


FORM B104 (08/07)

2007 USBC, Central District of California

ADVERSARY PROCEEDING COVER SHEET (Instructions on Page 2)		ADVERSARY PROCEEDING NUMBER (Court Use Only)
PLAINTIFFS <i>Luis Viramontes</i>	DEFENDANTS <i>IIT Technical Institute of Sallie Mae / National Collegiate Trust, Sentry Credit Inc.</i>	
ATTORNEYS (Firm Name, Address, and Telephone No.)	ATTORNEYS (if Known)	
PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input checked="" type="checkbox"/> Other <input type="checkbox"/> Trustee	<div style="border: 2px solid black; padding: 5px; display: inline-block;"> FILED OCT 02 2012 CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA BY: _____ Deputy Clerk </div>
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)		
NATURE OF SUIT (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)		
FRBP 7001(1) – Recovery of Money/Property <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other	FRBP 7001(6) – Dischargeability (continued) <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other	
FRBP 7001(2) – Validity, Priority or Extent of Lien <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property	FRBP 7001(7) – Injunctive Relief <input type="checkbox"/> 71-Injunctive relief – imposition of stay <input type="checkbox"/> 72-Injunctive relief – other	
FRBP 7001(3) – Approval of Sale of Property <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)	FRBP 7001(8) Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest	
FRBP 7001(4) – Objection/Revocation of Discharge <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)	FRBP 7001(9) Declaratory Judgment <input type="checkbox"/> 91-Declaratory judgment	
FRBP 7001(5) – Revocation of Confirmation <input type="checkbox"/> 51-Revocation of confirmation	FRBP 7001(10) Determination of Removed Action <input type="checkbox"/> 01-Determination of removed claim or cause	
FRBP 7001(6) – Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny	Other <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa et seq. <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)	
(continued next column)		
<input checked="" type="checkbox"/> Check if this case involves a substantive issue of state law	<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23	
<input type="checkbox"/> Check if a jury trial is demanded in complaint	Demand \$ <i>79,871.00</i>	
Other Relief Sought		

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR <i>Luis Viramontes</i>		BANKRUPTCY CASE NO. <i>2:12-bk-40456-BD</i>
DISTRICT IN WHICH CASE IS PENDING <i>Central</i>	DIVISIONAL OFFICE	NAME OF JUDGE
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF <i>Luis Viramontes</i>	DEFENDANT <i>ITT Technical Institute</i> <i>Sallie Mae (National</i> <i>Collegeite Trust, Sentry Credit</i>	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISIONAL OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF) 		
DATE <i>10/2/12</i>	PRINT NAME OF ATTORNEY (OR PLAINTIFF) <i>Luis Viramontes</i>	

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not presented by an attorney, the plaintiff must sign.

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Luis Viramontes 16772 East Francisquito Avenue La Puente, CA. 91744 l.viramontes@live.com <div style="border: 2px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <p style="text-align: center; font-weight: bold; font-size: 1.2em;">RECEIVED</p> <div style="border: 1px solid black; padding: 2px; margin: 5px auto; width: 80%;"> <p style="text-align: center; font-weight: bold;">OCT 02 2012</p> </div> <p style="text-align: center; font-size: 0.8em;">CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA BY _____ Deputy Clerk</p> </div> <p style="margin-top: 10px;"><i>Attorney for Plaintiff</i></p>	FOR COURT USE ONLY
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION	
In re: Luis Viramontes <div style="text-align: right; margin-right: 20px;">Debtor(s).</div>	CASE NO.: 2:12-bk-40456-BB CHAPTER: 7 ADVERSARY NUMBER:
Luis Viramontes <div style="text-align: right; margin-right: 20px;">Plaintiff(s)</div> <p style="text-align: center; margin: 5px 0;">Versus</p> ITT Technical Institute/Sallie Mae/American Education Services, National Collegiate Trust, Sentry Credit Inc. <div style="text-align: right; margin-right: 20px;">Defendant(s)</div>	<p style="font-weight: bold; font-size: 1.1em;">SUMMONS AND NOTICE OF STATUS CONFERENCE IN ADVERSARY PROCEEDING [LBR 7004-1]</p>

TO THE DEFENDANT: A Complaint has been filed by the Plaintiff against you. If you wish to defend against the Complaint, you must file with the court a written pleading in response to the Complaint. You must also serve a copy of your written response on the party shown in the upper left-hand corner of this page. The deadline to file and serve a written response is _____. If you do not timely file and serve the response, the court may enter a judgment by default against you for the relief demanded in the Complaint.

