

United States Bankruptcy Court District of Colorado					Voluntary Petition									
Name of Debtor (if individual, enter Last, First, Middle): Borrego-Tarin, Mario					Name of Joint Debtor (Spouse) (Last, First, Middle): Borrego, Rosita Linda									
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): frmem Borrego Bros. Trucking, LLC					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):									
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5043					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3624									
Street Address of Debtor (No. & Street, City, State & Zip Code): 3527 Pueblo St. Evans, CO					Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 3527 Pueblo St. Evans, CO									
ZIPCODE 80620					ZIPCODE 80620									
County of Residence or of the Principal Place of Business: Weld					County of Residence or of the Principal Place of Business: Weld									
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):									
ZIPCODE					ZIPCODE									
Location of Principal Assets of Business Debtor (if different from street address above): 8830 Yosemite Street, Henderson, CO					ZIPCODE 80640-8034									
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other _____ Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding _____ Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.										
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).									
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY				
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000- 5,000 <input type="checkbox"/> 5,001- 10,000 <input type="checkbox"/> 10,001- 25,000 <input type="checkbox"/> 25,001- 50,000 <input type="checkbox"/> 50,001- 100,000 <input type="checkbox"/> Over 100,000														
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion														
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion														

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Borrego-Tarin, Mario & Borrego, Rosita Linda**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)Location
Where Filed: **None**

Case Number:

Date Filed:

Location
Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

See Schedule Attached

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Borrego-Tarin, Mario & Borrego, Rosita Linda	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>/s/ Mario Enrique Borrego</u> Signature of Debtor Mario Enrique Borrego X <u>/s/ Rosita Linda Borrego</u> Signature of Joint Debtor Rosita Linda Borrego _____ Telephone Number (If not represented by attorney) October 19, 2009 Date		Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X _____ Signature of Foreign Representative _____ Printed Name of Foreign Representative _____ Date	
Signature of Attorney* X <u>/s/ Bonnie Bell Bond</u> Signature of Attorney for Debtor(s) Bonnie Bell Bond 14923 Law Office of Bonnie Bell Bond, LLC 5613 DTC Parkway, Suite 1200 Greenwood Village, CO 80111-3135 (303) 770-0926 Fax: (303) 770-0965 bonnie@bellbondlaw.com October 19, 2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. _____ Printed Name and title, if any, of Bankruptcy Petition Preparer _____ Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) _____ Address _____ X _____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. _____ Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i>	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			

IN RE Borrego-Tarin, Mario & Borrego, Rosita Linda

Case No. _____

Debtor(s)

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor:

Name of Debtor: Borregos Bros Trucking

Case Number: 09-21524 SBB

Date Filed: 6/12/2009

District: Colorado

Relationship:

Judge: Brooks

Name of Debtor: Arturo & Maria Borrego

Case Number:

Date Filed: 10/19/2009

District: Colorado

Relationship: Joint Owner

Judge:

Name of Debtor: Jorge & Liliana Borrego

Case Number:

Date Filed: 10/19/2009

District: Colorado

Relationship: Joint Owner

Judge:

B201 (12/08)

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Borrego-Tarin, Mario & Borrego, Rosita Linda

Printed Name(s) of Debtor(s)

X /s/ Mario Enrique Borrego

Signature of Debtor

10/19/2009

Date

Case No. (if known) _____

X /s/ Rosita Linda Borrego

Signature of Joint Debtor (if any)

10/19/2009

Date

United States Bankruptcy Court
District of Colorado

IN RE:

Borrego-Tarin, Mario

Debtor(s)

Case No. _____

Chapter **11**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Mario Enrique Borrego

Date: October 19, 2009

Certificate Number: 08064-CO-CC-008002637

CERTIFICATE OF COUNSELING

I CERTIFY that on August 13, 2009, at 9:22 o'clock AM CDT,

Mario Borrego received from

Consumer Financial Education Foundation of America, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Colorado, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 13, 2009

By /s/Jeff McRae

Name Jeff McRae

Title Administrative Assistant

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
District of Colorado

IN RE:

Borrego, Rosita Linda

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Rosita Linda Borrego

Date: October 19, 2009

Certificate Number: 08064-CO-CC-008002638

CERTIFICATE OF COUNSELING

I CERTIFY that on August 13, 2009, at 9:22 o'clock AM CDT,

Rosita Borrego received from

Consumer Financial Education Foundation of America, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Colorado, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 13, 2009

By /s/Jeff McRae

Name Jeff McRae

Title Administrative Assistant

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court
District of Colorado

IN RE:

Case No. _____

Borrego-Tarin, Mario & Borrego, Rosita Linda

Chapter **11**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **October 19, 2009**

