

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

In re Michael Benjamin Nightingale
Chelene Hope Nightingale
Debtor(s)

Case No. 07-11509
Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING
PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

I, Michael Benjamin Nightingale, the debtor in the above-styled case hereby certify that on June 12, 2007, I completed an instructional course in personal financial management provided by Start Fresh Today Instructional, LLC, an approved personal financial management provider.

Certificate No.: 03844-CAC-DE-002023385

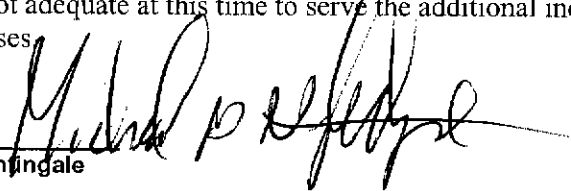
I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]:

Incapacity or disability, as defined in 11 U.S.C. § 109(h);

Active military duty in a military combat zone; or

Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Michael Benjamin Nightingale
Michael Benjamin Nightingale



Date: 6-12-2007

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03844-CAC-DE-002023385

Bankruptcy Case Number: 07-11509

CERTIFICATE OF DEBTOR EDUCATION

I certify that on June 12, 2007, at 4:41 o'clock AM PDT,

Michael Nightingale completed a course on personal financial
management given by internet by

Start Fresh Today Instructional, LLC

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Central District of California.

Date: June 12, 2007

By /s/Connie Endick

Name Connie Endick

Title Educator

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

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Chelene Hope Nightingale

Debtor(s)

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PERSONAL FINANCIAL MANAGEMENT**

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Chelene Nightingale

June 12

I, Chelene Nightingale, the debtor in the above-styled case hereby certify that on 2007, I completed an instructional course in personal financial management provided by Start Fresh Today Instructional, LLC, an approved personal financial management provider.

Certificate No.: 03844-CAC-DE-002023386

I, Chelene Nightingale, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]:

Incapacity or disability, as defined in 11 U.S.C. § 109(h);

Active military duty in a military combat zone; or

Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Chelene Hope Nightingale
Chelene Hope Nightingale

Date: 6-12-2007

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 03844-CAC-DE-002023386

Bankruptcy Case Number: 07-11509

CERTIFICATE OF DEBTOR EDUCATION

I certify that on June 12, 2007, at 4:41 o'clock AM PDT,

Charlene Nightingale completed a course on personal financial
management given by internet by

Start Fresh Today Instructional, LLC,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Central District of California.

Date: June 12, 2007

By /s/Connie Endick

Name Connie Endick

Title Educator