8 (b) to obtain money or property by means of any untrue statement of a  
9 material fact or any omission of a material fact necessary in order to make the  
10 statements made, in light of the circumstances under which they were made,  
11 not misleading; or

12 (c) to engage in any transaction, practice, or course of business which  
13 operates or would operate as a fraud or deceit upon the purchaser.

14 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, as  
15 provided in Federal Rule of Civil Procedure 65(d)(2), the foregoing paragraph also  
16 binds the following who receive actual notice of this Final Judgment by personal  
17 service or otherwise: (a) Defendant's officers, agents, servants, employees, and  
18 attorneys; and (b) other persons in active concert or participation with Defendant or  
19 with anyone described in (a).

20 III.

21 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Defendant  
22 is liable for disgorgement, jointly and severally with Defendant Diverse Financial  
23 Corporation, of \$2,717,758.20, representing profits gained as a result of the conduct  
24 alleged in the Complaint, together with prejudgment interest thereon in the amount of  
25 \$108,023.57, and an individual civil penalty in the amount of \$455,994.78 pursuant  
26 to Sections 20(d) of the Securities Act and 21(d)(3) of the Exchange Act. Defendant  
27 shall satisfy this obligation by paying \$3,281,776.55 to the Securities and Exchange  
28 Commission within 14 days after entry of this Final Judgment.

1 Defendant may transmit payment electronically to the SEC, which will  
2 provide detailed ACH transfer/Fedwire instructions upon request. Payment may also  
3 be made directly from a bank account via Pay.gov through the SEC website at  
4 <http://www.sec.gov/about/offices/ofm.htm>. Defendant may also pay by certified  
5 check, bank cashier's check, or United States postal money order payable to the  
6 Securities and Exchange Commission, which shall be delivered or mailed to

7 Enterprise Services Center  
8 Accounts Receivable Branch  
9 6500 South MacArthur Boulevard  
10 Oklahoma City, OK 73169

11 and shall be accompanied by a letter identifying the case title, civil action number,  
12 and name of this Court; Roy Dekel's name as a defendant in this action; and  
13 specifying that payment is made pursuant to this Final Judgment.

14 Defendant shall simultaneously transmit photocopies of evidence of payment  
15 and case identifying information to the SEC's counsel in this action. By making this  
16 payment, Defendant relinquishes all legal and equitable right, title, and interest in  
17 such funds and no part of the funds shall be returned to Defendant. The SEC shall  
18 send the funds paid pursuant to this Final Judgment to the United States Treasury.

19 The SEC may enforce the Court's judgment for disgorgement, prejudgment  
20 interest, and penalties by moving for civil contempt (and/or through other collection  
21 procedures authorized by law) at any time after 14 days following entry of this Final  
22 Judgment. Defendant shall pay post judgment interest on any delinquent amounts  
23 pursuant to 28 U.S.C. § 1961.

24 IV.

25 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the  
26 Consent is incorporated herein with the same force and effect as if fully set forth  
27 herein, and that Defendant shall comply with all of the undertakings and agreements  
28 set forth therein. The SEC staff may make reasonable requests for further evidence

1 of compliance, and Defendant agrees to provide such evidence.

2 V.

3 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that, solely for  
4 purposes of exceptions to discharge set forth in Section 523 of the Bankruptcy Code,  
5 11 U.S.C. §523, the allegations in the complaint are true and admitted by Defendant,  
6 and further, any debt for disgorgement, prejudgment interest, civil penalty or other  
7 amounts due by Defendant under this Final Judgment or any other judgment, order,  
8 consent order, decree or settlement agreement entered in connection with this  
9 proceeding, is a debt for the violation by Defendant of the federal securities laws or  
10 any regulation or order issued under such laws, as set forth in Section 523(a)(19) of  
11 the Bankruptcy Code, 11 U.S.C. §523(a)(19).

12 VI.

13 IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that this Court  
14 shall retain jurisdiction of this matter for the purposes of enforcing the terms of this  
15 Final Judgment.

16 VII.

17 There being no just reason for delay, pursuant to Rule 54(b) of the Federal  
18 Rules of Civil Procedure, the Clerk is ordered to enter this Final Judgment forthwith  
19 and without further notice.

20  
21  
22 Dated: December 8, 2016

  
UNITED STATES DISTRICT JUDGE

I hereby attest and certify on 3/13/17  
that the foregoing document is a full, true  
and correct copy of the original on file in  
my office, and in my legal custody.

CLERK U.S. DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

*Diana M. ...*  
DEPUTY CLERK



(1099)





UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
LOS ANGELES REGIONAL OFFICE  
444 S. FLOWER STREET, SUITE 900  
LOS ANGELES, CALIFORNIA 90071-9591

DIRECT DIAL: (323) 965-3835  
FAX NUMBER: (213) 443-1904

December 28, 2016

**VIA EMAIL**

Marc Lazo, Esq.  
Charles Stec, Esq.  
Wilson Harvey Browndorf  
1900 Main Street, Suite 600  
Irvine, CA 92615

Re: *In the Matter of Roy Dekel*  
Admin. Proc. File No. 3-17751

Dear Counsel:

Pursuant to SEC Rule of Practice § 201.230, documents related to this matter are available for inspection and copying at the Securities and Exchange Commission's offices in Los Angeles. Per SEC Rule 230(a)(1), the SEC is making available documents "obtained by the Division prior to the institution of proceedings, in connection with the investigation leading to the Division's recommendation to institute proceedings," including documents previously produced in discovery in the action *SEC v. Diverse Financial Corp., et al.* This includes documents produced by Diverse Financial, Mr. Dekel, and any third parties prior to and during the SEC's district court action, as well as the investigative and deposition testimony transcripts and exhibits.

If you wish to make arrangements to inspect or copy any of these documents, please call me at (323) 965-3835. Pursuant to SEC Rule of Practice § 201.230(f), a respondent in an SEC proceeding is responsible for bearing any copying costs.

Very truly yours,

Amy Jane Longo  
Senior Trial Counsel

**From:** Irwin, Magnolia  
**Sent:** Wednesday, December 28, 2016 9:27 AM  
**To:** 'mlazo@wkbllp.com'; cstec@wkbllp.com  
**Cc:** Longo, Amy; Dean, Lynn M.; Montgomery, Matthew  
**Subject:** In the Matter of Roy Dekel, AP File No. 3-17751

Please see attached correspondence and Notice of Appearance in connection with the above-referenced matter. Please confirm receipt of this email and attachments. Thank you.



2016.12.28 DOE 2016.12.28 Notice  
Ltr to MLazo re... of Appearance...

Magnolia M. Irwin, Paralegal  
U.S. Securities and Exchange Commission  
Los Angeles Regional Office  
444 S. Flower Street, Suite 900  
Los Angeles, CA 90071  
(323) 965-3960 (T)  
(213) 443-1904 (F)  
[irwinma@sec.gov](mailto:irwinma@sec.gov)

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
LOS ANGELES REGIONAL OFFICE  
444 S. FLOWER STREET, SUITE 900  
LOS ANGELES, CALIFORNIA 90071

DIRECT DIAL: (323) 965-3835  
FAX: (213) 443-1904

February 13, 2017

**VIA HAND DELIVERY**

Marc Lazo, Esq.  
Charles Stec, Esq.  
Wilson Harvey Browndorf  
1900 Main Street, Suite 600  
Irvine, CA 92615

Re: *In the Matter of Roy Dekel, AP File No. 3-17751*

Dear Counsel:

Please see attached hard drive containing Division of Enforcement's Rule 230 production in connection with the above-referenced matter. Please note that the hard drive has been encrypted and will require a password, which will be sent separately.

Should you have any questions, please do not hesitate to contact me.

Sincerely,

*/s/ Amy Jane Longo*

Amy Jane Longo  
Senior Trial Counsel


Enclosure (hard drive)

cc: Lynn M. Dean, Esq.  
Matthew T. Montgomery, Esq.



News & Advice

## SetSchedule CEO Roy Dekel nominated for Excellence in Entrepreneurship award

IN THE NEWS / 27.02.2017  0 comments



Irvine, CA (Feb. 27, 2017) – SetSchedule CEO Roy Dekel was named by the Orange County Business Journal as one of the region's Excellence in Entrepreneurship award nominees.

The program, launched in 2002, recognizes individuals who exemplify the American entrepreneurial spirit – individuals who, by their creativity and determination, have established and nurtured successful business ventures.

Mr. Dekel, a real estate investor whose latest venture, SetSchedule, is revolutionizing the way that real estate agents connect with potential clients, has an extensive entrepreneurial background. He has worked in finance, real estate, technology, and even dabbled in the movie industry. He has managed millions of dollars in investor capital, written billions in business transactions, and has held multi-million-dollar real estate portfolios. The Excellence in Entrepreneurship recognition is only the latest example in ways in which he has been regarded by his community as a true innovator and entrepreneur to watch.

"Institutions like the Orange County Business Journal should be applauded for their efforts to bring awareness and momentum to our community's startups and business owners." Says Roy Dekel.

"The candidates nominated for the Orange County Business Journal for Excellence in Entrepreneurship are among some of the best and brightest in our community, and I am an honored to be recognized among them."

A luncheon for the EIE awards will be held on March 8. For more information about the event, visit the OCBJ site [here](#).

...

About SetSchedule: Headquartered in Irvine, CA, SetSchedule is a "first of its' kind" technology based marketing firm that connects Realtors® with Homeowners, Buyers and Investors who are looking to buy and sell properties. Learn more at [setschedule.com](http://setschedule.com). To learn more about Roy Dekel's and SetSchedule's foundation work visit [www.roydekel.org](http://www.roydekel.org).

**Media Contact:**

Caitlin Coakley Beckner  
100 Spectrum Center Drive  
9th Floor, Irvine, CA 92618  
888-222-0011  
[media@setschedule.com](mailto:media@setschedule.com)  
[SetSchedule.com](http://SetSchedule.com)

---

**Tags:** roy dekel, SetSchedule CEO

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Listing of the Day: A private retreat in Aptos, CA from Jessica Wallace of Coldwell Banker

Working with a Design-Build Team to Create Your Dream Home

SetSchedule CEO Roy Dekel nominated for Excellence in Entrepreneurship award

Listing of the Day: A luxury Las Vegas home from Susan Daichendt of Realty One Group.

---



#### SOCIAL



#### CONTACT INFO

100 Spectrum Center Drive, 9th Floor, Irvine, Ca 92618

Tel: 888-222-0011

Email: [info@setschedule.com](mailto:info@setschedule.com)

#### LATEST POSTS

Texas Investor Roy Dekel Shares 5 Pitfalls To Avoid When Building A Real Estate Investment Portfolio

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CEOCFO MAGAZINE

SetSchedule

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January 30, 2017  
Issue

## The First Data and CRM/Practice Management Solutions for the Real Estate Industry Allowing Agents to Connect with Homeowners and Home Buyers, Schedule Appointments, Develop Leads and Close More Transactions

Roy Dekel  
Chief Executive Officer

SetSchedule  
[www.setschedule.com](http://www.setschedule.com)

Interview conducted by:



Lynn Fosse, Senior Editor, CEOCFO Magazine,  
Published – January 30, 2017

**CEOCFO:** *Mr. Dekel, what is the concept behind SetSchedule?*

**Mr. Dekel:** The concept behind SetSchedule is to revolutionize the real estate industry by providing a first of its kind, data and practice management solution in the real estate space.

**CEOCFO:** *Why is it taking so long to upgrade the real estate arena technology?*

**Mr. Dekel:** The real estate industry is well developed in certain aspects and is less developed in others. For example, you have market places such as Zillow.com, Realtor.com, and Trulia.com that really connect home shoppers, home buyers and sellers to the marketplace. However, despite the technological advances for the end users, the professionals in the industry, such as the real estate agents, have really lacked a marketplace that targets them and their needs exclusively.

Real Estate is also really competitive, there are a lot of agents out there, and unfortunately it is only the top five or ten percent of real estate agents that hold the largest percentage of sales. It is because of this trend, that many service providers target agents that reach a certain level, but Setschedule has utilized technology to place the company in a unique position to target the real estate agents in varying places in their career and focusing on their need.

**CEOCFO:** *How does SetSchedule work?*

**Mr. Dekel:** SetSchedule has a distinctive user friendly methodology that allows real estate agents to search, find, pick and connect with homeowners and home buyers, allowing the real estate agent to more effectively and easily manage the sales cycle from the first appointment to closing.



“SetSchedule has a distinctive user friendly methodology that allows real estate agents to search, find, pick and connect with homeowners and home buyers, allowing the real estate agent to more effectively and easily manage the sales cycle from the first appointment to closing.”- Roy Dekel

SetSchedule  
[www.setschedule.com](http://www.setschedule.com)

*Latest News*

**SetSchedule CEO Roy Dekel featured in Q&A with CEO/CFO Magazine**

**CEOCFO: *How are they picking home buyers? How do they find them? How do they know who is a good prospect?***

**Mr. Dekel:** Our system has an instrument learning component that knows how to study the real estate agent and their expertise, core competency and geographical focus. Our system also contains leads, data, and appointments that can be utilized by the agent. SetSchedule's system produces an abundance of data and information that become readily available on demand to our clients based on the predictable need of the end user. It is almost like a dating platform, we study your interests, and end goal, and pair you with information that will help you to find your perfect opportunity.

