

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

IN RE:

ALEN JANISCH,

Debtor.

No. 07-15620

341(a) MEETING OF CREDITORS

2:30 P.M.

JULY 10, 2008

US COURTHOUSE, ROOM 4107

SEATTLE, WASHINGTON

APPEARANCES

APPEARING AS TRUSTEE:

EDMUND J. WOOD ("EJW")
303 N 67th Street
Seattle, WA 98101

DEBTOR:

ALAN JANISCH ("AJ")
PRO SE

APPEARING FOR MCCARTY:

JIM RIGBY ("JR")
600 Stewart Street, Suite 1908
Seattle, WA 98101

CREDITORS:

JESSICA BURTA ("JB")

* * * * *

Alen Janisch ("AJ"), having been first duly sworn upon oath by Edmund J. Wood, Trustee, testified as follows:

EXAMINATION

EJW: Ok have a seat. Any creditors here?

KAE: Attorney for the Trustee.

EJW: Okay.

KAE: Um, Mr. Janisch, did you have a checking, savings, or other financial account, when you filed the Bankruptcy Petition?

AJ: For my personnel one?

KAE: Yes.

AJ: Uh, I did not. It had been closed.

KAE: And what was the account that was closed?

AJ: It was a...it was an account I had at Key Bank.

KAE: And when was it closed?

AJ: It was closed either late December or early January of this year.

KAE: Ok, you filed in November of 2007.

AJ: Uh, I thought I filed in January, than the account was still open at the time.

KAE: Ok, why wasn't it listed?

AJ: Um...

KAE: On the bankruptcy schedules.

AJ: I thought it was, I don't know.

KAE: Ok, do have your bank statements, uh, canceled checks and check registers, for that

account for the one year time period prior to filing?

AJ: I do but they're locked in a storage, uh, facility that I do not have access to currently.

KAE: Why don't you have access to it?

AJ: I'm behind in my payments.

KAE: So you can't even access the facility when you're behind?

AJ: That's correct.

KAE: How far are you behind?

AJ: Uh, I'm... I'm three months, going on four months, behind.

KAE: And what's the name of the facility?

AJ: It's, uh, Hanson Brothers Storage.

KAE: And where are they located?

AJ: They're in North Seattle. They're about 128th, uh, and a block off Aurora.

EJW: Which way? East or West?

AJ: Uh, they're a block, uh, East.

KAE: Ok, your bankruptcy schedules, uh, also list the only household goods and furnishings you have is a couch, a tv and a bed.

AJ: Uh, I have some other miscellaneous furniture but that's the biggest things I have.

KAE: Ok, why weren't the other household goods and furnishings listed?

AJ: Um, that was list... that was prepared by my attorney, and, uh, I trusted him to put things down that we discussed.

KAE: I think at the previous meeting of creditors you were asked if you had read the bankruptcy schedules...

AJ: Yes.

KAE: ...you had signed.

AJ: Yes.

KAE: And, I think you indicated that you had not.

AJ: I had not, I have since.

KAE: Ok, and is the information in those documents true and accurate?

AJ: Uh...

KAE: Bankruptcy schedules?

AJ: I looked at the computer downstairs, and when I reviewed it, it appeared accurate, yes.

KAE: Ok. Do you have a computer?

AJ: Uh, I do have a computer. It's an old one, but I do have one.

KAE: Why isn't that listed, uh, under question number four, computer equipment on schedule B?

AJ: Again, I'd have to defer to how my attorney prepared the paperwork.

KAE: But, I thought you said you reviewed them and you were satisfied that they were accurate?

AJ: Yes.

KAE: So you did note that there was no listing for computer equipment?

AJ: I didn't specifically notice that, but, I'm not disagreeing with what your saying.

KAE: Ok, your sche...your Sstatement of Financial Affairs also indicates that you have no income from any source for the last two years.

AJ: Correct.

KAE: You've had no income for the last two years, earned or otherwise?

AJ: Correct.

KAE: So you've received no income from CRI?

AJ: No.

KAE: How are you able to make mortgage payments?

AJ: Uh, I wasn't able to, that's why my house was, uh, foreclosed and taken away from me.

KAE: Well, you've made mortgage payments up until August of '07, did you not?

AJ: Yes, I was living off a small savings account that I had.

KAE: And, where was the savings account?

AJ: Uh, that was, uh, going back to key...to Key Bank.

KAE: So you had a savings and a checking account at Key Bank?

