

In re: Lender's First Choice Agency, Inc.  
Debtor

Case No.: 08-26829-MER  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

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

I, Carol Ann McConville, General Counsel of Mercury Companies, Inc., sole shareholder of Lender's First Choice Agency, Inc., named as debtor in this case, declare under penalty of perjury that I have read the foregoing amended schedules, consisting of 9 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Lender's First Choice Agency, Inc.  
By: Mercury Companies, Inc., its sole shareholder

Date: December 12, 2008

Signature: Carol Ann McConville  
Carol Ann McConville its General Counsel  
[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.

**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 husband, wife, or both 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." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

|     | 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 |
|-----|---|------|---|-----------------------------------|--|
| 1.  | Cash on hand.   | X    |   |                                   |  |
| 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. |      | Wells Fargo Bank<br>JP Morgan Chase Bank<br>Comerica Bank |                                   | 703,710.94   |
| 3.  | Security deposits with public utilities, telephone companies, landlords, and others.  |      | See Schedule B-3  |                                   | 149,943.87   |
| 4.  | Household goods and furnishings, including audio, video, and computer equipment.  | X    |   |                                   |  |
| 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.  | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | X    |   |                                   |  |
| 10. | Annuities. Itemize and name each issuer.  | X    |   |                                   |  |

**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 |
|-----|---|------|---|-----------------------------------|--|
| 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); Rule 1007(b)). |      |   |                                   |  |
| 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.   |      | See Schedule B-13   |                                   |  |
| 14. | Interests in partnerships or joint ventures. Itemize.   | X    |   |                                   |  |
| 15. | Government and corporate bonds and other negotiable and non-negotiable instruments.   | X    |   |                                   |  |
| 16. | Accounts receivable.  | X    |   |                                   |  |
| 17. | Alimony, maintenance, support, and property settlements to 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 interests, 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.  |      | Claims against First American Title Insurance Co.<br>Claims against Comerica Bank |                                   | 718,721.11<br>32,791.58  |

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Case No.: 08-26829-MER

Debtor.

(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 |
|-----|---|------|--|-----------------------------------|--|
| 22. | Patents, copyrights, and other intellectual property. Give particulars.   |      | Victors Software Program, Pittsburg, PA                |                                   |  |
| 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.  |      | Scooter  |                                   | Unknown  |
| 26. | Boats, motors, and accessories.   | X    |  |                                   |  |
| 27. | Aircraft and accessories.   | X    |  |                                   |  |
| 28. | Office equipment, furnishings, and supplies.  |      | Phone, furniture, computers, IT equipment (book value) |                                   | \$2,906,645.66   |
| 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.   |      |  |                                   |  |

|   |                        |
|---|------------------------|
| In re: Lender's First Choice Agency, Inc. | Case No.: 08-26829-MER |
| Debtor.                                   | (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. | X    |                                      |                                   |  |
| _____ continuation sheets attached |  |      |                                      |                                   | Total ► \$4,858,611.74   |

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

**In Re: Lender's First Choice Agency, Inc.**  
**Case No. 08-26829-MER**  
**Schedule B-3**

| <b>Type of Property</b>       | <b>Description</b> | <b>Location of Property</b> | <b>Current Value</b> |
|-------------------------------|--------------------|-----------------------------|----------------------|
| Security Deposits             | Lease              | Sealy Parkwood LP           | \$43,262             |
| Security Deposits             | Lease              | Protegrity Holdings         | \$32,196             |
| Security Deposits             | Lease              | Whittaker Corp              | \$31,000             |
| Security Deposits             | Lease              | WEE II                      | \$9,813.33           |
| License Deposit               | Deposit            | State of Utah               | \$15,322.63          |
| Deposit                       | Deposit            | Harris Company              | \$15,200             |
| Lease deposit for Mitch Davis | Lease Deposit      | Jason Sommer                | \$1,850              |
| Event Deposit                 | Event Deposit      | Marriott Dallas             | \$1,000              |
| Deposit                       | Deposit            | Whitney Randh Communits     | \$300                |
| Total                         |                    |                             | \$149,943.87         |

**In Re: Lender's First Choice Agency, Inc.**  
**Case No. 08-26829-MER**  
**Schedule B-13**

| <b>Description &amp; Location of Property</b>   | <b>Current Value of Debtor's Interest</b> |
|---|---|
| Lender's First Choice Agency of Alabama, Inc., 3803 Parkwood Blvd #100, Frisco TX 75034     | Unknown                                   |
| Lender's First Choice Agency of Nevada, Inc., 3850 Royal Ave, Simi Valley, CA 93063         | Unknown                                   |
| Lenders Choice Title Company, 3850 Royal Ave, Simi Valley, CA 93063                         | Unknown                                   |
| Lender's First Choice Agency of Utah, Inc., 10 West 100 South #425, Salt Lake City UT 84101 | Unknown                                   |
| Infinity Direct Insurance Services, Inc., 3850 Royal Ave, Simi Valley, CA 93063             | Unknown                                   |
| Service First Solutions, Inc., 3850 Royal Ave, Simi Valley, CA 93063                        | Unknown                                   |
|   |   |
|   |   |

**SUPPLEMENTAL 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. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in 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, plan 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 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 claims to report on this Schedule F.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE | 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.<br>See attached list                       |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
| ACCOUNT NO.  |          |                                   |   |            |              |          |                 |
| Subtotal   |          |                                   |   |            |              |          | \$6,017.29      |

**SUPPLEMENTAL SCHEDULE F--Lender's First Choice Agency--08-26829-MER**

| Name  | Address  | City                     | State | Zip        | Claim Date | Contingent | Unliquidated | Disputed | Amount      |
|---|--|--------------------------|-------|------------|------------|------------|--------------|----------|-------------|
| William M. Gibson   | 378 North Ridge Circle                                       | Rocklin                  | CA    | 95765      | 7/24/2008  |            |              |          | \$ 150.00   |
| Sandra D. Weaver  | C/O Patrick J. McDonald, 859<br>Island Park Drive, Suite 202 | Charleston               | SC    | 29492      | 11/20/2008 |            |              | x        |             |
| Treasurer, City of Pittsburgh   | 414 Grant St., Rm 205  | Pittsburgh               | PA    | 15219-2476 | 11/16/2008 |            |              |          | \$ 2,315.60 |
| Sierra County Title Company   | PO Box 767, 370 Date Street                                  | Truth or<br>Consequences | NM    | 87901      | 7/28/2008  |            |              |          | \$ 1,035.00 |
| Pamela Lujan y Vigil  | PO Box 161   | Pecox                    | NM    | 87552      | 11/18/2008 |            |              |          | \$ 85.00    |
| State of Nevada Department of<br>Employment, Training and<br>Rehabilitation Employment Security<br>Division |  | Carson City              | NV    |            |            |            |              |          | \$ 3.69     |
| Brown, Fowler & Alsop   | 500 East Third Street  |                          |       | 89713-0030 | 11/20/2008 |            |              |          | \$ 1,485.00 |
| Notary Financial Services   | 10333 Richmond Ave., Suite 860                               | Houston                  | TX    | 77042      | 11/26/2008 |            |              |          | \$ 200.00   |
| Aramark Refreshment Services  | PO Box 163   | Josephine                | TX    | 75164      | 12/1/2008  |            |              |          | \$ 743.00   |
|   | 17044 Montanero Ave., #4                                     | Carson                   | CA    | 90746      | 11/24/2008 |            |              |          |             |