**CEOCFO: *Where are you getting the leads from? How do you know when someone has set up an appointment with someone else or is looking for a particular type of house?***

**Mr. Dekel:** We have system data scientists that consistently monitor and extract raw data from several different channels, including certain behavioral and public records channels. For example, we extract data from facebook of people that are looking to buy a home, have a new baby, lost their job, and had a death in the family and so on. That is just one example, of one tool or platform out of hundreds we monitor. We take that data and, based on our codes and algorithms, we can automatically identify on a mass scale where an opportunity lies. From that point there are two things that happen; the data is either pushed, on demand, to the real estate agents or the data is sent to our concierge marketing team, who connects with the homeowners directly, converting the information to an appointment or a very high quality lead, which we dispatch through our practice management software to agents that have signed up for our exclusive membership services. We are the only company doing anything like this and that is reason that we have patents and patents pending on our platforms.

**CEOCFO: *Are you able to account for regional differences? Is it a little bit more personalized by region or is that too far advanced?***

**Mr. Dekel:** It is not too far advanced. Obviously, we have data scientists on payroll so we can analyze numbers. However, I think that it will be easier to generalize. We are operating in over ten states right now very successfully. However, there are many more similarities than differences between all states, and at the core real estate agents battle with the same problems.

**CEOCFO: *Is your client an individual broker? Is it an individual real estate agent? Who is buying your service?***

**Mr. Dekel:** We are growing now in several different directions. Currently we are focused on individual real estate agents and/or producing teams of real estate agents that are consistently listing homes.

**CEOCFO: *How are you reaching out? Are people skeptical at first?***

**Mr. Dekel:** Real estate agents are skeptical in many instances, and rightfully so. Agents are often solicited by a lot of vendors that claim they are unique, and have a different product. There are vendors that pitch search optimization, web site building, branding or CRM's. However, there is not company out there that offers a marriage between a lead and practice management on demand without a tremendous amount of commitment. Therefore, there is a lot of skepticism, "Why are you different," because "I heard that lead pitched before" but we overcome that because SetSchedule is truly one of a kind in the industry.

**CEOCFO: *How are you reaching out to agents?***

**Mr. Dekel:** We reach out to agents nationally from several different channels, interacting with thousands of agents on a weekly basis. We utilize trade show opportunities, and have a strong online presence. Many real estate agents get

exposed to us by social media. We also have great sales teams out of our Irvine Office in Orange County, California.

**CEOCFO: Are you reaching out to homeowners?**

**Mr. Dekel:** We have several different channels, as I explained earlier, to harvest data, enrich it, and ultimately reach out to homeowners to bring the highest quality appointments to our Tier I members. Homeowners also reach out to us, because we have a strong social presence and have a relationship with thousands of agents.

**CEOCFO: What has changed in your approach so far? What have you learned as SetSchedule has become available?**

**Mr. Dekel:** We have grown and learned so much from our clients. What we know, is that the hardship of the average real estate agent is immense, and that competition and the loss of listings to other agents is colossal. Therefore, we have shifted our original focus of exclusive appointments, to broaden our reach and focus on a practice management platform that will maximize the closing ratios of real estate agents, through data, leads and enhancement.

**CEOCFO: Would you tell us about community involvement? It is clearly important for SetSchedule. Where do you focus and why?**

**Mr. Dekel:** As part of the value add that we bring to the table, which is again in certain ways unique, we incorporate members in certain social events and community opportunities. We are intimately involved with charities such as Kids Cancer Charities, The Jewish Federation and the Israeli American Council. We are involved with the American Technion Society; the leading technology college in Israel, and in a recent event raised funds for the development of new tech talent. Setschedule's community involvement brings people together, because it is the responsibility of the community to be there for each other, and technology makes that easier than ever.

**CEOCFO: How do you insure ease of use??**

**Mr. Dekel:** The problem, in my opinion, when it comes to ease of use is that engineers and even founders of companies develop CRMs or practice management platforms, as engineers and not as the end user. Therefore, the difference here at SetSchedule is that the people who design the platform are the people that use the data. They are all real estate agents. These are the guys that promote the changes that they want to see, recommend designs that make sense to them and provide feedback that would work for the community as a whole.

**CEOCFO: Are you seeking investment partnerships? Are you funded for the push you would like to make as you go forward?**

**Mr. Dekel:** That is the best question yet! SetSchedule is currently in a Series A capital raise and we are in talks with several interested major venture funds. We have a tremendous amount of interest from the community. The Series A capital investment will be used to invest in the patented mobile application, desktop CRM, and practice management system that will be rolled out in the next month. We consistently monitor the process, and improve our system to bring better quality appointments, and better quality leads, so agents have a better opportunity to close a deal.

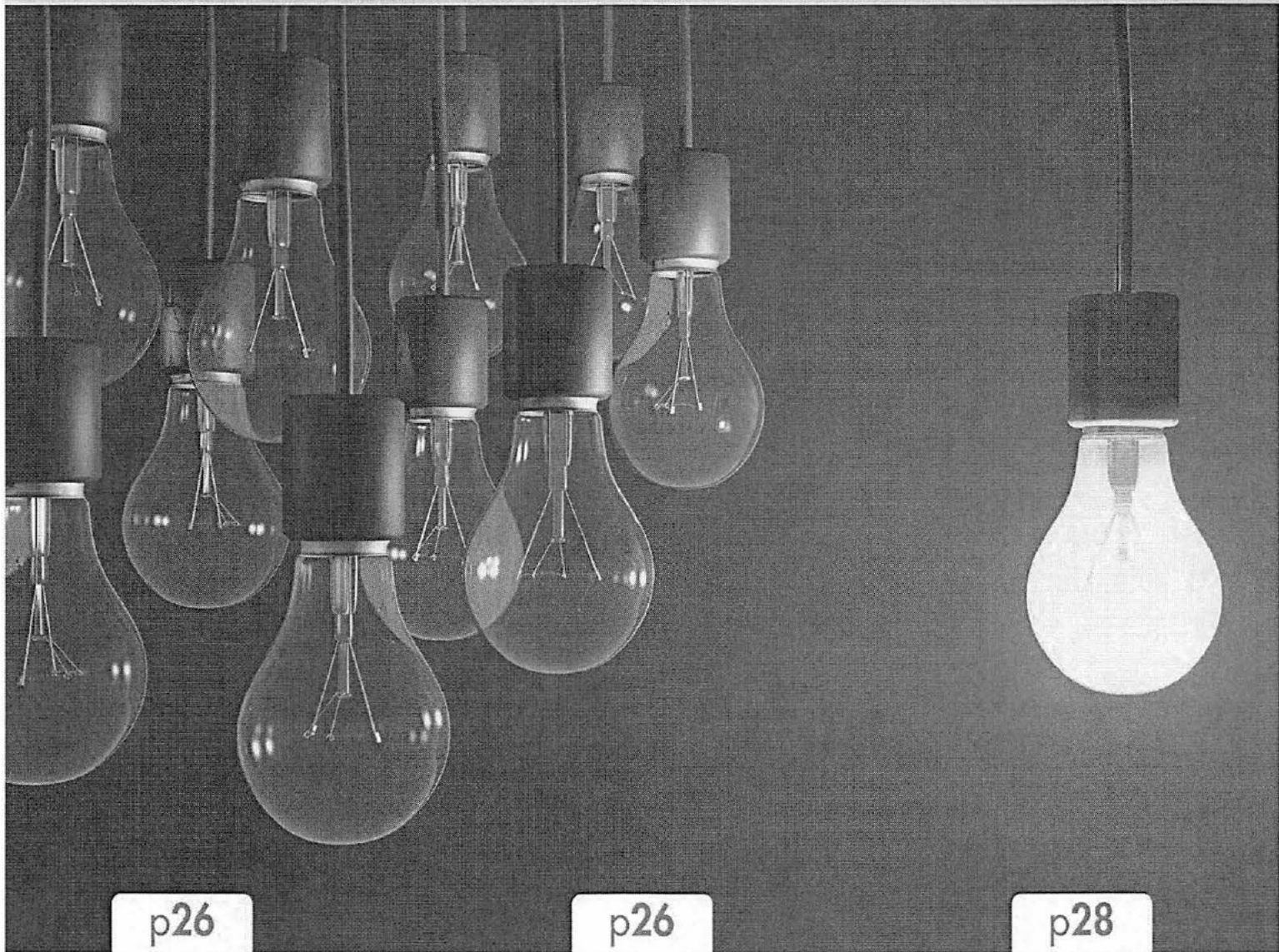
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Real Estate Practice Management Software, SetSchedule, CRM for Realtors, CEO Interviews 2017, Roy Dekel, The First Data and CRM/Practice Management Solutions for the Real Estate Industry Allowing Agents to Connect with Homeowners and Home Buyers, Schedule Appointments, Develop Leads and Close More Transactions, Technology Companies, event schedule, verified appointments, marketing tools, elite invite only networking events for members, marketplace and technological solutions for the Real Estate industry, lead generator, vetted homeowners and investors looking to buy and sell, tools for homeowners looking to sell their homes, brokers, SetSchedule Press Releases, News, Tech Stock, Companies looking for venture capital, Angel investors, private companies looking for investors, real estate practice management software companies seeking investors, CRM companies needing investment capital

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## 2017 EXCELLENCE IN ENTREPRENEURSHIP AWARD NOMINEES

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**QuestSoft, Laguna Hills**

*Leonard Ryan, President/Founder*

QuestSoft is a leading provider of comprehensive compliance software and services for the banking, credit union and mortgage lending industries. The firm is recognized in the industry as having the best customer service and quality software. The company's software protects clients from fines, penalties and lawsuits and ensures ethical lending, while saving 90% of the time associated with compliance with the regulations covered. Three quarters of QuestSoft employees have been working for the company for more than five years, and QuestSoft has a 93% service renewal rate in an industry with high turnover. Since the company's founding in 1995, Leonard Ryan continues to oversee strategic planning and the day-to-day operations for the company, including business and software development, interface partners, sales and pricing. Ryan has been associated with the mortgage industry for more than 30 years, including co-owning a mortgage company, developing loan origination software and since 1995, becoming a major compliance software leader.

**Rance's Chicago Pizza, Costa Mesa**

*Aaron Tofani, Co-Founder/CEO*

While visiting Chicago, Executive Chef and Founder Rance Ruiz discovered and fell in love with Chicago stuffed pizza. Unfortunately, there were no restaurants in Orange County able to satisfy his craving for Chicago stuffed pizza, so Ruiz decided to create his own. He made his very first pizza pie in his parents' kitchen at the age of 18. After years of improving his recipes and searching relentlessly for the finest ingredients, he became well-known for his delicious pizzas. In 2012, Ruiz opened Rance's Chicago Pizza with childhood friend, Aaron Tofani. Named "Best Pizza in OC" at the 2016 Golden Foodie Awards, Rance's Chicago Pizza distinguishes itself from the competition by using all fresh ingredients with everything, including dressings, made from scratch daily. In 2017, Rance's will open two new locations – one in Long Beach and another near the USC campus.

**Salas O'Brien LLC, Santa Ana**

*Darin Anderson, CEO*

Darin Anderson has been described as "one passionate, energetic dude." Anderson bought the Salas O'Brien in 2006. Salas O'Brien is an employee-owned facility planning, design, construction management and commissioning firm with offices across the United States. Armed with an ardent focus on the positive and an abundance of determination, Anderson listens to his team carefully, leads through encouragement and by example, committing 100% to every task. Under his leadership, Salas O'Brien has grown 1400% from \$5 million in revenue and 30 people to \$70 million in revenue and 300 people. In addition, Salas O'Brien has retained 98% of employee shareholders since 2007 and retention of all team members each year has exceeded 94%.

**Sapphire Laguna, Laguna Beach**

*Chef Azmin Ghahreman, Owner/Executive Chef*

Chef Azmin Ghahreman is a citizen of the world. Born in Iran and educated in Geneva, Switzerland, he attended the California Culinary Academy in San Francisco, with concentration in French Cuisine. Ghahreman has served as the executive chef at international five-star resorts, has recently partnered with Crystal Cruises, and through the years, has created several of his own highly successful culinary-inspired businesses. His passion for advancing the quality of food has led him to help other restaurateurs and culinary concepts develop and perfect the art of creating world-class establishments including destination resorts, cruise ships, country club restaurants and other fine dining businesses. Ghahreman's international-oriented cooking styles and avid interest in utilizing the best ingredients available distinguish him on the culinary map. His talent and extensive experiences have given him the prestigious opportunity to cook for more than 40 world leaders.

**Saunders Property Co./London Coin Galleries, Newport Beach**

*John Saunders, President*

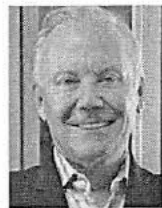
During the past 17 years, John Saunders has become one of Orange County's largest and most successful commercial real estate owners through the application of proactive management. He is the owner/operator of over 5 million square feet of commercial real estate, including 4,000+ residential units, primarily in Orange County. He has personally opened and closed more than 200 escrows, and has arranged and negotiated well over \$2 billion in

commercial real estate loans of all types. Saunders's real estate success is based on his experiences building one of the country's largest coin dealing firms, London Coin Galleries. He is one of the largest North American ancient coin dealers, as well as being a major dealer in domestic coins. Saunders began buying and selling coins at the age of 13. During the 1970s, he was the assistant treasurer at American Express Bank, one of the youngest officers appointed to the firm.