AJ: No, they were one and the same.

KAE: Well, was it a savings, or a checking, or a savings and a checking?

AJ: Um, my understanding....

KAE: Did you have two accounts?

AJ: No, it was...it was a checking.

KAE: So you don't have a savings account...

AJ: Correct.

KAE: ...a second savings account?

AJ: Correct.

KAE: So, the Statement of Financial Affairs also indicates that you made no transfers to, uh, anyone, for security or absolute, in the last two years. No sales, no transfers.

AJ: Uh, no sales, uh, no transfers. It was previously disclosed that I had two rings that had been transferred as a pledge of security to Kai Moldskred.

KAE: Along with the Deed of Trust against your home, correct?

AJ: That's correct.

KAE: Why weren't those items disclosed in the question regarding transfers in the last two years?

AJ: Those were, uh, uh, previous to two years ago I believe.

KAE: Two years prior to November 2007, when you filed the Bankruptcy Petition?

AJ: Uh, no it would not have been.

KAE: Ok, so why weren't those disclosed in the Statement of Financial Affairs?

AJ: Uh, I thought they were.

KAE: Wha... what makes you think they were?

AJ: They...they were recorded. They were, uh, filed with the... the clerks office.

KAE: Why does that seem to make you believe that they're in the bankruptcy schedules?

AJ: Uh, again I have to defer to how my attorney prepared the paperwork.

KAE: But, you read the bankruptcy schedules?

AJ: Yes.

KAE: You read the question and you read your answer?

AJ: Uh, yes.

KAE: And, your said no transfers the last two years?

AJ: Uh, that has to be a truthful statement. I don't have any proof other...

KAE: But, that's not a truthful statement, is it?

AJ: There...

KAE: There were transfers....

AJ: There were transfers in those...those...transfers, that we just discussed were made.

KAE: So that is not an accurate answer, correct? That there were no transfers in the last two years.

AJ: Well, there...there were transfers, that is a correct statement.

KAE: And, your answer none in the Statement of Financial Affairs to that question is incorrect.

AJ: Than I made a mistake, yes.

KAE: You've also listed no interest in any businesses....no stock or interested in...interests in unincorporated or incorporated businesses.

AJ: Correct.

KAE: So you have no interest in CRI? You had no shareholders interest in CRI at the time you filed the petition?

AJ: Uh, th... the corporate bankruptcy had already been filed, so I no longer had ownership of that...I was the sole stock holder of Court Reporting Institute.

KAE: Right, so why didn't you list ownership of the shares on your bankruptcy schedules when you filed in November of 2007?

AJ: I no lon...I no longer owned the company, the...the company ha...is going through bankruptcy. So I don't see why I would list it.

KAE: Ok, you were also requested in the Statement of Financial Affairs to list all businesses that you had any ownership interest in for the preceding six years, and you listed none.

AJ: Uh, that's not a truthful statement.

KAE: That's not, right, cause you owned CRI, correct?

AJ: That's correct.

EJW: Any other companies that you owned

AJ: Uh, no.

EJW: Any other bank accounts other than the one at Key Bank?

AJ: Uh, in previous years, yes. But not since.

EJW: Where else do you have accounts?

AJ: Uh, previous to Key Bank, I had an...uh, an account at Washington Mutual.

EJW: Which branch?

AJ: At the....the North Gate branch.

KAE: And what time period was that open, from when to when?

AJ: I...I...I'd have to go back and look at my records, but it was at least, uh, three years ago.

KAE: And, it was closed?

AJ: Correct.

KAE: At the time that you filed the Bankruptcy Petition were you a party to any unexpired lease?

AJ: I'm sorry, I didn't hear the question.

KAE: At the time that you filed the Bankruptcy Petition were you a party to a lease?

AJ: [inaudible]

KAE: Commercial or residential?

AJ: Yes.

KAE: Why wasn't that listed?

AJ: Uh....

KAE: In the bankruptcy schedules?

AJ: Again, I have to defer to how my attorney prepared the paperwork, I'm in error if that should have been listed.

KAE: Ok, at the time you filed the Bankruptcy Petition did you have any co-debtors on any of the obligations?

AJ: No.

KAE: So weren't a guarantor for any obligations?

AJ: I was...I'm sorry was the guarantor?

KAE: I said, that was my question. So you...

AJ: Yes.

KAE: Ok...

AJ: I was...

KAE: And, that was a guarantor for CRI obligations?

