

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
MIAMI DIVISION

In re: CASE NO.: 13-39644-RAM  
MARIA V. ISAZA, CHAPTER 11  
Debtor.

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**DEBTOR'S AMENDED DISCLOSURE STATEMENT**

**YOUR RIGHTS MAY BE AFFECTED. YOU SHOULD READ THE PLAN AND THIS DISCLOSURE STATEMENT CAREFULLY AND DISCUSS THEM WITH YOUR ATTORNEY. IF YOU DO NOT HAVE AN ATTORNEY, YOU MAY WISH TO CONSULT ONE. BE SURE TO READ THE PLAN AS WELL AS THE DISCLOSURE STATEMENT. THIS DISCLOSURE STATEMENT DESCRIBES THE PLAN, BUT IT IS THE PLAN ITSELF THAT WILL, IF CONFIRMED, ESTABLISH YOUR RIGHTS.**

**EXHIBITS TO DISCLOSURE STATEMENT**

- A - AMENDED PLAN OF REORGANIZATION
- B - SCHEDULE OF CLAIMS
- C- PROJECTED INCOME, EXPENSES, AND DISPOSABLE AND PROJECTED PLAN DISTRIBUTIONS
- D- LIQUIDATION ANALYSIS
- E- MONTHLY DIP REPORTS - SUMMARY

**I. INTRODUCTION**

This Disclosure Statement contains information about the Debtor and describes the Debtor's Plan of Reorganization (the "Plan", other defined terms are set forth in Article 1 of the Plan). A copy of the Plan is **Exhibit A**.

**A. Purpose of This Document.** This Disclosure Statement describes: (i) classification of claims and interests under the Plan; (ii) treatment of those classes of claims and interests under the Plan; (iii) which creditors are allowed to vote to accept or reject the Plan, or to file an objection to the Plan; (iv) the factors considered by the Bankruptcy Court in deciding whether to confirm and approve the Plan; (v) the feasibility of the Plan, i.e. the likelihood the Debtor will be able to make the plan payments required under the Plan; (vi) comparison of what creditors will receive under the Plan with what creditors would have

received in a straight liquidation of the Debtor's non-exempt assets in the context of a hypothetical Chapter 7; and (vii) the effect of confirmation of the Plan on your rights as a creditor.

Under the Bankruptcy Code, only classes of Claims or Interests that are "impaired" under the Plan may vote to accept or reject the Plan. The Plan sets forth Classes 1 through 5 and the Debtor believes Classes 1, 3 through 5 are impaired Classes under the Plan, and, therefore, entitled to vote on the Plan. ACCORDINGLY, A BALLOT FOR ACCEPTANCE OR REJECTION OF THE PLAN IS ONLY BEING PROVIDED TO MEMBERS OF SUCH VOTING CLASSES. After carefully reviewing the Plan, including all its attachments and this Disclosure Statement and the attached exhibits, please indicate your vote by accepting or rejecting the Plan on the enclosed Ballot and file it with the Clerk as directed in section B(2) below. An envelope is enclosed for your convenience. Please read the balloting package instructions carefully and vote each ballot you receive as you may have a claim in more than a single Class.

## **B. Voting Instructions**

### **(1) Ballots**

In voting for or against the Plan, please use only the ballot sent to you with this Disclosure Statement. IF YOU RECEIVE MORE THAN ONE BALLOT, YOU SHOULD ASSUME THAT EACH BALLOT IS FOR A SEPARATE CLAIM AND YOU SHOULD COMPLETE AND RETURN ALL OF THEM.

### **(2) Returning Ballots**

IN ORDER TO BE COUNTED, YOUR BALLOT MUST BE **ACTUALLY RECEIVED** ON OR BEFORE [REDACTED], **AT 4:00 P.M.** YOU MUST file your ballot with the Clerk of the Court, United States Bankruptcy Court, C. Clyde Atkins United States Courthouse, 301 N. Miami Avenue #150, Miami, FL 33128 and serve a copy upon the Debtor's counsel at AM Law, 7385 SW 87th Avenue, Ste. 100, Miami, FL 33173 or by FAX 305-595-5086 or email at [pleadings@amlaw-miami.com](mailto:pleadings@amlaw-miami.com). If you have any questions, contact counsel for the Debtor, Gary Murphree, Esq. at 305-441-9530. YOUR BALLOT MAY NOT BE COUNTED IF IT IS RECEIVED LATER THAN THE DEADLINE SET FORTH IMMEDIATELY ABOVE.