**Seegmiller Law Firm & West Alliance, Newport Beach**

*West Seegmiller, Attorney*

Former California State Pro-Tem Judge and attorney West Seegmiller has more than 30 years of experience practicing personal injury law. He has earned a reputation for being a straight shooter and a zealous advocate for his injured clients. Seegmiller and his team have handled thousands of cases, resulting in settlements and verdicts of more than \$150 million. With this experience, Seegmiller has the knowledge, ability and confidence to stand up to the most powerful corporations, insurance companies and government agencies – and he has taken all of these entities on for the sake of his clients.

**SetSchedule, Irvine**

*Roy Dekel, CEO*

SetSchedule puts realtors in front of clients by scheduling in-person appointments. Unlike other real estate referral services, SetSchedule qualifies all appointments and schedules actual face-to-face prospect meetings for its members. This process ensures that real estate agents receive the largest return on their investment in the least amount of time. Roy Dekel has managed billions in real estate and finance portfolios, and now serves as the CEO of SetSchedule. As a Young Global Leader, advising local and international companies, Dekel is currently focused on bringing the concepts of technology to the real estate and insurance industries, with several technology patents pending. Today, Dekel has led SetSchedule to 1,500+ current members and millions in sales revenue in just three years. In 2017, he will launch SetSchedule's patented CRM and online applications, set to revolutionize the way the realtors conduct business.

**SKYCO Skylights, Costa Mesa**

*Ryan Marshall, CEO*

The SKYCO Skylights team provides more than 150 years of combined technical expertise in the design, engineering and manufacturing of custom skylights, industrial unit skylights, UL listed smoke vents, roof access hatches, turnkey photovoltaic skylight systems (BIPV) and tubular skylights. SKYCO Skylights technical team utilized their vast experience in the skylight marketplace to develop new and innovative daylighting solutions, as well as focusing on enhancing and improving existing technology to provide higher-performing products at economical prices. The SKYCO Skylights team performed an in-depth study on the issues surrounding fall-protection for unit skylights. A result of this study is the Illuminator unit skylight, which has passed an 800-pound impact load. OSHA requires a 200-pound impact load, but the goal for SKYCO Skylights was to exceed that. Not only has the company achieved that goal, it also offers a certified third-party test report to document this exceptional performance.

**Smart Levels Media, Irvine**

*Joey Hinojosa, Founder/Owner*

Founded by industry leader Joey Hinojosa in 2000 as a traditional graphic design company, Smart Levels Media has experienced explosive growth through his visionary leadership. Recognizing the inefficiencies and lackluster quality of printing houses which his designs were sent to be printed at, Hinojosa made the decision to reposition Smart Levels Media as a full-service graphics, marketing and printing firm, handling the complete process from conceptualization to fulfillment. The solutions available through the evolution of the company now provide a dynamic finished product that does justice to the innovative graphic design. Located in a state-of-the-art industrial warehouse, Smart Levels Media handles print and promotional materials from conceptualization to realization for an expansive array of brands ranging from startups to nationally recognized corporations. Their latest service addition includes Branded Environment build-outs for office, retail and community spaces – custom designed and installed for each client.

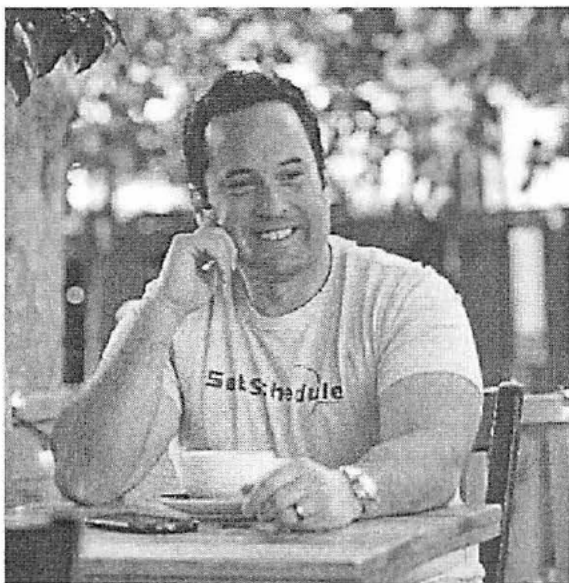




News & Advice

# Texas Investor Roy Dekel Shares 5 Pitfalls To Avoid When Building A Real Estate Investment Portfolio

ADVICE FOR PROS / 07.03.2017 0 comments



Roy Dekel was in the right place at the right time. Investing in the market at a time when costs were low, Roy Dekel purchased 26 homes in several cities in Southern Texas. He rented out the properties, and waited for the market to bounce back. Today, the properties purchased are worth 2 or even 3 times the original purchase price. He did exactly what all investors preach: buy low and sell high.

But the question becomes how do you know when you are truly buying low and selling high? Markets like real estate fluctuate, and that is why there is always a risk when buying or selling a

home. Below are 5 pitfalls to steer clear of when expanding, or starting a real estate investment portfolio.

- Educate yourself about the market

You will always have less risk when you are knowledgeable about the market. Due to the age old adage of know your market, many start in their own neighborhoods. Before branching out to the unknown. So, what do I mean about knowing your market? Take a small community and follow



low!

Due to the age old adage of know your market, many start in their own neighborhoods. Before branching out to the unknown. So, what do I mean about knowing your market? Take a small community and follow

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their sales, and purchases. Know what homes sold for in the height, and at the lowest point of the market. Know if this community is transient, or stable. Learn the rents in the area, and percentage of homes that are owned. All of these things give you a broad picture of the neighborhood. This picture can tell you if this home is a value to flip, or hold and rent.

You may also want to consider investing in communities that may increase in value due to outside influences. This could include large corporations moving to a particular city, new construction like shopping centers, residential or commercial buildings, remodeling or renovation of community buildings like community center's libraries, schools, and parks, or zoning changes.

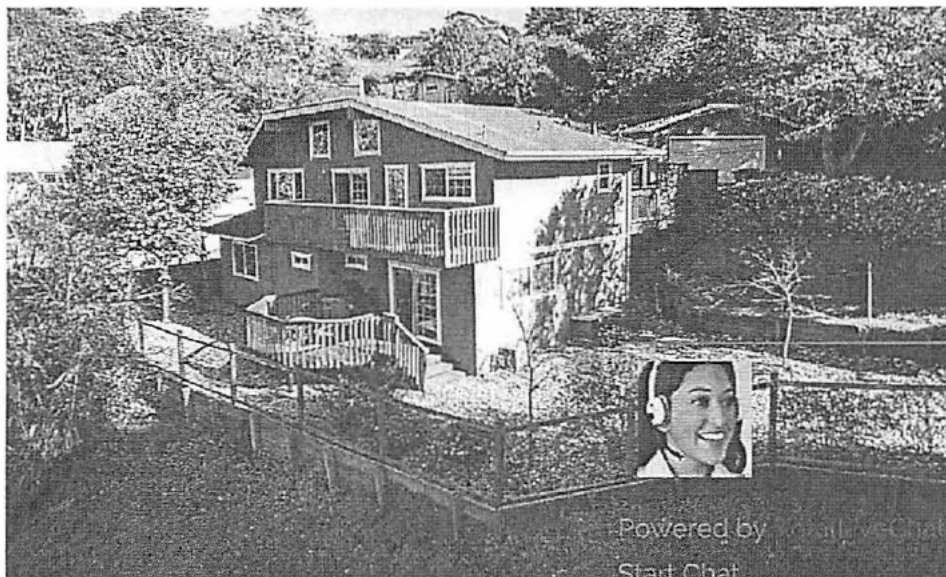
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## Listing of the Day: A private retreat in Aptos, CA from Jessica Wallace of Coldwell Banker

LISTING OF THE DAY / 03.03.2017  0 comments

The Listing of the Day for March 3 is over at 130 Linda Ct, Aptos, CA. Provided by Coldwell Banker.





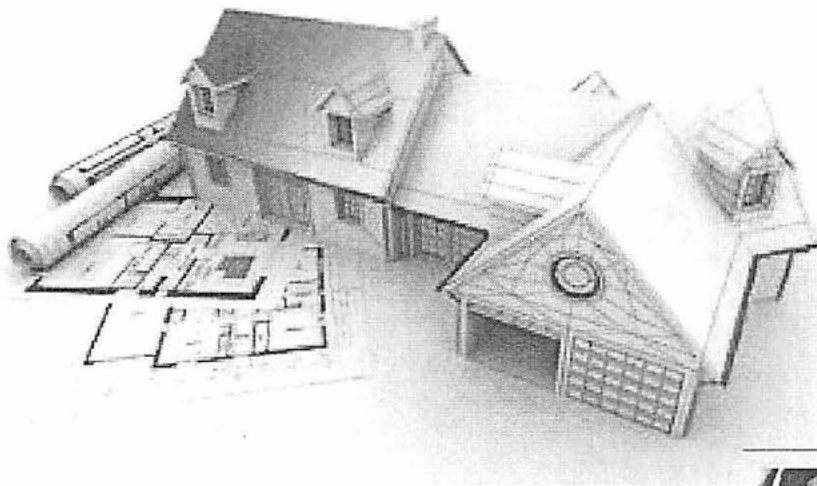


Our listing of the day is a quiet oasis located in Aptos, California! This property feels like a private retreat, with vaulted ceilings in the living room with views of the trees and skyline – wonderful sunset viewing! Remodeled in 2012, this home features granite kitchen countertops, hardwood floors, glass railing on stairs, gas fireplace, double pane windows, decks, and a separate laundry room. Plenty of parking on the long driveway and oversized detached 2-car garage. Conveniently located close to Highway 1, beaches and shopping. If you want a home in a peaceful setting yet close to town, this is it! 3 bedrooms, 2 bathrooms, 1587 square feet. Listed at \$824,900.

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## Working with a Design-Build Team to Create Your Dream Home

BLOG / 01.03.2017  0 comments



Building a customized home is a dream come true for many home buyers, but the process can be daunting, especially if you have never worked with a builder, architect or a designer. To make this prospect a little easier to understand, here's some [advice from construction](#)

### Do your research

Building a home can take a long time. Before you choose a builder, be sure to interview several



Professionals:

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different companies and get estimates for how long the job should take as well as the project costs. In the interviews, be sure to ask plenty of questions to get a thorough grasp about what your builder and their crew is doing for you. If you have a certain design in mind, show it to the builder and get their thoughts.


Look up reviews about each company online and ask around to friends and family to see if anyone has firsthand experience with the builder. Your network may be able to give you some recommendations or warnings about different builders. Also, be certain to double-check that potential builders are licensed and bonded.

When meeting with a builder, ask for examples of homes that they have built. You should be able to drive around and see some of their work in person, either by driving past or touring model homes or completed construction that is on the market.

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## SetSchedule CEO Roy Dekel nominated for Excellence in Entrepreneurship award

IN THE NEWS / 27.02.2017  0 comments



Irvine, CA (Feb. 27, 2017) – SetSchedule CEO Roy Dekel was named by the Orange County Business Journal as one of the region's Excellence in Entrepreneurship award winners.



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The program, launched in 2002, recognizes individuals who exemplify the American entrepreneurial spirit – individuals who, by their creativity and determination, have established and nurtured successful business ventures.

Mr. Dekel, a real estate investor whose latest venture, SetSchedule, is revolutionizing the way that real estate agents connect with potential clients, has an extensive entrepreneurial background. He has worked in finance, real estate, technology, and even dabbled in the movie industry. He has managed millions of dollars in investor capital, written billions in business transactions, and has held multi-million-dollar real estate portfolios. The Excellence in Entrepreneurship recognition is only the latest example in ways in which he has been regarded by his community as a true innovator and entrepreneur to watch.

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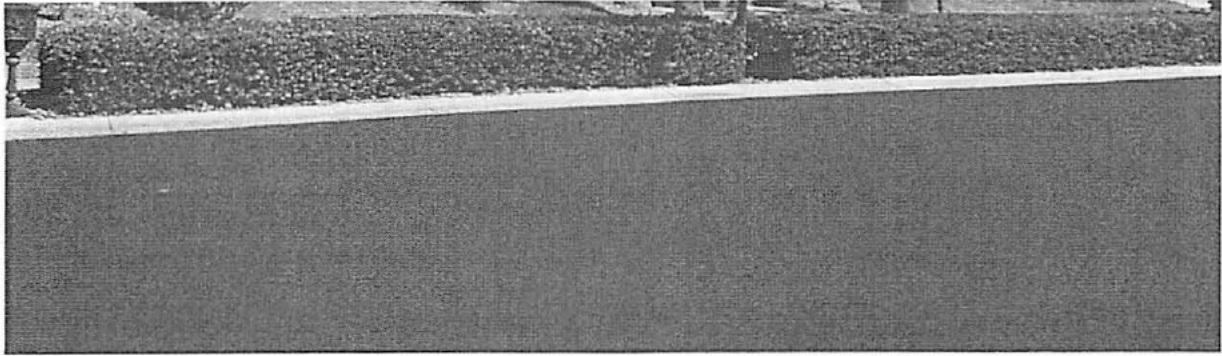
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## Listing of the Day: A luxury Las Vegas home from Susan Daichendt of Realty One Group.