AJ: Uh, in...in some, yes.

KAE: Ok. And what CRI obligations where you, uh, had you guaranteed?

AJ: Uh, the Seattle, uh, campus property lease, I, uh, guaranteed for the company.

KAE: Anything else?

AJ: I had two, uh, lines of credit that I personally guaranteed for the company.

KAE: And, who were the lines of credit with?

AJ: Um, one was with, uh, US Bank, and one was with, uh, Washington Mutual Bank.

KAE: Any other guarantees for CRI obligations?

AJ: Um, I did have a number of credit card debt, but they were not in the name of CRI, they were in my name personally.

KAE: And, why weren't those obligations listed, um, involving a co-debtor on your bankruptcy schedules?

AJ: Uh, I thought they were listed, I believe I saw them on there.

KAE: I'm talking about Schedule H where it says that, um, no other persons are liable with you on any debts.

AJ: Uh, there are no other people liable for me on the debts. I was responsible for them.

KAE: Any entities liable for... with you on your debts, like CRI.

AJ: Uh, I'm confused by the questions...there was some debts that CRI owed that I personally guaranteed.

KAE: Right, which would make CRI a co-debtor.

AJ: Oh, ok.

KAE: Ok. Finally, how did you prepare the list of creditors, or I should say the matrix of creditors, for this case?

AJ: Uh, the records were turned over to my attorney at that time and his office prepared those.

KAE: What records did you turn over to him to prepare the matrix?

AJ: Uh, it was a list of all the, uh, credit cards, the uh, companies we did business with, a list of the, uh, student accounts.

KAE: And when you say student accounts what do you mean?

AJ: Uh, that students who had en....enrolled, uh, at our school over the last few years of all

campuses.

KAE: Over the last few years is what time period?

AJ: Um, I believe it was three years.

KAE: I don't have anything further.

JR: Uh, for the record, uh, my name is James Rigby, I'm the Trust...er the attorney for Mike McCarty as the Trustee in CRI. Uh, Mr. Janisch do you remember obtaining a loan from Steve Fleischman in December 2005?

AJ: Uh, yes.

JR: Do you remember how much it was for?

AJ: It...it was about 150,000 that I borrowed personally, and then, uh, put into the, uh, company.

JR: And by company you mean CRI?

AJ: Yes, correct.

JR: And you booked that into your capital account, right?

AJ: That's correct.

JR: So you did not treat it as a loan to CRI?

AJ: That's correct.

JR: And, you repaid that...the loan, uh, on, uh, January 3 2006 with two checks right?

AJ: That sounds correct, yes.

JR: Who did you obtain the loan from?

AJ: Uh, from Steve Fleischman.

JR: Was it a...was it a check that he had on his personnel account?

AJ: Uh, I...I believe it was a check that was on his families' company business.

JR: Ok. Because you repaid that with, uh, two checks. Uh, one number 4377 for 50,000 dollars and that was payable to Fleischman Center.

AJ: That's... that's the landlord, the family company landlord.

JR: Is Fleischman Center the entity that made the loan to you?

AJ: Uh, that must have been, yes.

JR: And you...than you also paid, uh, on January 3 2006 check number 4378 for 100,000 dollars, um, excuse me the first...the prior check was to Fleischman Family L.L.P., who's that?

AJ: Uh, that's the family landlord.

JR: Ok, and...and the second check, the 4377 was to Fleischman Center, who's that?

AJ: Um, well, it...it has to be the same family, I don't...I don't remember why there were two different entities, but it is the same family.

JR: Ok, were there any documentation for the loan?

AJ: Uh, no.

JR: What was the interest rate or fee that you paid for the loan?

AJ: Uh, there was no interest.

JR: And, how many times...this was an annual event, right?

AJ: Uh, yes.

JR: How many times in the past did you do that prior to December 2005?

AJ: Uh, probably three, perhaps four times.

JR: During those three to four trans...so what it would be like four to five transactions total?

AJ: Uh, well it would be one transaction at the end of each year and at the beginning of the new year.

JR: So you would have...so you're talking about five different loans and five different payments over about five years, right?

AJ: Possibly four.

JR: Ok, four or five. Who did you talk to on the Fleischman side?

AJ: Uh, Steve Fleischman.

JR: Each time?

AJ: Uh, yes.

JR: Did you ever talk to his dad?

AJ: Uh, yes.

JR: What's his name?

AJ: Uh, it's Richard.

JR: And when would've you talked to Richard Fleischman?