Signature: **/s/ Mario Enrique Borrego**
Mario Enrique Borrego

Debtor

Date: **October 19, 2009**

Signature: **/s/ Rosita Linda Borrego**
Rosita Linda Borrego

Joint Debtor, if any

A.C.E. American Cash Express
6125 E. 72nd Place
Commerce City, CO 80640

Ace Cash Express
1231 Greenway Drive, Suite 700
Irving, TX 75038

Ace Hardware
P. O. Box 1006
Commerce City, CO 80022

Adams County Treasurer
450 South 4th Avenue, Suite 303
Brighton, CO 80601-3194

All Pet Animal Clinic
C/O American Collection Systems
407 S. 21st Street
Laramie, WY 82070

All Truck & Trailer Parts
4215 Sinton Road
Colorado Springs, CO 80907

Allied Interstate
3000 Corporate Exchange Drive
Columbus, OH 43231

Allied Waste Services
5075 E. 74th Avenue
Commerce City, CO 80022-1536

ARM
P.O. Box 129
Thorofare, NJ 08086

Arturo Borrego
324 Pine Street
Lasalle, CO 80645

Audit Systems Incorporated
3696 Ulmerton Road., Suite 200
Clearwater, FL 33762

Aurora Loan Services
10350 Park Meadows Drive
Littleton,, CO 80124

Aurora Loan Services
2617 College Park, P. O. Box 1706
Scottsbluff, NE 69363-1706

Aurora Loan Services
Attn: Bankruptcy Dept.
2617 College Park, P. O. Box 1706
Scottsbluff, NE 69363-1706

Aurora Loan Services
10350 Park Meadows Drive Street
Littleton, CO 80124

Bank Of America
P. O. Box 84006
Columbus, GA 31908

Bank Of Choice
7251 W. 20th, Bldg. A
Greeley, CO 80634

Bank Of Choice
7521 W. 20th, Bldg A
Greeley, CO 80634

BK Tire Inc.
3775 Puritan Way
Erie, CO 80516

BP (AMACO)
P. O. Box 94012
Palatine, IL 60094

Brian D. Milligan
Darling Bergstrom & Milligan PC
1515 Arapahoe, Tower 1, Suite 530
Denver, CO 80202

Bureau Of Collection Recovery LLC
7575 Corporate Way
Eden Prairie, MN 55344

Callcomm
P. O. Box 21736
Denver, CO 80221

Capital 1 Bank
Attn: C/O TSYS Debt Management
P. O. Box 5155
Norcross, GA 30091

Capital 1 Bank
P. O. Box 85520
Richmond, VA 23285

Capital One
P.O. Box 71083
Charlotte, NC 28272

Certegy Payment Recovery Services, Inc.
11601 Roosevelt Boulevard
St. Petersburg, FL 33716

Certified Laboratories
P. O. Box 152100
Irving, TX 75015-2100

Chase
P. O. Box 15298
Wilmington, DE 19850-5298

Chase- BP
Attn: Bankruptcy Department
P. O. Box 100018
Kennesaw, GA 30156

Cintas
P. O. Box 390365
Denver, CO 80239-1365

CITI Cards Payment Center
P. O. Box 182149
Columbus, OH 43218-2149

Citi Financial
2170 35th Ave
Greeley, CO 80634

Citi Mortgage
P.O Box 689196
Des Moines, IA 50368-9196

Citi Mortgage, Inc.
Attn: Bankruptcy Department
P. O. Box 79022, MS322
St. Louis, MO 63179

Citi Mortgage, Inc.
P. O. Box 9438, Dept. 0251
Gaithersburg, MD 20898

Citibank Usa
Attn: Centralized Bankruptcy
P. O. Box 20507
Kansas City, MO 64195

Citibank Usa
P. O. Box 6497
Sioux Falls, SD 57117

CitiFinancial
P. O. Box 499
Hanover, MD 23285

Colorado Department Of Rev.
Tax Audit And Compliance Div.
1375 Sherman St., Rm. 101
Denver, CO 80261-0004

Colorado Dept. Of Labor & Employment
P. O. Box 8789
Denver, CO 80201-8789

D' Hispanos, Inc.
15480 E. Colfax Avenue
Aurora, CO 80011

Daimler Truck Financial
13650 Heritage Parkway
Fort Worth, TX 76177

Diamler Truck Financial
13650 Heritage Parkway
Forth Worth, TX 76177

Douglas Brown
Brown Beredini & Dunning, PC
2000 S. Colorado Blvd. Tower II, Ste 700
Denver, CO 80222

