UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA

Jeremy W. Richards (CA Bar No. 102300) Jeffrey W. Dulberg (CA Bar No. 181200) Scotta E. McFarland (CA Bar No. 165391) J. Rudy Freeman (CA Bar No. 188032)

Pachulksi, Stang, Ziehl, Young, Jones & Weintraub LLP 10100 Santa Monica Blvd., 11th Floor Los Angeles, CA 90071 Telephone: 310-277-6910 Facsimile: 310-201-0760 Case No.: 07-10765 In re: Chapter 7_____ 11 ____X___ 13 _____ People's Choice Home Loan, Inc. SECOND AMENDED SCHEDULE(S) AND/OR STATEMENT(S) A filing fee of \$26.00 is required to amend any or all of Schedules "D" through "F." An addendum mailing list is also required as an attachment if creditors are being added to the creditors list. Is/are creditor(s) being added? Yes _____ No ___X_ Indicate below which schedule(s) and/or statement(s) is(are) being amended. A ___ B __ C ___ D __ E ___ F __ G ___ H X_ I ___ J ___ Statement of Social Security Number(s) ___ Statement of Financial Affairs ____ Statement of Intention ____ Other NOTE: IT IS THE RESPONSIBILITY OF THE DEBTOR TO MAIL COPIES OF ALL AMENDMENTS TO THE TRUSTEE AND TO NOTICE ALL CREDITORS LISTED IN THE AMENDED SCHEDULE(S) AND TO COMPLETE AND FILE WITH THE COURT THE PROOF OF SERVICE ON THE BACK OF THIS PAGE. I, Brad Plantiko, the person who subscribed to the foregoing Amended Schedules do hereby declare under penalty of perjury that the foregoing is true and correct. **FOR COURT USE ONLY** DATED: July 11, 2007 s/s BRAD PLANTIKO Brad Plantiko Executive Vice President, Finance and Strategic Planning People's Choice Home Loan, Inc.



Form B6H (10/05)

In re:	People's Choice Home Loan, Inc.	Case No.	07-10765	
	Debtor			

AMENDED

AMENDED 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 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 s pouse 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, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check	this h	ox if	debtor	has	$n \cap c$	codebtors.

Debtor

AMENDED SCHEDULE H - CODEBTORS

Case No. 07-10765

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Concord Minutemen Capital Co. Joseph Meehan c/o Washington Mutual 620 W. Germantown Pike, Suite 200 Plymouth Meeting, PA 19462
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	IXIS Real Estate Capital Inc. Ray Sullivan 9 West 57th Street New York, NY 10019
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Residential Funding Corporation Mitchell Nomura 1646 North Carolina Blvd., Suite 400 Walnut Creek, CA 94596
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Wachovia Bank, NA Justin Zakocs 301 South College Street Charlotte, NC 28288-0610
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	EMC Mortgage Corporation Stephen Golden 2780 Lake Vista Drive Lewisville, TX 75067
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	GMAC-RFC Michael Bugbee, Managing Director 1646 North California Blvd., Suite 400 Walnut Creek, CA 94596
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Merrill Lynch Mortgage Lending, Inc. Diane Alexander and John P. O'Grady 4 World Financial Center New York, NY 10080
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Saxon Mortgage, Inc. Senior VP-Capital Markets 480 Cox Road Glen Allen, PA 23060
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	UBS Real Estate Securities Inc. Glenn McIntyre 1285 Avenue of the Americas New York, NY 10019
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Washington Mutual WMMSC 1201 Third Avenue, WMT 1706 Seattle, WA 98101
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Citigroup Global Markets Realty Group 390 Greenwich St., 6th Floor New York, NY 10013
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Credit-Based Asset Servicing and Securitization, LLC 335 Madison Avenue, 19th Floor New Yrok, NY 10017
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Franklin Credit Management Corporation 101 Hudson Street, 25th Floor Jersey City, NJ 07302

Debtor

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Case No. 07-10765

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Goldman Sachs Mortgage Company 85 Broad Street New York, NY 10004
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Homecomings Financial Networks, Inc. 9725 Sky Park Cour, 3rd Floor San Diego, CA 92123
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	HSBC Mortgage Services 6060 JA Jones Drive Charlotte, NC 28287
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Nuwest Equity Partners, Inc. R.P. Neudecker 30320 Rancho Viejo Road, Suite 4 San Juan Capistrano, CA 92675
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Nomura Credit & Capital, Inc. Legal Department 2 World Financial Center, Building B, 18th Floor New York, NY 10281
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Terwin Advisors LLC Karry Geddes 45 Rockefeller Plaza, Suite 420 New York, NY 10111
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Aurora Loan Services Heston Gray 327 Inverness Dr. South, 3rd Floor Englewood, CO 80112
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	The Winter Group Vic Calandra 21550 Oxnard St., Suite 630 Woodland Hills, CA 91367
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Lehman Capital a Division of Lehman Brothers Holdings, Inc. 745 Seventh Avenue, 7th Floor New York, NY 10019
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	Credit Suisse First Boston LLC Chris Schoen, Patrick Dodman DLJ Mortgage Capital, Inc. Eleven Madison Avenue New York, NY 10010
People's Choice Financial Corporation 7515 Irvine Center Drive Irvine, CA 92618	SN Servicing Corporation 700 17th Street, Suite 100 Denver, CO 80202
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Concord Minutemen Capital Co. Joseph Meehan c/o Washington Mutual 620 W. Germantown Pike, Suite 200 Plymouth Meeting, PA 19462
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	IXIS Real Estate Capital Inc. Ray Sullivan 9 West 57th Street New York, NY 10019

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(Continuation Sheet)

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People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Wachovia Bank, NA Justin Zakocs 301 South College Street Charlotte, NC 28288-0610
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Credit Suisse First Boston LLC Chris Schoen, Patrick Dodman DLJ Mortgage Capital, Inc. Eleven Madison Avenue New York, NY 10010
People's Choice Funding, Inc. 7515 Irvine Center Drive Irvine, CA 92618	Bear Stearns Mortgage Capital Corp. Eileen Albus 383 Madison Avenue New York, NY 10179