AJ: Um, many years ago, they lived in a....Richard...Dick is now older and is kinda retired from the business, leaving it to Steve.

JR: How long have you done business with the Fleischman family?

AJ: About 20 years now.

JR: And, what's the nature of the business you had with them?

AJ: Uh, they were the landlords and I was...my company was a tenet.

JR: And, did you tell, uh, Fleischman what you were going to use the money for?

AJ: Uh, yes.

JR: What did you tell...which Fleischman did you talk to about the loan?

AJ: Uh, to Steve Fleischman.

JR: And, what did you tell him about the loan?

AJ: That the money was to...that I was going to invest the money in the company and then pay him back, uh, as soon as possible in the new year.

JR: This is about a loan, for about a week right?

AJ: Correct.

JR: And did you explain why the company needed the money for that week?

AJ: Yes.

JR: What did you tell him?

AJ: Uh, that it was to bolster our financial position at year end.

JR: Did you tell what the purpose for that was?

AJ: Uh, yes.

JR: What did you tell him?

AJ: Again to bolster the company's financial position at year end.

JR: Did you tell him that that was...so it would assist you in obtaining student loans from the Department of Education?

AJ: Uh, no, it...it wouldn't assist us in that. But it did keep our financial ratios solid so that we could continue participating with the Department of Education.

JR: Did you tell Fleischman that if you didn't have that, uh, that equity and that ratio, that you would go out of business.

AJ: Uh, no.

JR: What did you tell him would happen if you didn't get the loan?

AJ: It would...it would be a hardship. We would have difficulties, but schools can stay in business and do stay in business without funding from the Department of Education.

JR: But it makes it more difficult.

AJ: It makes it more difficult, yes.

JR: Ok. Would he expect that he might not be paid on some of his, uh, rent payments if, uh, you had difficulties?

AJ: Uh, possibly. But he had, uh, up until...up until those times the rent to him was current and paid in full.

JR: Until when?

AJ: Uh, well we were current up through declaring our business bankruptcy in August of '06.

JR: Is there any particular reason why you would make a loan for 150,000 dollars and not charge you any fee for that?

AJ: Uh, it was a business curtsey. We...we've done business for 20 years.

JR: You received similar loans from Kai Moldskred. Did you receive similar loans from anybody else?

AJ: Uh, no.

JR: Where do you presently live?

AJ: Uh, right now I do not have a permanent address, I'm staying with friends.

JR: Ok, are...are...do you spend...do you spend any nights on, um, or at Fleischman properties.

AJ: Uh, yes I do.

JR: And how long have you been living in a Fleischman property?

AJ: Uh, that's about, uh, about two months now.

JR: And are you paying any rent?

AJ: I am not.

JR: Do...do they expect to receive any rent for that?

AJ: No.

JR: They're doing that because you have a long term relationship with them?

AJ: That's correct

JR: Have they...what's your present contact? Do you have any place where you receive mail now?

AJ: Uh, I've been picking up my mail still at my old address on Meridian Avenue North.

JR: Your home?

AJ: Yes.

JR: And that's going to soon be clo...uh, foreclosed or sold, correct?

AJ: Yes, the...the last notice I saw was on August 8th.

JR: Do you have a P.O. box or any other place to pick up mail?

AJ: Uh, not yet but I will have to get a P.O. box.

JR: Ok, we tell you that under bankruptcy code that your required to provide the Court with a new mailing address if you move and you can file a notice on the sixth floor in the Clerk's office. But when you no longer get your notice or mail at your old residence you have to file with the Court an address we can contact you. Thank you. I don't have any other questions.

KAE: I have one final one. What's the address at the Fleischman property where you're staying?

AJ: It's, um, 917 North 130th Street, that's in Seattle.

KAE: And do you have a zip code?

AJ: Uh, 981, uh, 33.

KAE: Is there a phone there?

AJ: Uh, I do not have a phone. Uh, the Fleischman's do an office phone.

KAE: Ok, what's the phone there?

AJ: Uh, 206, uh, 365-2200

KAE: And who lives there?

AJ: Uh, that is an office phone.

KAE: Oh, who lives a 917 North 130th Street?

AJ: Uh, that's the main company office for the Fleischman's.

KAE: So, that's an office building not a residence?

AJ: That's correct.

KAE: And you're living there?

AJ: Uh, yeah just in a vacant room.

KAE: What's the name of the business that's there?