LISTING OF THE DAY / 24.02.2017  0 comments

The Listing of the Day for Feb. 24 is over at 7360 Bachelors Button Dr. Las Vegas, NV 89131





This is your chance to own a luxurious Las Vegas home! This 6300+ square foot property features a dual staircase in the foyer, open kitchen and lots of curb appeal. With 5 bedrooms and six bathrooms, you'll have plenty of room for company! Listed at \$440k.

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## Why is Gen Y still skeptical about home ownership?


BLOG / 20.02.2017 0 comments



The median age for first time

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homeownership in the past has been between the ages of 25 to 45 years old. The old trend was that once a person became an adult, they got a job, got married, and moved out (not necessarily in that order). The trend for Millennials – defined as those who were born between 1982 and 2002 – has been much different. Economic anxiety, fueled in part by memories of the 2008 crash, have led them to be more hesitant about striking out on their own.

Now approaching their 30s, Millennials are finally considering home ownership which would provide a boost to the real estate market. However, they are being confronted by a different set of circumstances than their parents and grandparents.

More than previous generations, Millennials have been seeking higher education degrees, as today's job market demands a workforce with a higher skill-set. As the cost of college tuition continues to outpace inflation, the majority of this generation have amassed student loan debt – an average of \$28,950 for the graduating class of 2014, according to one study by Experian. With a heavy debt load already on their shoulders, many young adults are shying away from taking on a six-figure mortgage as well, preferring the flexibility of renting.

Meanwhile, several young job seekers find themselves limited geographically based on their respective fields. This generation of digital natives are largely seeking tech jobs, which are concentrated in markets like San Francisco and Seattle. In these regions, there are jobs, but homeownership is well out of the reach of individuals on entry-level salaries. As a result, many Millennials are living with roommates. Perhaps as another consequence of this financial uncertainty, many members of this generation delaying marriage, and many more are either choosing not to have children at all or are waiting longer before starting their families. These kinds of decisions are also impacting homeownership.

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Listing of the Day: A Las Vegas luxury home from Alex Adabashi of Award Realty




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LISTING OF THE DAY / 17.02.2017  0 comments


The Listing of the Day for Feb. 17 is over at 2201 South Tioga Way, Las Vegas, NV. Provided by Award Realty.



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## Roy Dekel On The Top 7 Tips To Be Successful In Real Estate

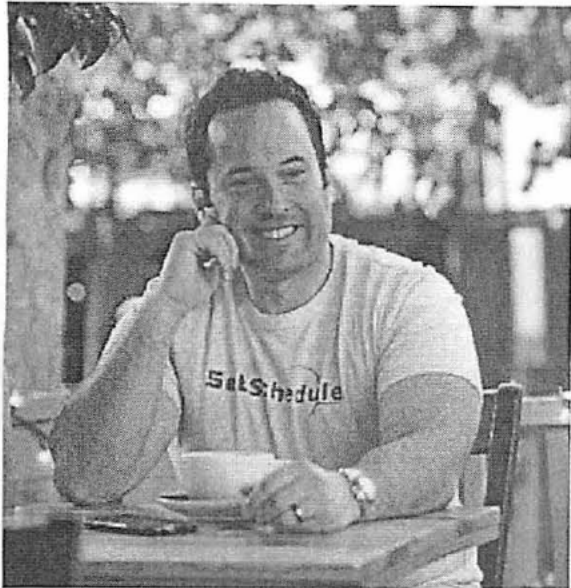
ADVICE FOR PROS / 15.02.2017  0 comments



How Successful In Real Estate?  
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In the last few years the real estate industry has had its share of successes and challenges. The ups and downs of the market, have left many REALTORS® scratching their head. So how can a new REALTOR® last for the long haul? What does it take to make a successful agent? How can a current agent, which hit a rut, bounce back? Roy Dekel asked some of his top Real Estate customers to share their tips and tricks, and here are the top 7.

**1. Practice, Practice, Practice**

Even top agents say that scripts are important.

Working out what to say in advance helps you to speak calmly, clearly, precisely and with knowledge to your client. Scripts help you organize your thoughts, and ensure that important information is not left out. Scripts can also help to find out what works, and what your clients like and respond to in order to achieve desired results.

*Trick of the trade: Prepare scripts that focus on overcoming objections. Don't be fooled, anything other than a contract is an objection. Determine a few of the objections you hear regularly, and prepare educated, knowledgeable and helpful responses to their concerns. These responses may overcome the objection, and help to put a homeowner or buyer's mind at ease by targeting and addressing their concerns.*

**2. Invest in Marketing**

Entrepreneurs know that to build business and attract a high amount of activity, they must invest in marketing their business. Real estate agents should follow their lead, after all REALTORS® are entrepreneurs. It is important that you budget between 8-15% of your annual income for marketing. The problem is that only a small percentage of REALTORS® focus on generating leads, and opportunities every day. Block time daily to follow up with new and existing clients. You will notice, that top agents won't wait for a home to close before they go after new business, and you shouldn't either.

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# Pending Home Sales Bounce Back in December.

ADVICE FOR PROS, FINANCIALS / 13.02.2017 0 comments



According to a report by the National Association of Realtors®, there were "solid" increases in the South and West in pending home sales which counterbalanced fading activity in the Northeast and Midwest.

Lawrence Yun, who is the NAR chief economist, indicated that while contract activity was mixed in December, the Pending Home Sales Index (PHSI) did show that numbers increased in December and were higher than November.

"Pending sales rebounded last month as enough buyers fended off rising mortgage rates and alarmingly low inventory levels<sup>1</sup> to sign a contract," he said. "The main storyline in the early months of 2017 will be if supply can meaningfully increase to keep price growth at a moderate enough level for households to absorb higher borrowing costs. Sales will struggle to build on last year's strong pace if inventory conditions don't improve."

Yun further indicated that overall supply in available housing is lower than the end of the market. Sales were up around 10 percent compared to the same time last year, and the majority of homes sold at or above \$250,000.



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## Listing of the Day: 4br/4ba architectural masterpiece in Houston area from Alfonso Parodi of Team Parodi at Realty Associates

LISTING OF THE DAY / 09.02.2017  0 comments

The Listing of the Day for Feb. 10 is over at 12523 Cove Landing Drive Cypress, TX. Provided by Alfonso Parodi with Team Parodi at Realty Associates.



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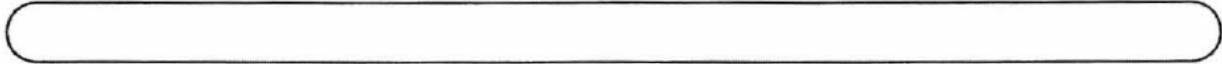
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UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

**UNITED STATES BANKRUPTCY COURT**

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA  
**Central District of California**

I hereby attest and certify that on 3-17-17 the attached reproduction(s),  
containing 58 pages, is a full, true and correct copy of the complete document

entitled: Voluntary Petition for Chapter 7 and  
Notice of Bankruptcy Case Filing

Case #: 8:15-bk-13999-TA Doc #: 1

which includes:  Exhibits  Attachments

on file in my office and in my legal custody at the marked location:

- 255 E. Temple Street, Suite 940  
Los Angeles, CA 90012
- 3420 Twelfth Street, Suite 125  
Riverside, CA 92501-3819
- 411 West 4th Street, Suite 2074  
Santa Ana, CA 92701-4593
- 1415 State Street  
Santa Barbara, CA 93101-2511
- 21041 Burbank Boulevard  
Woodland Hills, CA 91367

**KATHLEEN J. CAMPBELL**  
Clerk of Court

By: Denise M. Bustillo  
Deputy Clerk

**THIS CERTIFICATION IS VALID ONLY WITH THE  
UNITED STATES BANKRUPTCY COURT SEAL.**

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

**United States Bankruptcy Court  
 Central District of California**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Dekel, Roy</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): <b>4370</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): [REDACTED] <b>Mission Viejo, CA</b> ZIPCODE <b>92692</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): ZIPCODE
County of Residence or of the Principal Place of Business: <b>Orange</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address) ZIPCODE	Mailing Address of Joint Debtor (if different from street address): ZIPCODE

Location of Principal Assets of Business Debtor (if different from street address above):  
 ZIPCODE

<p><b>Type of Debtor</b>                  (Form of Organization)                  (Check one box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors)  <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p> <hr/> <p style="text-align: center;"><b>Chapter 15 Debtor</b></p> <p>Country of debtor's center of main interests:</p> <p>Each country in which a foreign proceeding by, regarding, or against debtor is pending:</p>	<p><b>Nature of Business</b>                  (Check one box.)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p style="text-align: center;"><b>Tax-Exempt Entity</b>                  (Check box, if applicable.)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)</p> <p><input checked="" type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p style="text-align: center;"><b>Nature of Debts</b>                  (Check one box.)</p> <p><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p><b>Filing Fee</b> (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p style="text-align: center;"><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><b>Check if:</b></p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).</p> <hr/> <p><b>Check all applicable boxes:</b></p> <p><input type="checkbox"/> A plan is being filed with this petition</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
---	---

<p><b>Statistical/Administrative Information</b></p> <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p> <p><b>Estimated Number of Creditors</b></p> <p><input checked="" type="checkbox"/> 1-49    <input type="checkbox"/> 50-99    <input type="checkbox"/> 100-199    <input type="checkbox"/> 200-999    <input type="checkbox"/> 1,000-5,000    <input type="checkbox"/> 5,001-10,000    <input type="checkbox"/> 10,001-25,000    <input type="checkbox"/> 25,001-50,000    <input type="checkbox"/> 50,001-100,000    <input type="checkbox"/> Over 100,000</p> <p><b>Estimated Assets</b></p> <p><input checked="" type="checkbox"/> \$0 to \$50,000    <input type="checkbox"/> \$50,001 to \$100,000    <input type="checkbox"/> \$100,001 to \$500,000    <input type="checkbox"/> \$500,001 to \$1 million    <input type="checkbox"/> \$1 million to \$10 million    <input type="checkbox"/> \$10 million to \$50 million    <input type="checkbox"/> \$50 million to \$100 million    <input type="checkbox"/> \$100 million to \$500 million    <input type="checkbox"/> \$500,000 to \$1 billion    <input type="checkbox"/> More than \$1 billion</p> <p><b>Estimated Liabilities</b></p> <p><input type="checkbox"/> \$0 to \$50,000    <input type="checkbox"/> \$50,001 to \$100,000    <input type="checkbox"/> \$100,001 to \$500,000    <input type="checkbox"/> \$500,001 to \$1 million    <input checked="" type="checkbox"/> \$1 million to \$10 million    <input type="checkbox"/> \$10 million to \$50 million    <input type="checkbox"/> \$50 million to \$100 million    <input type="checkbox"/> \$100 million to \$500 million    <input type="checkbox"/> \$500,000 to \$1 billion    <input type="checkbox"/> More than \$1 billion</p>	<p><b>THIS SPACE IS FOR COURT USE ONLY</b></p>
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Dekel, Roy</b>
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**All Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>See Schedule Attached</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: center;"><b>X</b> _____</p> <p style="text-align: center;">Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p>
---	---

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box.)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_

(Name of landlord that obtained judgment)

\_\_\_\_\_

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Dekel, Roy</b>
---	---

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Roy Dekel  
 Signature of Debtor **Roy Dekel**

\_\_\_\_\_  
 Signature of Joint Debtor

\_\_\_\_\_  
 Telephone Number (If not represented by attorney)

August 7, 2015  
 Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  
 (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

\_\_\_\_\_  
 Signature of Foreign Representative

\_\_\_\_\_  
 Printed Name of Foreign Representative

\_\_\_\_\_  
 Date

**Signature of Attorney\***

/s/ Kent Salveson  
 Signature of Attorney for Debtor(s)

**Kent Salveson 101311  
 Kent Salveson  
 1900 Main St. #600  
 Irvine, CA 92660  
 (949) 291-7393  
 Kent@EEXCEL.com**

August 7, 2015  
 Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
 Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
 Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
 Address

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

\_\_\_\_\_  
 Signature of Authorized Individual

\_\_\_\_\_  
 Printed Name of Authorized Individual

\_\_\_\_\_  
 Title of Authorized Individual

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

\_\_\_\_\_  
 \_\_\_\_\_

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

IN RE Dekel, Roy

Case No. \_\_\_\_\_

Debtor(s)

**VOLUNTARY PETITION**  
**Continuation Sheet - Page 1 of 1**

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor:

**Name of Debtor: DF Capital Partner Llc**  
**Case Number: 8:15-bk-10922-TA**  
**Date Filed: 2/25/2015**  
**District: Central District Of California - Santa Ana Division**  
**Relationship:**  
**Judge: Theodor Albert**

**Name of Debtor: DF Insurance Services Inc**  
**Case Number: 8:15-bk-10919-TA**  
**Date Filed: 2/25/2015**  
**District: Central District Of California - Santa Ana Division**  
**Relationship:**  
**Judge: Theodor Albert**

**Name of Debtor: DF Real Estate Partners LLC**  
**Case Number: 8:15-bk-10913-TA**  
**Date Filed: 2/25/2015**  
**District: Central District Of California - Santa Ana Division**  
**Relationship:**  
**Judge: Theodor Albert**

**Name of Debtor:**  
**Case Number:**  
**Date Filed:**  
**District:**  
**Relationship:**  
**Judge:**



IN RE:

Case No. \_\_\_\_\_

Dekel, Roy

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Roy Dekel

Date: August 7, 2015

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)  
OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee; \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

Name: Kent SalvessonAddress: 1900 Main St. #600Irvine, CA 92660Telephone: (949) 291-7393 Fax: \_\_\_\_\_ Attorney for Debtor Debtor in Pro Per

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

List all names including trade names, used by Debtor(s) within last 8 years:  
**Dekel, Roy**

Case No.:

**NOTICE OF  
AVAILABLE CHAPTERS**

(Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code)

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

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Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

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2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (if the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

X  
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dekel, Roy  
Printed Name(s) of Debtor(s)

X /s/ Roy Dekel  
Signature of Debtor

8/07/15  
Date

Case No. (If known) \_\_\_\_\_

X  
Signature of Joint Debtor (if any)

\_\_\_\_\_  
Date

United States Bankruptcy Court  
Central District of California

IN RE:

Case No. \_\_\_\_\_

Dekel, Roy

Chapter 7

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Dekel, Roy  
Printed Name(s) of Debtor(s)

**X** /s/ Roy Dekel  
Signature of Debtor

8/07/2015  
Date

Case No. (if known) \_\_\_\_\_

**X** \_\_\_\_\_  
Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

<b>United States Bankruptcy Court Central District of California</b>	
In re <b>Dekel, Roy</b>  Debtor(s).	CHAPTER: 7 CASE NO.:

**DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME  
PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)**

Please fill out the following blank(s) and check the box next to one of the following statements:

I, Dekel, Roy, the debtor in this case, declare under penalty  
(Print Name of Debtor)

of perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

I, \_\_\_\_\_, the debtor in this case, declare under penalty of  
(Print Name of Joint Debtor, if any)

perjury under the laws of the United States of America that:

- I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  
(NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)
- I was self-employed for the entire 60-day period prior to the date of the filing of my bankruptcy petition, and received no payment from any other employer.
- I was unemployed for the entire 60-day period prior to the date of the filing of my bankruptcy petition.