A status conference in the adversary proceeding commenced by the Complaint has been set for:

Hearing Date: _____ Time: _____ Courtroom: _____	Place: <input checked="" type="checkbox"/> 255 East Temple Street, Los Angeles, CA 90012 <input type="checkbox"/> 3420 Twelfth Street, Riverside, CA 92501 <input type="checkbox"/> 411 West Fourth Street, Santa Ana, CA 92701 <input type="checkbox"/> 1415 State Street, Santa Barbara, CA 93101 <input type="checkbox"/> 21041 Burbank Boulevard, Woodland Hills, CA 91367
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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:

A true and correct copy of the foregoing document entitled: **SUMMONS AND NOTICE OF STATUS CONFERENCE IN ADVERSARY PROCEEDING [LBR 7004-1]** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF)**: Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On *(date)* _____, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Service information continued on attached page

2. **SERVED BY UNITED STATES MAIL**:

On *(date)* _____, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

3. **SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on *(date)* _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

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

Date

Printed Name

Signature

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES

Attorney or Party Name, Address, Telephone & FAX Numbers and California State Bar Number) Luis Viramontes) 16772 East Francisquito Avenue) La Puente, CA. 91744-1815) l.viramontes@live.com)	For Court Use Only	<div style="border: 2px solid black; padding: 5px; text-align: center;"> <p>FILED</p> <p>OCT 02 2012</p> <p>CLERK U.S. BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA BY: _____ Deputy Clerk</p> </div>
IN RE:) LUIS VIRAMONTES) DEBTOR)	CHAPTER 7) CASE NO. <u>2:12-bk-40456-BB</u>)	
LUIS VIRAMONTES) Plaintiff) v.) Defendant) ITT TECHNICAL INSTITUTE/) SALLIE MAE/AMERICAN EDUCATION) SERVICES, NATIONAL COLLEGIATE TRUST,)) SENTRY CREDIT INC.)	ADVERSARY PROCEEDING) NO. _____) COMPLAINT TO DETERMINE) NON DISCHARGEABILITY OF) STUDENT LOANS) DATE: _____) TIME: _____) PLACE: _____)	

I. COMPLAINT TO DETERMINE NON DICHARGEABILITY OF STUDENT LOANS.

The plaintiff is the Debtor to case # 2:12-BK-40456-BB and is named Luis Viramontes. I am filing this complaint with Central District of California Los Angeles Division. The complaint seeks discharge ability of student loans that were acquired in June 2003, August 2004 and June 2006.

I, Luis Viramontes, the debtor, to Chapter 7 of September 06, 2012 believe that I am entitled to a discharge under 11 USC § 523(- Exceptions to discharge) (a)A discharge under section 727, 1141, 1228(a), 1228(b), or 1328(b) of this title does not discharge an individual debtor from any debt— (8)unless excepting such debt from discharge under this paragraph would impose an undue hardship on the debtor and the debtor’s dependents, for—

- (A)(i)an educational benefit overpayment or loan made, insured, or guaranteed by a governmental unit, or made under any program funded in whole or in part by a governmental unit or nonprofit institution; or
- (ii)an obligation to repay funds received as an educational benefit, scholarship, or stipend; or
- (B)any other educational loan that is a qualified education loan, as defined in section 221(d)(1) of the Internal Revenue Code of 1986, incurred by a debtor who is an individual;

I believe that I am entitled to a discharge under the code provided due to the fact that I became legally incapacitated and put on state disability in 2009. I bring the adversary proceeding to Rule 7001 of the Federal Rules Bankruptcy Procedure to have student loans discharged. I have been visiting a psychiatrist since July of 2009 and have been diagnosed with schizophrenia of the paranoid type and depression. I have been receiving Social Security Disability Insurance and have provided a statement from the psychiatrist and included with the complaint. (Exhibit 1) I have two children that I owe child support for

and am seriously delinquent in payments. The current debt for child support is at an approximate \$55,000 dollars and this factor definitely proves that it proves an undue hardship for me and dependants. Attached to the complaint is; (Exhibit 2)