AJ: Uh, it's the... it used to be known as Lee James Financial Company.

KAE: What is it currently know as?

AJ: Uh, I don't believe it has a current name other than Fleischman Family Properties.

KAE: I don't have anything further.

JB: I have a couple questions.

EJW: Sure.

JB: Mr. Janisch, did you receive an inheritance from your father?

AJ: I did, yes.

JB: Would that be about 2005?

AJ: Uh, that's correct.

JB: And what was the amount....

KAE: ...What's your name for the record.

JB: I'm Jessica Burta. What was the amount?

AJ: Uh, it was a little under... it was a little over 750,000 but not quite 800,000.

JB: And that was a cash inheritance?

AJ: Uh, it was half cash and about half of the house that my dad left me.

JB: Ok. You also got...what was the value of the house that he left you?

AJ: Well, when I first received it, it was about 450,000. I understand currently it's about 350,000 with properties being down in value.

JB: At the time you were also receiving income from the school?

AJ: Um, back prior to 2006 yes, that's correct.

JB: In 2006 you closed the school?

AJ: That's correct.

JB: Were...did...were you able to get your records from Mr. Wood?

AJ: Uh...

JB: I think you were supposed to have turned them in by the 5th.

AJ: No, they've been...they've been...I've been denied access to my, uh, to my storage locker so have not had access to them.

JB: Ok, that's all I have.

EJW: Do you have a key to that locker?

AJ: Uh, I do.

EJW: Can I have it?

AJ: Uh, of course. I do not have it with me.

EJW: Ok, can you drop it off at my office.

AJ: Alright.

EJW: Do you know where I am?

AJ: Uh, no but I am sure I can find it...

EJW: Ok, it's out by the zoo. It's not too far.

AJ: Alright.

EJW: Um, and I remember now when you mention that we actually only got part way through here because when I asked you if you read the petition before you signed it, you signed the petition in blank...

AJ: Yeah...

EJW: ... is that right?

AJ: Yes.

EJW: That's your testimony? Now you've read it.

AJ: I've read it.

EJW: Right, and it...but the signature on it is your signature?

AJ: That's correct.

EJW: Ok, um, and now you've gone through that, right? You've gone through the petition and stuff, and we've already discussed a number of things, but other than the things that have been discussed today, um, you are familiar with the information that is in there?

AJ: Uh, yes, I looked at it on the downstairs computer.

EJW: And other than the questions been raised today the...the petition and schedules are accurate?

AJ: I believe they are.

EJW: Ok, and there are...are there any errors or misses that you saw when you looked through them?

AJ: Uh, no, other than what....

EJW: Other than what we've talked about?

AJ: ...we've talked about here.

EJW: Ok, and other than what we've talked about, you listed all your assets?

AJ: Yes.

EJW: And all your liabilities?

AJ: Yes.

EJW: All your creditors? Um, have you ever filed bankruptcy before?

AJ: For the business I have, for personnel no.

EJW: Ok.so, um, when you say you've gotten between 750 and 800 from your father's inheritance, about two years ago, two and a half years ago, um, what did you do with the cash?

AJ: That went into the company, into CRI, we were building a new campus in Tacoma, Washington, that, uh, took quite a bit of money to get started.

EJW: Now you were the executor of the estate, right?

AJ: Correct.

EJW: So, how did...did you right a check to yourself then from the estate account?

AJ: Uh, basically yes.

EJW: Well, I mean it's either yes or no. Did ...I mean, was there a separate bank account for the estate?

AJ: Uh, there were...there were three separate bank accounts that I ended up eventually closing and transferring that money to me.

EJW: And where were those accounts?

AJ: There was a small one at Washington Mutual, North Gate, there was a larger certificate at, uh, Washington Federal.

EJW: Which branch?

AJ: The, um, it was, uh, on 145th Street about 5th North East. And there was another account at a bank at North Gate that I do not remember the name of.

EJW: What was that one used for?

AJ: I'm sorry?

EJW: What was that account used for?

AJ: Uh, it was just a savings account that my father had had.

EJW: Oh so were all of these accounts originally in his name?

AJ: Uh, correct.

EJW: That's Elro...what's his..

AJ: Elrow, yes.

EJW: And did he have any significant debts?

AJ: Uh, no.

EJW: So, you...you closed these three accounts and wrote checks to yourself that you deposited into the Key Bank account?

AJ: Um, I don't remember that I did that. I might have deposited them directly into the CRI account.