Date: August 7, 2015 Signature /s/ Roy Dekel  
Debtor

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
Joint Debtor (if any)



IN RE:

Case No. \_\_\_\_\_

Dekel, Roy

Chapter 7

Debtor(s)

**SUMMARY OF SCHEDULES**

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

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ [REDACTED]		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ [REDACTED]	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ [REDACTED]	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ [REDACTED]
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ [REDACTED]
<b>TOTAL</b>		<b>18</b>	\$ [REDACTED]	\$ [REDACTED]	

IN RE:

Case No. \_\_\_\_\_

Dekel, Roy

Chapter 7

Debtor(s)

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

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

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

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

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

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

State the following:

Average Income (from Schedule I, Line 12)	\$
Average Expenses (from Schedule J, Line 22)	\$
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	\$

State the following:

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

IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_ (If known)

**SCHEDULE A - REAL PROPERTY**

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

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

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

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

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

**TOTAL** 0.00

(Report also on Summary of Schedules)

IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

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

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

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash on hand		[REDACTED]
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Furniture and household belongings	C	[REDACTED]
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

**TOTAL**



(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

0 continuation sheets attached

IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
 (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. \*

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS

\* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Dekel, Roy

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

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

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

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

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

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED. NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			UNLIQUIDATED	DISPUTED		
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				
ACCOUNT NO.		Value \$				

0 continuation sheets attached

Subtotal  
(Total of this page)

\$

\$

Total  
(Use only on last page)

\$

\$

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)



B6E (Official Form 6E) (04/13)  
IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

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

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

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

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

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

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

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

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

- Domestic Support Obligations**  
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- Deposits by individuals**  
Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- Taxes and Certain Other Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- Claims for Death or Personal Injury While Debtor Was Intoxicated**  
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

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

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. xxx-xx-4370 <b>California Franchise Tax Board Bankruptcy Division 600 West Santa Ana Santa Ana, CA 92701</b>	H	past due taxes from 2008	X	X	X			
ACCOUNT NO. xxx-xx-4370 <b>California State Board Of Equalization Bankruptcy Division 16715 Von Karman; #200 Irvine, CA 92606</b>	H	Corp sales tax from 2005	X	X	X			
ACCOUNT NO. xxx-xx-4370 <b>Internal Revenue Service 24000 Avila Rd. Laguna Niguel, CA 92677</b>	H	income tax assessed in 2008	X	X	X			
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Totals of this page)

\$	\$	\$
----	----	----

Total  
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$		
----	--	--

Total  
(Use only on last page of the completed Schedule E. If applicable,  
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$	\$	\$
----	----	----

IN RE Dekel, Roy Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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

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

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. xxxx-xxxx - 321009 <b>American Express</b> PO Box 981531 El Paso, TX 79998	H	<b>purchased related to business activity - credit card debt</b>	X	X	X	29,000.00
ACCOUNT NO. Client 032533 <b>Arent Fox</b> Attorneys At Law 555 West Fifth Street; 48th Floor Los Angeles, CA 90013	H	<b>legal services provided to Diverse Financial Corporation</b>	X	X	X	2,000.00
ACCOUNT NO. DF Real Estate Partners <b>B2R Finance</b> 1901 Roxborough Rd. Suite 110 Charlotte, NC 28201	H	<b>2011 loan guarantee - no cash paid or received - claim is same as Midland Loan Servicing. This is a \$1,500,000 loan guarantee</b>	X	X	X	1,500,000.00
ACCOUNT NO. xxxxxxxx - 79511 <b>Bank Of America</b> PO BOX 15796 WILMINGTON, DE 19886	H	<b>business expenses</b>				4,000.00

2 continuation sheets attached

Subtotal (Total of this page) \$ 1,535,000.00

Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xxxxx-229112 Barclays Bank 125 South West St. Wilmington, DE 19801	H	business expenses				7,000.00
ACCOUNT NO. xxxxxxx - 97070 Capital One 15000 Capital One Dr. Richmond, CA 23238	H	business expenses				3,500.00
ACCOUNT NO. xxxxxxx- 77909 Capital One 15000 Capital One Dr. Richmond, VA 23238	H	Business expenses				1,000.00
ACCOUNT NO. Client 214137 Loeb And Loeb Attorneys At Law 345 Park Avenue New York, NY 10154	H	Legal Service provided to Diverse Financial Corp	X	X	X	1,000.00
ACCOUNT NO. client 001.33.001 Martin Charles LLP 600 South Lake Ave.; #504 Pasadena, CA 91106	H	legal services	X	X	X	3,500.00
ACCOUNT NO. DF Real Estate Partners Midland Loan Servicing 10851 Mastin; Suite 300 Overland Park, KS 66210	H	loan guarantee - no money paid or received	X	X	X	1,500,000.00
ACCOUNT NO. xxxxxxx - 08738 Wells Fargo PO BOX 54349 LOS ANGELES, CA 90054	H	business expenses				2,400.00

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ 1,518,400.00

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Total  
\$

IN RE Dekel, Roy

Case No. \_\_\_\_\_

Debtor(s)

(If known)

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT		AMOUNT OF CLAIM
			UNLIQUIDATED	DISPUTED	
ACCOUNT NO. <b>xxxxxxx - 33175</b> <b>Wells Fargo</b> <b>100 West Washington</b> <b>Phoenix, AZ 85003</b>	<b>H</b>	<b>business expenses</b>			<b>5,000.00</b>
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					

Sheet no. 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **5,000.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$ **3,058,400.00**

IN RE Dekel, Roy Debtor(s) Case No. \_\_\_\_\_ (If known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

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

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

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Dekel, Roy

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1 Roy Dekel  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number \_\_\_\_\_  
(if known)

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 income as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

Official Form 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

- Employed
- Not employed

- Employed
- Not employed

Occupation

Employer's name

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there? \_\_\_\_\_

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ _____
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ _____
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ _____



Debtor 1 Roy Dekel  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	\$ 0.00	\$ _____
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____
5e. Insurance	5e. \$ 0.00	\$ _____
5f. Domestic support obligations	5f. \$ 0.00	\$ _____
5g. Union dues	5g. \$ 0.00	\$ _____
5h. Other deductions. Specify: _____	5h. +\$ 0.00	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ _____
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ [REDACTED]	\$ _____
8b. Interest and dividends	8b. \$ 0.00	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ 0.00	\$ _____
8d. Unemployment compensation	8d. \$ 0.00	\$ _____
8e. Social Security	8e. \$ 0.00	\$ _____
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.                      Specify: _____</small>	8f. \$ 0.00	\$ _____
8g. Pension or retirement income	8g. \$ 0.00	\$ _____
8h. Other monthly income. Specify: _____	8h. +\$ 0.00	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ [REDACTED] 0	\$ _____
10. Calculate monthly income. Add line 7 + line 9. <small>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</small>	10. \$ [REDACTED] +	\$ _____ = \$ [REDACTED]
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> <small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.                      Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.                      Specify: _____</small>		
		11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. <small>Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies</small>		12. \$ [REDACTED] <b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <span style="border: 1px solid black; padding: 2px;">None</span>		

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Fill in this information to identify your case:

Debtor 1 Roy Dekel  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number \_\_\_\_\_  
(if known)

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY
- A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?
  - No
  - Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.  
Do not state the dependents' names.

- No
- Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

5

- No
- Yes

Son

7

- No
- Yes

- No
- Yes

- No
- Yes

- No
- Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
- Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ \_\_\_\_\_

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 Roy Dekel  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Your expenses**

- |  |                       |
|--|-----------------------|
|  | \$ <u>0.00</u>        |
| 5. <b>Additional mortgage payments for your residence, such as home equity loans</b>   | 5. \$ <u>0.00</u>     |
| 6. <b>Utilities:</b>   |                       |
| 6a. Electricity, heat, natural gas   | 6a. \$ <u>300.00</u>  |
| 6b. Water, sewer, garbage collection   | 6b. \$ <u>50.00</u>   |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c. \$ <u>100.00</u>  |
| 6d. Other. Specify: _____  | 6d. \$ <u>0.00</u>    |
| 7. <b>Food and housekeeping supplies</b>   | 7. \$ <u>600.00</u>   |
| 8. <b>Childcare and children's education costs</b>   | 8. \$ <u>0.00</u>     |
| 9. <b>Clothing, laundry, and dry cleaning</b>  | 9. \$ <u>100.00</u>   |
| 10. <b>Personal care products and services</b>   | 10. \$ <u>0.00</u>    |
| 11. <b>Medical and dental expenses</b>   | 11. \$ <u>██████</u>  |
| 12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$ <u>400.00</u>  |
| 13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$ <u>100.00</u>  |
| 14. <b>Charitable contributions and religious donations</b>  | 14. \$ <u>0.00</u>    |
| 15. <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20. ■   |                       |
| 15a. Life insurance  | 15a. \$ <u>0.00</u>   |
| 15b. Health insurance  | 15b. \$ <u>0.00</u>   |
| 15c. Vehicle insurance   | 15c. \$ <u>150.00</u> |
| 15d. Other insurance. Specify: _____   | 15d. \$ <u>0.00</u>   |
| 16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____  | 16. \$ <u>0.00</u>    |
| 17. <b>Installment or lease payments:</b>  |                       |
| 17a. Car payments for Vehicle 1  | 17a. \$ <u>0.00</u>   |
| 17b. Car payments for Vehicle 2  | 17b. \$ <u>0.00</u>   |
| 17c. Other. Specify: _____   | 17c. \$ <u>0.00</u>   |
| 17d. Other. Specify: _____   | 17d. \$ <u>0.00</u>   |
| 18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b> | 18. \$ <u>0.00</u>    |
| 19. <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | 19. \$ <u>0.00</u>    |
| 20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |                       |
| 20a. Mortgages on other property   | 20a. \$ <u>0.00</u>   |
| 20b. Real estate taxes   | 20b. \$ <u>0.00</u>   |
| 20c. Property, homeowner's, or renter's insurance  | 20c. \$ <u>0.00</u>   |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. \$ <u>0.00</u>   |
| 20e. Homeowner's association or condominium dues   | 20e. \$ <u>0.00</u>   |

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Debtor 1 **Roy Dekel**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

21. Other. Specify: \_\_\_\_\_

21. +\$ 0.00

22. Your monthly expenses. Add lines 4 through 21.  
The result is your monthly expenses.

22. \$ [REDACTED]

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ [REDACTED]

23b. Copy your monthly expenses from line 22 above.

23b. -\$ [REDACTED]

23c. Subtract your monthly expenses from your monthly income.  
The result is your monthly net income.

23c. \$ 0.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

- No.
- Yes.

None

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IN RE Dekel, Roy Debtor(s) Case No. \_\_\_\_\_ (If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: August 7, 2015 Signature: /s/ Roy Dekel  
Roy Dekel Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)  
[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_ Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

Signature of Bankruptcy Petition Preparer \_\_\_\_\_ Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. \_\_\_\_\_

Dekel, Roy

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doc, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0 Self employment income from commission generated on insurance policy sales. The amount of income varies from month to month. Average income was \$72,000 for 2012 and 2013. Income for 2014 and 2015 is averaging about per month

2. Income other than from employment or operation of business

None  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a, or b., as appropriate, and c.

None  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Wilson Harvery Browndorf 1900 Main St. #600 Irvine, CA 92614-0000	8/1/2015	3,500.00

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None  If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Roy Dekel		Mission Viejo, CA	Insurance sales	2009 to present

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None  a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Roy Dekel Mission Viejo, CA	

None  b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None  d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the two years immediately preceding the commencement of this case.