## **C. Objections to the Plan and Hearing on Confirmation**

The deadline to file an objection to confirmation of the Debtors' Plan is [REDACTED], **AT 4:00 P.M.** All objections to the confirmation of the Plan must be **actually received** at the following address: Clerk of the Court, United States Bankruptcy Court, C. Clyde Atkins United States Courthouse, 301 N. Miami Avenue #150, Miami, FL 33128 and served upon the Debtors' counsel at AM Law, 7385 SW 87th Avenue, Ste. 100, Miami, FL 33173 and by email to [pleadings@amlaw-miami.com](mailto:pleadings@amlaw-miami.com).

Section 1128 of the Bankruptcy Code requires the Bankruptcy Court to hold a

hearing to consider confirmation of the Debtor's Plan. Section 1128 of the Bankruptcy Code also provides that any party in interest may object to confirmation of the Debtors' Plan.

The hearing to consider confirmation of the Debtor's Plan and any timely objections to confirmation will be held on \_\_\_\_\_ at \_\_\_\_\_ a.m./p.m. before the Honorable Robert A. Mark, United States Bankruptcy Judge, Courtroom 4, United States Bankruptcy Court, C. Clyde Atkins United States Courthouse, 301 N. Miami Avenue #150, Miami, FL 33128.

As a creditor, your vote is important. In order for the Plan to be deemed accepted, of the ballots cast, creditors that hold at least two-thirds (2/3) in amount and more than one-half (1/2) in number of the allowed claims of impaired Classes must accept the Plan. However, you are advised that the Debtor may be afforded the right under the Bankruptcy Code to have the Plan confirmed over the objections of dissenting creditors consistent with the limitations set forth in the Bankruptcy Code.

NO REPRESENTATIONS CONCERNING THE DEBTOR ARE AUTHORIZED OTHER THAN AS SET FORTH IN THIS DISCLOSURE STATEMENT. ANY REPRESENTATIONS OR INDUCEMENTS MADE TO SECURE YOUR ACCEPTANCE, OTHER THAN AS CONTAINED IN THIS DISCLOSURE STATEMENT SHOULD NOT BE RELIED UPON IN ARRIVING AT YOUR DECISION IN CASTING YOUR BALLOT(S) ON THE PLAN. SUCH ADDITIONAL REPRESENTATIONS AND INDUCEMENTS SHOULD BE REPORTED TO COUNSEL FOR THE DEBTORS, WHO IN TURN SHALL DELIVER SUCH INFORMATION TO THE UNITED STATES TRUSTEE FOR SUCH ACTION AS MAY BE DEEMED APPROPRIATE.

You are urged to carefully read the contents of this Disclosure Statement before making your decision to accept or reject the Plan. Particular attention should be directed to the provisions of the Plan affecting or impairing your rights as they presently exist.

## II. BACKGROUND INFORMATION

The Debtor is a licensed real estate agent employed at IRM International Realty Management. The Debtor and her husband, Eduardo Orozco, invested heavily in real estate during the booming real estate market of the early 2000s. In 2006, the real estate market collapsed and the Debtor's real estate investments declined in value to below the amount of the mortgages on the individual properties. Currently the Debtor is not earning separate income from her real estate agent license.

The Debtor filed for Chapter 11 bankruptcy to restructure and salvage her interest in the four remaining properties left after losing her 785 Allendale Road, Key Biscayne, FL 33149 property in September 2013 through foreclosure. The four properties remaining were: her home at Unit 4-1, **881 Ocean Drive**, Key Biscayne, FL 33142; duplex at **4147/4149 NW 23rd Court**, Miami, FL 33142; duplex at **1350/1352 NW 53rd Street**, Miami, FL 33142, and Unit 1004, **20 Island Avenue**, Miami Beach, FL 33139.

On December 13, 2013, the Debtor filed her voluntary Chapter 11 petition. During the Chapter 11 case, the Debtor engaged in lengthy negotiations regarding her 881 Ocean Home with Chase and GFB. The final settlement agreement was approved by the Court on September 25, 2015. Pursuant to the settlement agreement as the Debtor was unable to sale the 881 Ocean Home to realize proceeds above the mortgages, GFB foreclosed. The property was sold at foreclosure in full satisfaction of the claims of GFB and Chase.