II. PARTIES & BACKGROUND.

1. The plaintiff, Luis Viramontes, at all times herein mentioned is a resident in the Los Angeles County residing at 16772 East Francisquito Avenue, La Puente Ca.91744-1815 l.viramontes@live.com
2. The defendants are ITT Technical Institute/NCO Financial located at P.O. Box 15630 Department 99 Wilmington, DE 19850 for the amount of \$500.00; Sallie Mae P.O. Box 9500 Wilkes-Barre, PA 18773 for the amount of \$17,344.00; Sallie Mae/USA Funds P.O. Box 9460 MC E2412 Wilkes-Barre, PA 18773 for the amount of 36,953.00; American Education Services/National Collegiate Trust/Sentry Credit Inc. 2809 Grand Avenue Everett, WA 98201 for the amount of \$24,974.
3. This Court has jurisdiction over this proceeding pursuant to 28 U.S.C. §157(b)(1) and 1334(a), as this is a core proceeding under 28 U.S.C. § 157(b)(2)(I). Mr. Luis Viramontes holds and Associate of Science Degree in Computers and Electronics Engineering Technology. I testify that my current earnings are \$774.00 dollars monthly from Social Security Disability Insurance from the State of California and began receiving SSDI since the beginning of 2010. Attached is a SSDI award letter shown to the courts shown as (Exhibit 3) which proves that I have been unemployed since this time and received SSDI since this period. I have yet to maintain current employment since 2009 and also admit that I am behind in child support payments. The amount owed to the Child Support Services Department is at an approximation of \$55,000.00 dollars for my two boys.

I have been diagnosed with Schizophrenia of the paranoid type and depression. Since diagnosis, it has been near impossible to convince any employer that hiring a Schizophrenic is the way the company should go but have yet to have any luck since diagnosis. There are in evidence a number of medical reports that prove that I have been treated for Schizophrenia at Department of Mental Health Located at 330 E. Live Oak Avenue in the city of Arcadia 91006. An attached medical report and diagnosis has been entered as (Exhibit 4). I also have been put on medication that include; Prozac (anti-depressant), Geodon (anti-psychotic) and Hydroxyzine (anxiety medications). I am currently taking these medications in order to stabilize moods, depression conditions and anxiety conditions.

Income for 2009 was \$5,632 and in the year 2010 income was \$8974.14 and unemployed for the year of 2011. 2009 and 2010 tax returns have been attached to the complaint as (Exhibit 5). I, Luis Viramontes, the debtor, confess that this has been the only income until I started receiving SSDI since the beginning of the year of 2010 and \$1384.99 is my current average monthly living expense and considering that \$774.00 is the only income received it has been difficult for me to maintain a healthy standard of living since 2009.

III. STATUTORY AND REGULATORY STANDARDS

A. 11 U.S.C. § 523(a)(8) and the Brunner Standard Bankruptcy Code § 523(a)(8) excepts from discharge any debt for an educational loan funded in whole or in part by a governmental unit or nonprofit institution “unless excepting such debt from discharge under this paragraph will impose an undue hardship on the debtor and the debtor’s dependents.” It is not disputed that the loans subject to this adversary proceeding qualify for the exception from discharge under § 523(a)(8), if an undue hardship is demonstrated.

In assessing whether an “undue hardship” exists, courts in the Ninth Circuit apply a three-part test originally announced in *In re: Brunner*, 46 B.R. 752 (Bankr. S.D. N.Y. 1985), *aff’d*, 831 F.2d 395 (2nd Cir. 1987); *In re Pena*, 155 F.3d 1108 (9th Cir. 1998). Under the Brunner/Pena test a plaintiff must prove, by a preponderance of the evidence, each of the following:

1. That the debtor cannot maintain, based on current income and expenses, a minimal standard of living for him or herself and dependents’ if forced to repay the loans.
2. That additional circumstances exist indicating that the debtor’s inability to repay, as addressed in the first test, is likely to persist for a significant portion of the repayment period of the loans.
3. That the debtor has made good faith efforts to repay the loans.

In order to satisfy the first test, a debtor must demonstrate more than simply tight finances; what is required is a showing that it would be unconscionable to require the debtor to take steps to acquire employment, earn more income or reduce expenses, given the overall circumstances of the case. In re Birrane, 287 B.R. 490, 495 (BAP 9th Cir. 2002), In re Nascimento, 241 B.R. 440, 445 (BAP 9th Cir. 1999). Put differently, student loan obligors are expected to maximize their income and minimize their expenses in order to pay their obligations, but not beyond the point where it would shock the conscience to require them to do so.