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: August 7, 2015 Signature /s/ Roy Dekel  
of Debtor Roy Dekel

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE: \_\_\_\_\_ Case No. \_\_\_\_\_  
 Dekel, Roy \_\_\_\_\_ Chapter 7 \_\_\_\_\_  
 Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)**

Property No. 1	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)**

Property No. 1		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

\_\_\_\_ continuation sheets attached (if any)

**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date: August 7, 2015

/s/ Roy Dekel  
 Signature of Debtor

\_\_\_\_\_  
 Signature of Joint Debtor

IN RE:

Case No. \_\_\_\_\_

Dekel, Roy

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 7,500.00  
 Prior to the filing of this statement I have received ..... \$ 3,500.00  
 Balance Due ..... \$ 4,000.00

2. The source of the compensation paid to me was:  Debtor  Other (specify):

3. The source of compensation to be paid to me is:  Debtor  Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

August 7, 2015

Date

/s/ Kent Salvesson

Kent Salvesson 101311  
 Kent Salvesson  
 1900 Main St. #600  
 Irvine, CA 92660  
 (949) 291-7393  
 Kent@EEXCEL.com

Fill in this information to identify your case.

Debtor 1 Roy Dekel  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **Central District of California**

Case number \_\_\_\_\_  
(if known)

Check if this is an amended filing

### Official Form 22A-1Supp

## Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/14

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 22A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 22A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

### Part 1: Identify the Kind of Debts You Have

1. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the "Nature of Debts" box on page 1 of the *Voluntary Petition* (Official Form 1).
- No. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
- Yes. Go to Part 2.

### Part 2: Determine Whether Military Service Provisions Apply to You

2. Are you a disabled veteran (as defined in 38 U.S.C. § 3741(1))?
- No. Go to line 3.
- Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- No. Go to line 3.
- Yes. Go to Form 22A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 22A-1.
3. Are you or have you been a Reservist or member of the National Guard?
- No. Complete Form 22A-1. Do not submit this supplement.
- Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1)
- No. Complete Form 22A-1. Do not submit this supplement.
- Yes. Check any one of the following categories that applies:
- I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
  - I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on \_\_\_\_\_ which is fewer than 540 days before I file this bankruptcy case.
  - I am performing a homeland defense activity for at least 90 days.
  - I performed a homeland defense activity for at least 90 days, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 22A-1. On the top of page 1 of Form 22A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 22A-1. You are not required to fill out the rest of Official Form 22A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(i).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

**Fill in this information to identify your case:**

Debtor 1 Roy Dekel  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **Central District of California**

Case number \_\_\_\_\_  
(if known)

**Check one box only as directed in this form and in Form 22A-1Supp:**

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 22A-1

**Chapter 7 Statement of Your Current Monthly Income**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income**

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- Married and your spouse is NOT filing with you. You and your spouse are:
  - Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
  - Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	<i>Column A</i> Debtor 1	<i>Column B</i> Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filed in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	- \$ _____	
Net monthly income from a business, profession, or farm	\$ _____	\$ _____
	Copy here →	
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ _____	
Ordinary and necessary operating expenses	- \$ _____	
Net monthly income from rental or other real property	\$ _____	\$ _____
	Copy here →	
7. Interest, dividends, and royalties	\$ _____	\$ _____

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Debtor 1 Roy Dekel  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>8. Unemployment compensation</b>	\$ _____	\$ _____
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: $\downarrow$		
For you .....	\$ _____	
For your spouse .....	\$ _____	
<b>9. Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
<b>10. Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.		
10a. _____	\$ _____	\$ _____
10b. _____	\$ _____	\$ _____
10c. Total amounts from separate pages, if any.	+\$ _____	+\$ _____
<b>11. Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ _____	\$ _____
	+	=
	\$ _____	\$ _____
		\$ _____
		<small>Total current monthly income</small>

**Part 2: Determine Whether the Means Test Applies to You**

**12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11..... Copy line 11 here  $\rightarrow$  12a. \$ \_\_\_\_\_

Multiply by 12 (the number of months in a year). x 12

12b. The result is your annual income for this part of the form. 12b. \$ \_\_\_\_\_

**13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. .... 13. \$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a.  Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*  
Go to Part 3.

14b.  Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.*  
Go to Part 3 and fill out Form 22A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** /s/ Roy Dekel  
 Signature of Debtor 1

**X** \_\_\_\_\_  
 Signature of Debtor 2

Date August 7, 2015  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

<p>Attorney or Party Name, Address, Telephone &amp; FAX Nos., State Bar No. &amp; Email Address</p> <p><b>Kent Salveson</b></p> <p><b>1900 Main St. #600</b></p> <p><b>Irvine, CA 92660</b></p> <p><b>(949) 291-7393</b></p> <p><input type="checkbox"/> Debtor(s) appearing without attorney <input checked="" type="checkbox"/> Attorney for Debtor</p>	<p>FOR COURT USE ONLY</p>
<p align="center"><b>United States Bankruptcy Court Central District of California</b></p>	
<p>In re: <b>Dekel, Roy</b></p> <p align="right">Debtor(s).</p>	<p>CASE NO.:</p> <p>CHAPTER: 7</p> <p align="center"><b>VERIFICATION OF MASTER MAILING LIST OF CREDITORS [LBR 1007-1(d)]</b></p>

Pursuant to LBR 1007-1(d), the Debtor, or the Debtor's attorney if applicable, certifies under penalty of perjury that the master mailing list of creditors filed in this bankruptcy case, consisting of 7 sheet(s) is complete, correct, and consistent with the Debtor's schedules and I/we assume all responsibility for errors and omissions.

Date: August 7, 2015

/s/ Roy Dekel  
Debtor's signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor's signature (if applicable)

Date: August 7, 2015

/s/ Kent Salveson  
Attorney's signature (if applicable)

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



Roy Dekel

[REDACTED]  
[REDACTED] CA [REDACTED]

Kent Salveson

[REDACTED]  
[REDACTED] CA [REDACTED]

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California Franchise Tax Board  
Bankruptcy Division  
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Santa Ana, CA 92701

California State Board Of Equalizat  
Bankruptcy Division  
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Receiver For DF Real Estate Partner  
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Paul Hernandez  
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Fontana, CA [REDACTED]

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Robert Loera  
Robert Loera IRA / Sunwest Trust FB  
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Robert Off  
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Ronald Herzog  
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Bellingham, WA [REDACTED]

Ronald Moreland  
Southwest Trust FBO / Moreland IRA  
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Sharon Archibald  
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Steve Potvin  
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Albuquerque, NM 87176

Todd Auerbach  
Todd Auerbach IRA / Sunwest Bank FB  
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Albuquerque, NM 87176

Vanessa Cate

[REDACTED]  
Van Nuys, CA [REDACTED]

Vickie Laufbaum

[REDACTED]  
Camarillo, CA [REDACTED]

Wells Fargo  
PO BOX 54349  
LOS ANGELES, CA 90054

Wells Fargo  
100 West Washington  
Phoenix, AZ 85003

Zachary Herzog

[REDACTED]  
[REDACTED], CA [REDACTED]

Do not file this form as part of the public case file. This form must be submitted separately and must not be included in the court's public electronic records. Please consult local court procedures for submission requirements.

United States Bankruptcy Court
Central District of California

In re: Dekel, Roy

[Set forth here all names including married, maiden, and trade names used by debtor within last 8 years.]

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

Debtor

Address: \_\_\_\_\_, CA \_\_\_\_\_

Employer's Tax Identification (EIN) No(s). [if any]: \_\_\_\_\_

Last four digits of Social-Security or Individual Tax-Payer-Identification (ITIN) No(s)., (if any): 4370

STATEMENT OF SOCIAL SECURITY NUMBER(S)
(or other Individual Taxpayer-Identification Number(s) (ITIN(s)))\*

1. Name of Debtor (Last, First, Middle): Dekel, Roy
(Check the appropriate box and, if applicable, provide the required information.)

[X] Debtor has a Social-Security Number and it is: REDACTED - - - - 4 3 7 0
(If more than one, state all.)

[ ] Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is:
- - - - -
(If more than one, state all.)

[ ] Debtor does not have a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

2. Name of Joint Debtor (Last, First, Middle): \_\_\_\_\_
(Check the appropriate box and, if applicable, provide the required information.)

[ ] Joint Debtor has a Social-Security Number and it is: \_\_\_\_\_
(If more than one, state all.)

[ ] Joint Debtor does not have a Social-Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is:
- - - - -
(If more than one, state all.)

[ ] Joint Debtor does not have a Social-Security Number or an Individual Taxpayer-Identification Number (ITIN).

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

X /s/ Roy Dekel August 7, 2015
Signature of Debtor Date

X \_\_\_\_\_ Date
Signature of Joint Debtor

\* Joint debtors must provide information for both spouses.

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

132004010 04-07-11 11:00:00 AM - 11:00:00 AM



**STATEMENT OF RELATED CASES  
INFORMATION REQUIRED BY LBR 1015-2  
UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA**

1. A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  
**None**
  
2. (If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  
**None**
  
3. (If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  
**None**
  
4. (If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  
**None**

I declare, under penalty of perjury, that the foregoing is true and correct.

Executed at \_\_\_\_\_, California.

/s/ Roy Dekel

Dated: August 7, 2015

\_\_\_\_\_  
*Signature of Debtor*

\_\_\_\_\_  
*Signature of Joint Debtor*

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

United States Bankruptcy Court  
Central District of California**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 08/11/2015 at 2:17 PM and filed on 08/11/2015.

**Roy Dekel**

[REDACTED]  
[REDACTED], CA [REDACTED]  
SSN / ITIN: xxx-xx-4370



The case was filed by the debtor's attorney:      The bankruptcy trustee is:

**Kent Salvesson**  
2549 East Bluff Drive; B-459  
Newport Beach, CA 92660  
949-291-7393

**Thomas H Casey (TR)**  
22342 Avenida Empresa, Suite 200  
Rancho Santa Margarita, CA 92688

(949) 766-8787

The case was assigned case number 8:15-bk-13999-TA to Judge Theodor Albert.

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.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page [www.cacb.uscourts.gov](http://www.cacb.uscourts.gov) or at the Clerk's Office, 411 West Fourth Street, Suite 2030,, Santa Ana, CA 92701-4593.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Kathleen J. Campbell**  
Clerk, U.S. Bankruptcy  
Court



UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

**UNITED STATES BANKRUPTCY COURT**

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA  
**Central District of California**

I hereby attest and certify that on 3-17-17 the attached reproduction(s),  
containing 6 pages, is a full, true and correct copy of the complete document  
entitled: Statement of Financial Affairs

Case #: 8:15-bk-13999-TA Doc #: 23

which includes:  Exhibits  Attachments

on file in my office and in my legal custody at the marked location:

- 255 E. Temple Street, Suite 940  
Los Angeles, CA 90012
- 3420 Twelfth Street, Suite 125  
Riverside, CA 92501-3819
- 411 West 4th Street, Suite 2074  
Santa Ana, CA 92701-4593
- 1415 State Street  
Santa Barbara, CA 93101-2511
- 21041 Burbank Boulevard  
Woodland Hills, CA 91367

**KATHLEEN J. CAMPBELL**  
Clerk of Court

By: Denise M. Bostello  
Deputy Clerk

**THIS CERTIFICATION IS VALID ONLY WITH THE  
UNITED STATES BANKRUPTCY COURT SEAL.**

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

Main Document Page 1 of 6
United States Bankruptcy Court
Central District of California

IN RE:

Case No. \_\_\_\_\_

Dekel, Roy

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

None [ ] State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

AMOUNT SOURCE
60,000.00 Self employment income from commission generated on insurance policy sales. The amount of income varies from month to month. Average income was \$72,000 for 2012 and 2013. Income for 2014 and 2015 is averaging about \$5,000 per month. The Debtor is earning an income from Life Brokerage LLC which is a company engaged in the sale of life insurance policies and is located in Las Vegas Nevada. The Debtor has a 30% interest in the company. Other members of the company have life insurance licenses. The Debtor's duties are to provide administrative support for agents selling the insurance policies.

2. Income other than from employment or operation of business

None [x] State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None [x] a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
In the matter of Roy Dekek, Diverse Financial Corporation versus Securities and Exchange Commission #LA 4449	Investigation of securities violations	none yet - SEC investigation with charges to be filed	investigation is pending with the SEC. No action taken
Pacific Life v. DF Insurance Services LLC	Breach of contract, claim for money	Orange County Superior Court	Default judgment against DF Insurance Services for \$650,000.

**Action threatened against Debtor**

Roy Dekel v. David Kandell Case # 30-2015-00788337-cu-mc-cjc	claims against prior partners for damages that led to the loss of income and the payment of high expenses that resulted in both company and individual bankruptcy	Orange County Superior Court - Case # 30-2015-00788337-cu-mc-cjc	pending, Debtor can not afford the cost to post a bond to pursue his claims.
--	---	--	--

**Roy Dekel is attempting to make a claim against former partners and employees who unlawfully took customers away from the business and incurred huge company debts and expenses that led to insolvency.**

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Wilson Harvery Browndorf 1900 Main St. #600 Irvine, CA 92614-0000	8/1/2015	3,500.00

The Debtor has been represented by WHB since July 24, 2015 for the purpose of trying to settle claims against Debtor related to the Securities and Exchange Commission regarding potential SEC violations, related to meeting with Pacific Life Insurance which has a default judgment against DF Insurance Service and may initiate a claim against the Debtor, meetings with investors who lost money loaned to DF Capital Partners and are considering claims against the Debtor individually because his company Diverse Financial Corporation is the owner of DF Capital Partners and other legal matters directly or indirectly related to the Debtor's solvency.