The Debtor has consensually negotiated agreements with the secured lenders of 1350 NW 53<sup>rd</sup> Street and 4147 NW 23<sup>rd</sup> Court to consensually reduce the mortgages to the fair market value of the property. The Debtor's Plan proposes to treat the secured lenders classes 1, 3 through 5 in accordance with the Final Orders and proposes to pay in full the Debtor's disposable income of \$330/month over the 5 year Plan to holders of Allowed Administrative and holders of Class 5 Allowed Unsecured Claims.

**A. Projected Recovery of Avoidable Transfers.** The Debtor is not aware of and does not intend to pursue preference, fraudulent conveyance, or other avoidance actions.

**B. Claims Objections.** Except to the extent that a claim is already allowed pursuant to a final non-appealable order, the Debtor reserves the right to object to claims. Therefore, even if your claim is allowed for voting purposes, you may not be entitled to a distribution if an objection to your claim is later upheld. The procedures for resolving disputed claims are set forth in Article V of the Plan. The Debtor was also able to obtain leases of all the properties during the bankruptcy and the rents from the leases will provide the source of the payments to be made under the Plan.

**C. Current and Historical Financial Conditions.** The financial performance of the Debtor during the bankruptcy is set forth on the summary pages from the monthly debtor-in-possession reports filed in this matter. The Debtor has not provided historical income information as it is only during the bankruptcy case that all the properties were rented. Pre-bankruptcy income would not provide meaningful information. The projection of the Debtor's disposable income and expenses are set forth in **Exhibit C**.

### **III. SUMMARY OF THE PLAN AND TREATMENT OF CLAIMS AND EQUITY INTERESTS**

**A. What is the Purpose of the Plan of Reorganization?** As required by the Code, the Plan places claims and equity interests in various classes and describes the treatment each class will receive. The Plan also states whether each class of claims or equity interests is impaired or unimpaired. If the Plan is confirmed, your recovery will be limited to the amount provided by the Plan.

**B. Unclassified Claims.** Certain types of claims are automatically entitled to specific treatment under the Code. They are not considered impaired, and holders of such

claims do not vote on the Plan. They may, however, object if, in their view, their treatment under the Plan does not comply with that required by the Code. As such, the Plan Proponent has *not* placed the following claims in any class:

1. *Administrative Expenses.* Administrative expenses are costs or expenses of administering the Debtor's chapter 11 case which are allowed under § 507(a)(2) of the Code. Administrative expenses also include the value of any goods sold to the Debtor in the ordinary course of business and received within 20 days before the date of the bankruptcy petition. The Code requires that all administrative expenses be paid on the effective date of the Plan, unless a particular claimant agrees to a different treatment. The Debtor is current with US Trustee quarterly fees and believes the only administrative creditor is counsel for the Debtor that holds an estimated claim for fees and costs of \$17,500. The Debtor proposes to pay this claim by making quarterly payments of \$600/quarter commencing on the first business day of the first calendar quarter after the Effective Date and continuing through the 5 year life of the Plan

2. *Priority Tax Claims.* Priority tax claims are unsecured income, employment, and other taxes described by § 507(a)(8) of the Code. The Debtor does not owe any priority claims.

3. *United States Trustee Fees.* US Trustee fees required to be paid by 28 U.S.C. §1930(a)(6) will accrue and be timely paid until the case is closed, dismissed, or converted to another chapter of the Code. All U.S. Trustee Fees owing as of the Effective Date shall be paid on or before such date and all payments coming due after confirmation before closing of the case will be paid as they come due.

**C. Classes of Claims and Interest; Treatment of Classes; Impairment of Classes.** The following are the classes set forth in the Plan, and the proposed treatment that they will receive under the Plan:

"**Class 1**" consists of the Allowed Secured Claims of Bank United transferred to McCormick 106 LLC (hereinafter "McCormick") secured by a first mortgage in the amount of \$229,045.02 and a second mortgage in the amount of \$150,201.65 on the 20 Island Avenue property. Bank United filed proof of claim nos. 5 and 6. The Debtor withdrew its motion to value Bank United's claim as a result of settlement terms providing for the payment in full of the claim. See email exchange dated January 5, 2015 at 5:51 PM between Debtor counsel and counsel Bank United.

Pursuant to the terms of the settlement agreement, on the Effective Date, the Debtor shall commence equal monthly payments of principal and interest \$1,264.80 and \$580.93 over a thirty year amortization until the Allowed Claims are paid in full with simple interest at 5.25%. Bank United will retain its mortgages against the 20 Island property pending completion of said Plan payments. The Debtor will pay real estate taxes, insurance, and condominium fees directly and provide proof of same to Bank United upon request. The insurance policy shall list Bank United as an additional insured. Postpetition escrow payments made by McCormick, over and above adequate

protection payments made to it by the Debtor, shall be paid in full on the Effective Date.