VI. FINDINGS

The debtor passes test 1; "That the debtor cannot maintain based on current income and expenses, a minimal standard of living for his or her self and dependents' if forced to repay the loans". Filed in bankruptcy case # 2:12-BK-40456-BB, Schedule I and J, I do not have the sufficient funds to make any sort of payment or maintain a healthy standard of living for the rent I pay is \$500.00 and all other costs, such as food, equal to the amount of \$1384.99 average monthly living expenses. (Exhibit 6) Being diagnosed by a psychiatrist, it has been near impossible to seek employment and have yet to obtain employment since 2009. And since I only receive \$774.00 dollars from SSDI it has been very difficult to meet by financial expectations.

The debtor passes test 2; "That additional circumstances exist indicating that the debtor's inability to repay, as addressed in the first test, is likely to persist for a significant portion of the repayment period of the loans. Being diagnosed with Schizophrenia in 2009 and being placed on medication, I will have to visit the psychiatrist every 3 months for the next 10 years in order to have somewhat of a recovery from schizophrenia and depression.

The debtor passes test 3; "That the debtor has made good faith efforts to repay the loans". I have personally made efforts to the best of my ability to repay the loans after the forbearance period ended in 2006 but due to the economy and unemployment, I have been unable to maintain steady, healthy, employment here in Southern California. (Exhibit 7) Only transaction history from Sallie Mae is submitted and all other loans aren't included due to the reason that obtaining transaction reports have been difficult and near impossible.

V. CONCLUSION

In conclusion, I Luis Viramontes, the debtor, is entitled to a student loan discharge under the Brunner three part test. I have been diagnosed with schizophrenia and depression in 2009 which makes it difficult to seek employment and have reason to believe that the disability will continue for 10 years and beyond. I also to the best of my ability have made an effort to repay back the student loans provided with the proof in Exhibit 7. I also have current child support obligations, Case # 0370429769752 that exceed \$55,000 for both my children and all factors made known have proved beyond preponderance of evidence that in this year of 2012, am truly entitled to a student loan bankruptcy discharge under 11 U.S.C. § 523(a)(8).

Respectfully submitted, ,
Louie Viramontes

X

Social Security # 568.59.6815

CA DL# A9024239

Date: 9/17/12

ITT Technical Institute
NCO/Financial
P.O. Box 15630
Department 99
Wilmington, DE. 19850

Sallie Mae
P.O. Box 9500
Wilkes-Barre, PA. 18773

Sallie Mae/USA Funds
P.O. Box 9460 MC E2412
Wilkes-Barre, PA. 18773

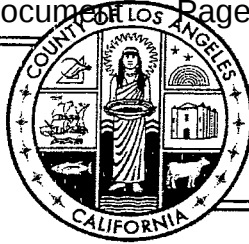
American Education Services/
National Collegiate Trust/
Sentry Credit Inc.
2809 Grand Avenue
Everett WA. 98201

From Article at GetOutOfDebt.org

From Article at GetOutOfDebt.org

EXHIBIT 1

MARVIN J. SOUTHARD, D.S.W.
Director
ROBIN KAY, Ph.D.
Acting Chief Deputy Director
RODERICK SHANER, M.D.
Medical Director



BOARD OF SUPERVISORS
GLORIA MOLINA
YVONNE B. BURKE
ZEV YAROSLAVSKY
DON KNABE
MICHAEL D. ANTONOVICH

DEPARTMENT OF MENTAL HEALTH

550 SOUTH VERMONT AVENUE, LOS ANGELES, CALIFORNIA 90020

<http://dmh.lacounty.gov>

Reply To: ARCADIA MENTAL HEALTH CENTER
330 E. LIVE OAK AVE.
ARCADIA, CA 91006
Fax: (626) 821-0858

August 10, 2012

Edward R. Roybal Federal Building and
United States Courthouse
255 East Temple Street
Los Angeles, CA 90012-3332

RE: VIRAMONTES, LUIS
DOB: 08-19-1974

Dear Sir/ Madam,

Per Mr. Viramontes' request, this letter is to verify that Mr. Viramontes has been receiving outpatient mental health treatment at Arcadia Mental Health Center since 9-9-2009. His diagnosis is Schizophrenia, paranoid type (DSM code: 295.30).