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None  If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None  a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Life Brokerage Group llc	unknown	187 E. Warm Springs, #162 Las Vegas Nevada, NV 89119-0000	Insurance sales	2013 to present
<b>Debtor reportedly owns 30% of the membership interests in Life Brokerage.</b>				
DF Insurance Services	26-1542570	Roy Dekel [REDACTED], CA [REDACTED]	insurance sales	2009 - 2014
<b>This company sold life insurance products</b>				
DF Capital Partners	27-0312077	Roy Dekel [REDACTED], CA [REDACTED]	INSURANCE	2012 - 2014
DF REAL ESTATE PARTNERS	80-0813932	[REDACTED], CA [REDACTED]	PROPERTY INVESTMENT	2010 - 2014

DIVERSE FINANCIAL CORPORATION

26-0567509

Roy Dekel

INSURANCE

2007 - 2014

Dekelco Holdings LLC

27-4108901

100 Bayview Circle; #330 Leasing  
Newport Beach, CA 92660-0000 company

2010-2014

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None  a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Roy Dekel

[Redacted], CA [Redacted]

None  b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None  d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the two years immediately preceding the commencement of this case.

20. Inventories

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.



**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 29, 2015 Signature /s/ Roy Dekel  
of Debtor **Roy Dekel**

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*



UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

**UNITED STATES BANKRUPTCY COURT**  
Central District of California

I hereby attest and certify that on 3-17-17 the attached reproduction(s), containing 20 pages, is a full, true and correct copy of the complete document entitled: Summary of Amended Schedules, Master Mailing List, and/or Statements

Case #: 8:15-bk-13999-TA Doc #: 48

which includes:  Exhibits  Attachments

on file in my office and in my legal custody at the marked location:

- 255 E. Temple Street, Suite 940  
Los Angeles, CA 90012
- 3420 Twelfth Street, Suite 125  
Riverside, CA 92501-3819
- 411 West 4th Street, Suite 2074  
Santa Ana, CA 92701-4593
- 1415 State Street  
Santa Barbara, CA 93101-2511
- 21041 Burbank Boulevard  
Woodland Hills, CA 91367

**KATHLEEN J. CAMPBELL**  
Clerk of Court

By: Denise M. Bustillos  
Deputy Clerk

**THIS CERTIFICATION IS VALID ONLY WITH THE  
UNITED STATES BANKRUPTCY COURT SEAL.**



**Fill in this information to identify your case:**

Debtor 1 ROY DEKEL  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Central District of California

Case number 8:15-bk-13999-TA  
(if known)

Check if this is an amended filing

**Official Form 107**

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

1. What is your current marital status?

- Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there:	Debtor 2:	Dates Debtor 2 lived there:
<input type="checkbox"/> Same as Debtor 1		<input type="checkbox"/> Same as Debtor 1	
Number _____ Street _____	From _____ To _____	Number _____ Street _____	From _____ To _____
City _____ State _____ ZIP Code _____		City _____ State _____ ZIP Code _____	
<input type="checkbox"/> Same as Debtor 1		<input type="checkbox"/> Same as Debtor 1	
Number _____ Street _____	From _____ To _____	Number _____ Street _____	From _____ To _____
City _____ State _____ ZIP Code _____		City _____ State _____ ZIP Code _____	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

- No  
 Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

**Part 2: Explain the Sources of Your Income**

Debtor 1 ROY DEKEL  
First Name Middle Name Last Name

Case number (if known) 8:15-bk-13999-TA

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No  
 Yes. Fill in the details.

SEE ATTACHED

	Sources of Income Check all that apply	Gross Income (before deductions and exclusions)	Sources of Income Check all that apply	Gross Income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For last calendar year: (January 1 to December 31, <u>    </u> )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____
For the calendar year before that: (January 1 to December 31, <u>    </u> )	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No  
 Yes. Fill in the details.

	Sources of Income Describe below	Gross Income from each source (before deductions and exclusions)	Sources of Income Describe below	Gross Income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For last calendar year: (January 1 to December 31, <u>    </u> )	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For the calendar year before that: (January 1 to December 31, <u>    </u> )	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____

**Addendum To Statement of Financial Affairs - Debtor's Income From Employment**

4.	AMOUNT	SOURCE
	\$40,000	<b>Self employment income from commission generated on insurance policy sales. The amount of income varies from month to month. Average income was \$72,000 for 2012 and 2013. Income for 2014 and 2015 is averaging about \$5,000 per month.</b>

Debtor 1: **ROY** **DEKEL**  
First Name Middle Name Last Name

Case number (printed): **8:15-bk-13999-TA**

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

**No.** Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,425\* or more?

**No.** Go to line 7.

**Yes.** List below each creditor to whom you paid a total of \$8,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

**Yes.** Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

**No.** Go to line 7.

**Yes.** List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Date of payment	Total amount paid	Amount you still owe	Was this payment for...
_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1 **ROY** **DEKEL** Case number (if any) **8:16-bk-13999-TA**  
First Name Middle Name Last Name

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- No  
 Yes. List all payments to an insider.

Insider's Name	Date of payment	Total amount paid	Amount you still owe	Reason for this payment
_____ Number - Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	
_____ Number - Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  
*Include payments on debts guaranteed or cosigned by an insider.*

- No  
 Yes. List all payments that benefited an insider.

Insider's Name	Date of payment	Total amount paid	Amount you still owe	Reason for this payment <small>Include creditor's name</small>
_____ Number - Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	
_____ Number - Street _____ _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	



Debtor: **ROY** **DEKEL**  
First Name Middle Name Last Name

Case number (if known) **8:15-bk-13999-TA**

**Part 4B Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No.
- Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____ Case number _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title _____ _____ Case number _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- No. Go to line 11.
- Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor: ROY DEKEL Case number (if known) 8:15-bk-13999-TA  
First Name Middle Name Last Name

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No  
 Yes. Fill in the details:

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number - Street			\$ _____
City State ZIP Code			
Last 4 digits of account number: XXXX- _____			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No  
 Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Date you gave the gifts	Value
Person to Whom You Gave the Gift			\$ _____
Number - Street			\$ _____
City State ZIP Code			
Person's relationship to you			

Gifts with a total value of more than \$600 per person	Describe the gifts	Date you gave the gifts	Value
Person to Whom You Gave the Gift			\$ _____
Number - Street			\$ _____
City State ZIP Code			
Person's relationship to you			

Debtor 1 **ROY** **DEKEL** Case number (if any) **8:15-bk-13999-TA**

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No  
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$
Number - Street			\$
City State ZIP Code			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No  
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss. Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
			\$

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- No  
 Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Wilson Harvey Browndorf 1600 Main Street #600 Irvine CA 92614	\$3,500.00	08/01/2015	\$ 3,500.00
Person Who Made the Payment, if Not You			

Debtor 1 **ROY** **DEKEL** Case number **8:15-bk-13999-TA**

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You _____		_____	\$ _____
		_____	\$ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

- No  
 Yes. Fill in the details.

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ City State ZIP Code _____		_____	\$ _____
		_____	\$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- No  
 Yes. Fill in the details.

Description and value of property transferred		Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ Number Street _____ City State ZIP Code _____ Person's relationship to you _____		_____	_____
Person Who Received Transfer _____ Number Street _____ City State ZIP Code _____ Person's relationship to you _____		_____	_____

Debtor **ROY** **DEKEL**  
First Name Middle Name Last Name

Case number (if known) **8:15-bk-13999-TA**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- No
- Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date transfer was made

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
- Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
SEE ATTACHED LIST	XXXX-	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input checked="" type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other		\$

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
- Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
			<input type="checkbox"/> No <input type="checkbox"/> Yes

**Addendum To Statement of Financial Affairs - Closed Bank Accounts**

20. The Debtor was a signatory to the following bank accounts within the one year prior to commencing this bankruptcy proceeding:

Diverse Financial

City National Bank- 24982734

City National Bank- 24982742

JP Chase Bank- 187625661

JP Chase Bank- 187630617

JP Chase Bank- 25955800

DF Capital Partners

City National Bank -- 224110154

JP Chase Bank- 187678161

DF Real Estate Partners

JP Chase Bank- 187691395

City National Bank- 224118120

Dekelco

City National Bank- 224107552

JP Chase Bank- 187698550

DF Insurance Services

City National Bank- 024982769

City National Bank- 024983110

JP Chase Bank- 187662639

Personal

Citibank- REDACTED 7292

Citibank- REDACTED 4923

Wells Fargo Bank REDACTED 7903

Wells Fargo Bank REDACTED 3258

JP Chase Bank- REDACTED 0138

Merrill Lynch- REDACTED 4710

The above listed accounts were closed prior to the bankruptcy filing and had closing balances of zero dollars. No funds were transferred to other accounts.

Debtor 1 **ROY** **DEKEL**  
First Name Middle Name Last Name

Case number (if known) **8:15-bk-13999-TA**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No  
 Yes. Fill in the details.

Name of Storage Facility	Who else has or had access to it?	Describe the contents	Do you still have it?
Name _____ Number - Street _____ City _____ State _____ ZIP Code _____	Name _____ Number - Street _____ City/State ZIP Code _____		<input type="checkbox"/> No <input type="checkbox"/> Yes

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No  
 Yes. Fill in the details.

Owner's Name	Where is the property?	Describe the property	Value
Name _____ Number - Street _____ City _____ State _____ ZIP Code _____	Number - Street _____ City _____ State _____ ZIP Code _____		\$ _____

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No  
 Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Name of site _____ Number - Street _____ City _____ State _____ ZIP Code _____	Governmental unit _____ Number - Street _____ City _____ State _____ ZIP Code _____		_____

Debtor 1 **ROY** **DEKEL** Case number (if known) **8:15-bk-13999-TA**  
First Name Middle Name Last Name

**25. Have you notified any governmental unit of any release of hazardous material?**

- No
- Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Number - Street	Number - Street		
City State ZIP Code	City State ZIP Code		

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- No
- Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
Case number	Case Name		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Number - Street	Number - Street		
City State ZIP Code	City State ZIP Code		

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
- Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business Business Name Number - Street City State ZIP Code	Employer identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
Describe the nature of the business Business Name Number - Street City State ZIP Code	Employer identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____



Debtor 1 ROY DEKEL  
First Name Middle Name Last Name

Case number (if known) 8:15-bk-13999-TA

Describe the nature of the business Business Name _____ Number Street _____ City State ZIP Code _____		Employer identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
Name of accountant or bookkeeper _____		

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
- Yes. Fill in the details below.

Date Issued \_\_\_\_\_

Amy Jane Longo/SEC Div

Name \_\_\_\_\_ MM/DD/YYYY \_\_\_\_\_

444 South Flower St

Number Street

Suite 900

Los Angeles CA 90071

City State ZIP Code

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ ROY DEKEL

Signature of Debtor 1

X

Signature of Debtor 2

Date 07/27/2016

Date \_\_\_\_\_

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
- Yes. Name of person \_\_\_\_\_

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

**AFFIDAVIT OF ROY DEKEL**

1. Roy Dekel, declare as follows:

1. The facts set forth herein are based upon my own personal knowledge. If I were called upon to testify to such facts, I could and would competently do so.

2. Due to a miscommunication with my former bankruptcy attorney several closed bank accounts were inadvertently excluded from my bankruptcy schedules.

3. I was a signatory to the following bank accounts within the one year prior to commencing my bankruptcy proceedings:

a. Diverse Financial

- i. City National Bank- 24982734
- ii. City National Bank- 24982742
- iii. JP Chase Bank- 187625661
- iv. JP Chase Bank- 187630617
- v. JP Chase Bank- 259558006

b. DF Capital Partners

- i. City National Bank - 224110154
- ii. JP Chase Bank- 187678161

c. DF Real Estate Partners

- i. JP Chase Bank- 187691395
- ii. City National Bank- 224118120

d. Dekelco

- i. City National Bank- 224107552
- ii. JP Chase Bank- 187698550

e. DF Insurance Services

- i. City National Bank- 024982769
- ii. City National Bank- 024983110
- iii. JP Chase Bank- 187662639

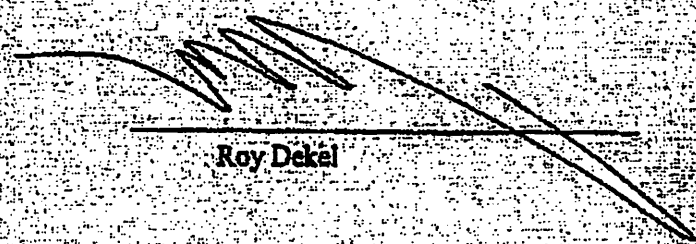
f. Personal

- i. Citibank- REDACTED 7292
- ii. Citibank- REDACTED 4923
- iii. Wells Fargo Bank REDACTED 7903
- iv. Wells Fargo Bank REDACTED 6258
- v. JP Chase Bank- REDACTED 0138
- vi. Merrill Lynch- REDACTED 4710

4. The above listed accounts were closed prior to the bankruptcy filing and had closing balances of zero dollars. No funds were transferred to other accounts. All funds in these accounts were used for operating expenses, and payments to investors, until the funds contained therein were exhausted. There were no other monies not reported in the bankruptcy filing, nor were any funds retained by myself.