EJW: CRI. And where are the records form those accounts?

AJ: Uh, again they're in my storage locker.

EJW: Ok, and your going to give me the key.

AJ: I'll get the keys.

JR: I've got just a couple more questions. During 2007 prior to filing bankruptcy, did you gamble at all?

AJ: Uh, yes I played cards.

JR: Do you have any idea how much money you lost gambling in 2007?

AJ: Uh, not much. I didn't have that much to spend.

JR: Did you lose 10,000 dollars?

AJ: Oh, I...I...I...no.

KAE: Where did you get the money to gamble if you didn't have any income in 2007?

AJ: 2007...2007, well I still had my savings account and I did have a small individual retirement account that I was using to live off of.

KAE: And what was the individual retirement account you're referring too?

AJ: I'm sorry?

KAE: What was the IRA your referring to?

AJ: That was it. A retirement account that I had set up.

KAE: Where?

AJ: Uh, it, uh, with, uh, New York Life Insurance Company.

KAE: And how much was in that account?

AJ: Uh, well right now it's about 2,000 dollars.

KAE: Right now it's 2,000 dollars?

AJ: Yes.

KAE: What was it at the beginning of 2007?

AJ: Uh, I... I'd have to look at my records, but it...it was probably about 10,000 dollars.

KAE: Why isn't that listed on the bankruptcy schedules?

AJ: Again, I have to defer to my attorney, that was...he knew about it and uh...

KAE: Alright but you read the schedules...

AJ: Yes.

KAE: And, they're signed under penalty of perjury.

AJ: Yes.

KAE: And that's not correct when it doesn't list your IRA account.

AJ: Uh, again I have to defer to my attorney, whether he thought it should have been listed or not.

KAE: Nothing further.

EJW: This small savings that you lived on, was that the IRA?

AJ: Uh, no.

EJW: Ok and where was the small savings account then?

AJ: Uh, that was what we talked about at Key Bank.

EJW: At Key Bank, ok.

JR: So how many records did you give your attorney?

AJ: Aw, it was... it was, uh, box.

JR: Maybe a bankers box?

AJ: A bankers box.

JR: And did you ever get that back from him?

AJ: I did.

JR: Ok. When did you get it back from him?

AJ: It was probably February of this year.

JR: And then what did you do with that?

AJ: Uh, it's in storage.

EJW: Did you take anything out of the box before you put it in storage?

AJ: No.

EJW: Ok. Any other questions? That's all you're excused.

AJ: Uh, may I ask you a question?

EJW: Sure.

AJ: Um, is it...I have nothing else to lose, uh, instead of just getting a discharge, uh, is it possible to just have this case dismissed?

EJW: Not very likely. I mean I would oppose it. I mean you can ask the Judge I think. I can't stop you from asking the Judge.

AJ: Ok, even though there's nothing...no assets to go after?

JR: Well, I don't know about that. Um, but the Judge, I mean you should get your own advice on this, but I...I think that the Judge is, uh, decision will be based on what's good for your creditors. So you can figure out a way why that would be better for your creditor, be my guest.

AJ: Well, I'm...I'm not disputing anything that I owe the company, I'm not disputing the claims, uh, and after that's resolved, uh, there's nothing that I really have of consequence left personally.

EJW: Well, whatever. I mean...

AJ: Ok.

EJW: ...nobody filed this except you. You're the one who filed it, you know. My position would be it needs to play out. But it's the Judge's choice not mine. You have the rights of any debtor. Ok you're excused. That concludes the 2:30 calender.

CERTIFICATE

STATE OF WASHINGTON)

COUNTY OF KING)

I do hereby certify:

1. That the foregoing 341(a) Meeting of Creditors was recorded electronically by Edmund J. Wood and reduced to transcript form by me;

2. That the 341(a) Meeting of Creditors as transcribed is a full, true and correct transcript of the testimony, including questions and answers, all objections, and exceptions of counsel made and taken at the time of the foregoing examination.

I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF WASHINGTON THAT THE FOREGOING IS TRUE AND CORRECT.

DATED this 30th day of July, 2008, at Seattle, Washington.

By *Joshua Williams*
Joshua Williams

I certify that I know or have satisfactory evidence that Joshua Williams is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in this instrument.

SUBSCRIBED AND SWORN to before me this 30th day of July, 2008.



Notary Signature *Yoon Park*
NOTARY PUBLIC of the
State of Washington: Seattle, WA
My appointment expires: 12-31-2008