Mr. Viramontes' symptoms include visual hallucination and paranoid ideation that impair his functioning in obtaining or maintaining a job. Mr. Viramontes has been on social security disability due to his mental disability. He has not been able to manage his money and his sister has been his payee. Mr. Viramontes appears to have undue hardship based on his mental disability. Per Mr. Viramontes, he has not been able to pay child support of approximately \$500 per month for several years.

If you have any question, please contact me at 626-821-5858. Thank you for your attention.

Sincerely,

Candy Tarng, LCSW
Psychiatric Social Worker
Arcadia Mental Health Center
Department of Mental Health
County of Los Angeles

**CONFIDENTIAL-THESE INFORMATION
SHOULD NOT BE RELEASED TO ANYONE
ELSE UNDER ANY CIRCUMSTANCES.**

From Article at GetOutOfDebt.org

EXHIBIT 2

STATE OF CALIFORNIA - HEALTH AND HUMAN SERVICES AGENCY

DEPARTMENT OF CHILD SUPPORT SERVICES

MONTHLY BILLING STATEMENT

DCSS 0265 (12/29/06)

LCSA LOS ANGELES

STATEMENT DATE: 09/01/2012

PARTICIPANT ID NUMBER: 0370429769752

LUIS VIRAMONTES

PARTICIPANT NAME: LUIS VIRAMONTES

16772 FRANCISQUITO AVE
LA PUENTE CA 91744-1535

SUMMARY OF AMOUNTS OWED

CASE AND COURT ORDER INFORMATION		CURRENT AND PAST DUE PAYMENT INFORMATION			ARREARS INFORMATION		
CASE NUMBER	PAYMENT FREQUENCY AND AMOUNT	MONTHLY PAYMENT DUE FOR CURRENT SUPPORT	MONTHLY PAYMENT DUE FOR PAST DUE SUPPORT	TOTAL MONTHLY PAYMENT DUE FOR CURRENT AND PAST DUE SUPPORT	INTEREST BALANCE	PRINCIPAL BALANCE	TOTAL INTEREST AND PRINCIPAL BALANCE
0370019951124	MONTHLY / --	--	40.00	40.00	12023.62	14284.44	26308.06
0370019951124B	MONTHLY / 116.00	116.00	40.00	156.00	8825.34	20250.25	29075.59
TOTALS		116.00	80.00	196.00	20848.96	34534.69	55383.65

* If there is an arrears balance and there is no court order for monthly payments toward arrears, arrears continue to be due and payable, unless and until you are notified otherwise.

- Interest on past due support accrues at the legal rate.
- This balance may not reflect all interest or other charges you may owe.
- Support that has accrued and payments posted after the statement ending date will be reflected on your next statement.

COMMENTS/ SPECIAL INSTRUCTIONS:

If you feel this information is not correct, please contact us at (866) 901-3212 or the address provided on the Notice Regarding Monthly Billing Statement attached (DCSS 0274).

Please tear off payment coupon below and return it with your payment to ensure proper credit to your account.

PAYMENT COUPON

NOTE: If the total minimum payment due is automatically being deducted from your pay, you do not need to send in any additional payment.

PARTICIPANT NAME: LUIS VIRAMONTES

ENTER AMOUNT OF REMITTANCE: _____

PARTICIPANT ID NUMBER: 0370429769752

Please make checks payable to:

CALIFORNIA STATE DISBURSEMENT UNIT

CALIFORNIA STATE DISBURSEMENT UNIT
PO BOX 989067 WEST SACRAMENTO CA
95798-9067

Please write your participant ID number on your check.



A9P200005326390000303309301030000000020

From Article at GetOutOfDebt.org

EXHIBIT 3

SOCIAL SECURITY ADMINISTRATION

Date: July 20, 2012
Claim Number: 568-59-6815A
568-59-6815DI

ROSA GUERRERO FOR
LUIS VIRAMONTES
14583 RATH ST
LA PUENTE CA 91744-1746

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.



Information About Current Social Security Benefits

Beginning December 2011, the full monthly
Social Security benefit before any deductions is.....\$ 774.60

We deduct \$0.00 for medical insurance premiums each month.

The regular monthly Social Security payment is.....\$ 774.00
(We must round down to the whole dollar.)

Social Security benefits for a given month are paid the following month. (For example, Social Security benefits for March are paid in April.)

Your Social Security benefits are paid on or about the third of each month.