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

Executed on July 15, 2016

A handwritten signature in black ink, appearing to read "Roy Dekel", is written over a horizontal line. The signature is stylized with several loops and a long tail.

Roy Dekel

### 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:

7911 Warner Avenue, Huntington Beach, CA 92647

A true and correct copy of the foregoing document described as **SUMMARY OF AMENDED SCHEDULES, MASTER MAILING LIST AND/OR STATEMENTS [LBR 1007-1(c) and AMENDED STATEMENT OF FINANCIAL AFFAIRS]** 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 indicated below:

**I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF")** – Pursuant to controlling General Order(s) and Local Bankruptcy Rule(s) ("LBR"), the foregoing document will be served by the court via NEF and hyperlink to the document. On July 27, 2016, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the email address(es) indicated below:

Kent Salvesson	kent@eexcel.com
Jeffrey I Golden	jgolden@wglp.com
Christopher J Green	cgreen@wglp.com
Thomas H Casey	msilva@tomcaseylaw.com
U.S. Trustee	ustpreion16.sa.ecf@usdoj.gov

Service information continued on attached page

**II. SERVED BY U.S. MAIL OR OVERNIGHT MAIL** (indicate method for each person or entity served):

On 07/27/2016, I served the following person(s) and/or entity(ies) at the last known address(es) 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/or with an overnight mail service 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.

(Debtor)	(Debtor's Counsel)	(Chapter 7 Trustee)
Roy Dekel	Kent Salvesson	Thomas H Casey
[Redacted], CA	2549 East Bluff Dr B-459	22342 Avenida Empressa, Suite 200
[Via U.S. Mail]	Newport Beach, CA 92660	Rancho Santa Margarita, CA 92688
	[Via U.S. Mail]	[Via U.S. Mail]

Service information continued on attached page

**III. SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSMISSION OR EMAIL** (indicate method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on \_\_\_\_\_, I served the following person(s) and/or entity(ies) by personal delivery, 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 the judge will be completed no later than 24 hours after the document is filed.

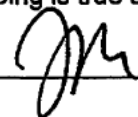
Service information continued on attached page

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

07/27/2016  
Date

Julian Bach  
Type Name

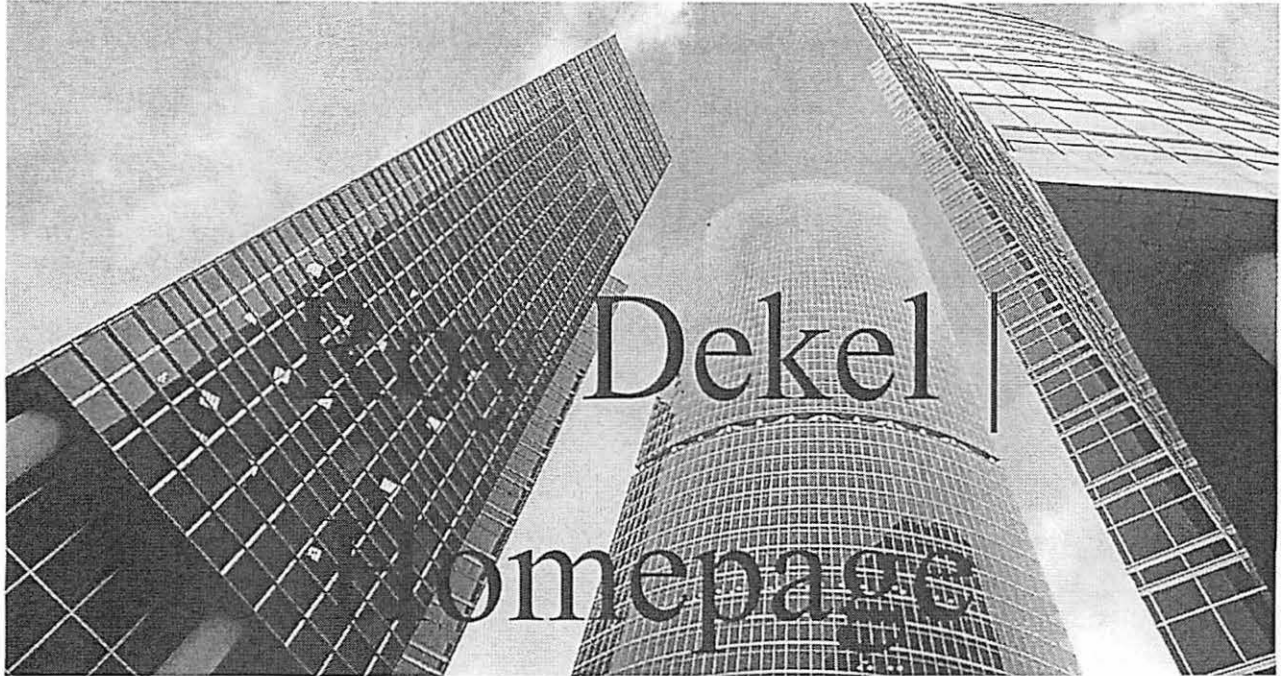
/s/ Julian Bach  
Signature



**CONTINUED SERVICE LIST**

(Counsel for Chapter 7 Trustee)  
Jeffrey I Golden  
Christopher J Green  
Lobel Weiland Golden Friedman LLP  
650 Town Center Dr Ste 950  
Costa Mesa, CA 92626  
[Via U.S. Mail]

Office of the U.S. Trustee  
411 W Fourth Street, Suite 7160  
Santa Ana, CA 92701-4593  
[Via U.S. Mail]



(<http://roydekel.com>)



Real Estate & Investment Professional

[See More](#)

Roy Dekel

The logo features the name 'Roy' in a large, elegant, black cursive script. Below it, the name 'DEKEL' is written in a bold, black, uppercase sans-serif font.

(<http://roydekel.com/wp-content/uploads/roydekel-com/sites/253/roy-dekel.jpeg>)

Roy Dekel is a venture capitalist with over 10 years of real estate experience under his belt. He has invested in multiple markets including the finance and entertainment industries, merchant services and Real Estate Developments. Roy has served in multiple professional roles such as the Director of Business Development, President, Co-Founder, CEO, and Partner in his portfolio companies. In addition to his strong career track, Roy has served as an active member of a variety of charitable organizations, promoting the growth and development of the Israeli and Jewish communities.

Mr. Dekel is an Israeli native, serving 5 years in the military after which he immigrated to Los Angeles, California. In 2002, he became Director of Business Development at a construction and building Company. There, his primary responsibilities were to develop sales policies and effective reporting systems for all levels of business. Additionally, he succeeded in growing sales to 10MM per month and 120MM Annually. Roy maintained his position at the Company for 3 years after which he transitioned into his role at the DCH Home Development Company. He served as the president for 6 year, developing the corporate sales process, managing construction teams, and identifying pertinent investments.

In 2006, Roy Dekel became the CEO of The CA Merchant & Investment Group. Again, he was able to build and promote the company's investment policies, sales guidelines, and new commercial account relationships. Roy maintained this role from 2006 to 2009 while balancing his position as the CEO & Partner of LAG Entertainment Group. At LAG Entertainment, Roy was able to review investment deals in the entertainment field. Moreover, he was an associate producer for the 2008 film "Killer Pad". The palpable success of Roy Dekel's leadership enables him to have a positive impact on the growth of the company and his own professional development.

## Roy In The Community:

As a community leader, Roy is a strong advocate for Jewish and Israeli community prosperity. He is an active member of the Israeli American Council (IAC) and the American Technion Society. Both organizations strive to maintain Israeli cultural tradition and provide opportunities to members of the community. Roy also participates in Larger than Life — L.A. Family, an organization committed to improving the quality of life for children suffering from cancer or terminal illness.

## Learn More About Roy Dekel

- Roy Dekel & Real Estate (<http://roydekel.net>)



- Roy Dekel: Community Service (<http://roydekel.org>)
- Roy Dekel: Entertainment (<http://roydekelmedia.com>)

## Follow Roy Dekel

### Tweets by @RoyDekel

Roy Dekel Retweeted



**SetSchedule** @SetSchedule

Floating lights, glistening marble, and lots of glass give an elegant, ethereal atmosphere to our #EntrywayMonday pick. What do you think?



Embed

[View on Twitter](#)

[http://rss.cnn.com/rss/money\\_topstories.rss](http://rss.cnn.com/rss/money_topstories.rss) CNN Money ([http://money.cnn.com/?section=money\\_topstories](http://money.cnn.com/?section=money_topstories))

Donald Trump's Fed: Same as the old Fed? ([http://rss.cnn.com/~r/rss/money\\_topstories/~3/CaY2QlrCjis/index.html](http://rss.cnn.com/~r/rss/money_topstories/~3/CaY2QlrCjis/index.html))

5 ways the GOP bill could change your health insurance ([http://rss.cnn.com/~r/rss/money\\_topstories/~3/WzLLZnIPec8/index.html](http://rss.cnn.com/~r/rss/money_topstories/~3/WzLLZnIPec8/index.html))

Academy president: Oscars mix up was shocking ([http://rss.cnn.com/~r/rss/money\\_topstories/~3/29q2tbAl5OM/index.html](http://rss.cnn.com/~r/rss/money_topstories/~3/29q2tbAl5OM/index.html))

## Calendar

March 2017

M	T	W	T	F	S	S
		1	2	3	4	5

« Feb (<http://roydekel.com/2017/02/>)

<b>M</b>	<b>T</b>	<b>W</b>	<b>T</b>	<b>F</b>	<b>S</b>	<b>S</b>
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

« Feb (<http://roydekel.com/2017/02/>)

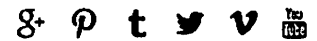
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# Roy Dekel

REAL ESTATE PROFESSIONAL FOR  
OVER 10 YEARS

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## Roy Dekel's Bio

Roy Dekel is a leader in the real estate community. With over 10 years of real estate experience, Roy has served in a number of capacities including investor, financial advisor, Director of Business Development, and CEO. In the volatile climate of real estate, Roy Dekel has been able to remain a resilient player, garnering business success for not only himself, but each company he has been involved with.

Roy Dekel, born and raised in Israel, immigrated to the United States in the early 2000s.

Roy  
DEKEL

Recognizing vast opportunities in Los Angeles, California, he quickly found his groove in merchant services, settling into the California culture. Shortly after in 2002, Roy Dekel became the Director of Business Development at The Windows Company. There he was successful in drastically increasing sales, raising both the monthly and annual rates. Roy maintained this position for three years before moving on to the DCH Home Development Company. Here, Roy served as the President for 6 years in which he expanded on this sales process as well. He additionally managed construction teams and identified investment opportunities. He was an integral member of the CEO team, using his insight and keen observations to push the company in a positive direction.

For gaining more experience in the real estate field, Roy Dekel transitioned into the role of CEO of the CA Merchant & Investment Group. Here he was able to build and develop the company's investment policies, establishing new account relationships and restructure sales guidelines.

**Dekel has been an asset to his community as well. He is an active member in Israeli and Jewish organizations, often making generous contributions of his time to the greater good.**

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# Roy Dekel Media

Film & Entertainment Website

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## Roy Dekel

Roy Dekel is a professional in the real estate and Private Equity industry, he also has experience with the Los Angeles entertainment industry. As an investor and producer, he has worked on a number of projects and films. One of his project has been *Killer Pad*, a feature length comedy horror about three young guys moving to a haunted house in Hollywood Hills, Los Angeles. Roy is passionate about high quality film productions with creative cinematography and sophisticated story lines.

The logo for Roy Dekel features the name 'Roy' in a large, elegant, black cursive script. Below 'Roy', the name 'DEKEL' is written in a smaller, bold, black, all-caps sans-serif font.

Entertainment was one of the main reasons Roy Dekel moved to Los Angeles. He felt that the essence of a producer was much like that of an entrepreneur. The producer is one of the most important components to a successful film; they are responsible for the preparation, supervision, and overall quality of the final product. Between 2003 and 2004, shortly after he arrived to the United States, he found plenty of opportunities in LA. LA is known as a gateway city for aspiring actors and actresses as well as directors, producers, costume designers, and other major players in the film and TV industry. Not only were there opportunities for direct film involvement, there were also opportunities to invest. Roy enjoyed watching movies throughout his childhood and adolescence, so he wanted to have a bigger role - he wanted to be responsible for some of same films he loved.

Roy initially invested by forming his production company and using experienced producers who were able to give him real, first hand industry insight. This lead to invaluable connections with good studio heads and projects that were in need of financing. Fortunately for Roy, this was his big break to get his foot in the door and invest in the quality productions he enjoyed. Roy Dekel primarily views himself as an investor, but would take active roles based on the production needs.



When contemplating which films to invest in, Roy's mission statement is the following: "sourcing, financing, and finding high quality scripts in niche segments or genres that have potential of high production value". The quality of the film is always the top priority. One of his favorite titles is *Crash*, a story about the lives of multiple Los Angeles citizens that come together as they navigate racial tensions that infiltrate city culture. *Crash* won 3 Oscars and was nominated for over 80 other awards.

This website is dedicated to high quality indie films and general Media.

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Roy Dekel

Roy Dekel: Community Service

Roy Dekel: Real Estate

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