Downey Excavation, Inc.
61336 Jay Road
Montrose, CO 81401

El Rancho Store
4921 Beach Court
Denver, CO 80221-1207

ENCORE
400 N ROGERS RD PO BOX 3330
OLATHE, KS 66063

Encore
400 N. Rogers Road
P. O. Box 3330
Olathe, KS 66063-3330

Farrell & Seldin
7807 E. Peakview Avenue, #410
Centennial, CO 80111

G. Brent Coan
Otis, Coan & Peters, LLC
1812 56th Avenue
Greeley, CO 80634

GEMB/JCP
Attn: Bankruptcy
P. O. Box 103016
Roswell, GA 30076

GEMB/JCP
P. O. Box 984100
El Paso, TX 79998

GEMB/Walmart
P. O. Box 981400
El Paso, TX 79998

Home Depot
P. O. Box 689100
Des Moines, IA 50368-9100

Hub Transportation
6075 E. 60th Avenue
Commerce City, CO 80022

Integral Recoveries
770 W. Hampden Avenue, Suite 150
Englewood, CO 80150

Interstate Turbo Supply
P. O. Box 359
Commerce City, CO 80037

IRS
P. O. Box 21126
Philadelphia, PA 19114

JC Penney
P.O. Box 981131
El Paso, TX 79998

Jerry's Market
601 Knox Court
Denver, CO 80204

JJ Check Cashing
Cambio Ce Cheque Western Union
4690 Peoria Street, Unit #10
Denver, CO 80239

Johnson Freidel & Dykes, PC
4611 Plettner Lane, Suite 200
Evergreen, CO 80439

Jorge Borrego
9868 E. 113th Avenue
Henderson, CO 80640

Kimball Midwest
4800 Roberts Road
Columbus, OH 43228

Kutner Miller Brinen PC
303 E. 17th Avenue
Denver, CO 80203

Law Office Of Joel Cardis, LLC
2006 Swede Road, Suite 100
E. Norriton, PA 19401

LTA/PDT Laser Trak Alignment LLC
Performance Diesel Trans
P. O. Box 35
Greeley, CO 80632-0035

Mario Borrego
3527 Pueblo Street
Evans, CO 80620

Midwest Truck Parts & Service
5075 Cook Street
Denver, CO 80216

Miller & Cohen, P.C.
Attorneys At Law
P. O. Box 1259 - 344 Main Street
Longmont, CO 80502-1259

Miller & Law P.C.
Attorneys At Law
1900 West Littleton Blvd.
Littleton, CO 80120

Mountain States Commercial Credit Mgmt
P. O. Box 1070
Englewood, CO 80150-1070

NCO Financial Systems
507 Prudential Road
Horsham, PA 19044

O.K. Check Cashing Co.
906 10th Street
Greeley, CO 80631

Ogborn, Summerline & Ogborn, LLC
1122 Lincoln Street, Suite 1100
Denver, CO 80203

Patricia K. Murray P.C.
21 N. First Avenue, Suite 200
Brighton, CO 80611

Pinnacol Assurance
7501 E. Lowry Blvd.
Denver, CO 80230-7006

Professional Finance Company
P. O. Box 1686
Greeley, CO 80632-1686

Quality Tire
4301 Broadway
Denver, CO 80216

Rex Oil Company
5671 Tejon Street
Denver, CO 80221

RMS
4836 Brecksville Road, Box 509
Richfield, OH 44286

Roaring Fork Valley Co-Op
760 Highway 133
Carbondale, CO 81623

Robert L. McCauley
Linda Downs Gomez, Inc.
2605 S. Estes St., Unit LOWER
Lakewood, CO 80227

Sears
P. O. Box 6283
Sioux Falls, SD 57117-6283

Sears/Cbsd
701 East 60th Street N.
Sioux Falls, SD 57117

Sears/Cbsd
P. O. Box 6189
Sioux Falls, SD 57117

Security Check, LLC
P. O. Box 1211
Oxford, MS 38655-1211

Seventeenth Judicial District Attorney
Bad Check Restitution Program
P. O. Box 399
Henderson, CO 80640-0399

Spiegel
Attn: Bankruptcy
P. O. Box 9204
Old Bethpage, NY 11804

Sprint Customer Service
P. O. Box 8077
London, KY 40742

Sunmart #507 Petroleum
665 31st Street
Evans, CO 80620

Target
P. O. Box 9475
Minneapolis, MN 55440

Target
P. O. Box 673
Minneapolis, MN 55440

Target National Bank
P. O. Box 59317
Minneapolis, MN 55459

TCI Tire Centers
22303 I-76 Frontage Rd., Bldg. 2
Hudson, CO 80642

The Homestead Companies
Dept. 1617
Denver, CO 80291-1617

Tomahawk AIP
I-76 Exit 17, Co 15
Brighton, CO 80601

Total Plumbing
4701 N. Colorado Blvd.
Denver, CO 80216

Transworld Systems, Inc.
6041 S. Syracue Way, #210
Greenwood Village, CO 80111

TRS Recovery Services, Inc.
5251 Westheimer
Houston, TX 77056

Truck Parts Specialists
5701 Stapleton North Drive
Denver, CO 80216

Vengroff, Williams & Associates, Inc.
P. O. Box 4155
Sarasota, FL 34230-4155

Verizon Wireless
P.O. Box 96088
Bellevue, WA 98009

WAL MART
P. O. Box 981064
El Paso, TX 79998-1064

Weld County Assessor's Office
1400 N. 17th Avenue
Greeley, CO 80631

Wells Fargo
P.O. Box 5247
Denver, CO 80274

Wells Fargo
P. O. Box 5247
Denver, CO 80274