Class 1 is impaired under the Plan.

*"Class 2"* consists of the Allowed Secured Claims of GFB secured by a final judgment in the current amount of \$912,939.79 and a first mortgage in the amount of \$823,677.71 against the 881 Ocean Drive property (on or about August 13, 2015, Chase assigned its first mortgage to GFB). GFB filed proof of claim nos. 1 and 2. These claims were satisfied in full by the settlement agreement in which the Debtor consented to the foreclosure sale of the property.

Class 2 is not impaired under the Plan.

*"Class 3"* consists of the Allowed Secured Claim of Nationstar secured by a first mortgage of \$76,000 against the 1350 NW 53<sup>rd</sup> Street property. Nationstar filed proof of claim no. 4 for \$400,280.27. By Court Order (ECF # 146), the claim was bifurcated: \$76,000 allowed as a secured claim; \$324,270.27 allowed as a Class 5 unsecured claim.

On the Effective Date, the Debtor shall commence equal monthly payments of principal and interest of \$498.38 over a 21 year amortization until the Allowed Claim is paid in full with simple interest at 5.25% on or before the original maturity date of February 1, 2036. Nationstar will retain its mortgage against the 1350 NW 53<sup>rd</sup> Street property pending completion of said Plan payments. The Debtor will pay real estate taxes and insurance directly and provide proof of same to Nationstar upon request. The insurance policy shall list Nationstar as an additional insured. Postpetition escrow payments made by Nationstar, over and above adequate protection payments made to it by the Debtor, shall be paid in full on the Effective Date.

Class 3 is impaired under the Plan.

*"Class 4"* consists of the Allowed Secured Claim of Bayview secured by a first mortgage in the amount of \$78,000 against the 4147 NW 23<sup>rd</sup> Street property. Nationstar filed proof of claim no. 3 in the amount of \$193,967.93. By Court Order (ECF #159), the claim was bifurcated: \$78,000 allowed as a secured claim; \$115,987.93 allowed as an allowed Class 5 unsecured claim. Per Order (DE 235) the Debtor was to commence adequate protection payments by April 1, 2016 in the amount of \$816.39.

On the Effective Date, the Debtor shall commence equal monthly payments of principal and interest \$430.72 over a 30 year amortization until the Allowed Claim is paid in full with simple interest at 5.25% (per Court Order). Bayview will retain its mortgage against the 4147 NW 23<sup>rd</sup> Street property pending completion of said Plan payments. The Debtor will pay real estate taxes and insurance directly and provide proof of same to Bayview upon request. The insurance policy shall list Bayview as an additional insured. In addition, the Debtor shall pay Bayview \$104.70 PMI and \$280.97 escrow arrearage (for 60 months). Any unpaid adequate protection payments not made shall be paid in full to Bayview on the Effective Date.

Class 4 is impaired under the Plan.

“**Class 5**” consists of the Allowed Unsecured Claims in the total estimated amount of \$466,214.93. The Debtor shall make equal quarterly payments of commencing on the first business day of the first calendar quarter following the Effective Date of \$1,131.75, pro rata to each holder of an Allowed Unsecured Claim for the sixty (60) month life of the Plan. The Debtor estimates a pro rata distribution to Allowed Unsecured Creditors of 5% of total Allowed Unsecured Claims (total distribution Class 5 equal \$22,635/estimated total Allowed Unsecured Claims \$466,214.93).

Class 5 is impaired under the Plan.

“**Class 6**” consists of the Debtor’s equity interest, if any, in her real and personal property. The Debtor has committed to funding the Plan with her net disposable income over the 5 year life of the Plan. Class 6 is deemed to have accepted the Plan and is not entitled to vote.

**D. Means of Implementing the Plan.** The Plan payments will be made from the Debtor's available disposable income as set forth in Exhibit C. The Debtor receives net rents \$5,011.25 (gross rents less restructured mortgages, real estate taxes and insurance from her three properties and her interest in the office building owned 50% with husband in Two Marias LLC. The Debtor currently does not earn commissions as a real estate agent. The Debtor’s monthly living expenses (according to means test guidelines) are \$4,484, leaving disposable income \$527.25. The Debtor will pay administrative claims \$150 and Class 5 general unsecured creditors \$377.25 per month (quarterly \$450 and \$1,131.75, respectively). The summary of the month DIP reports is Exhibit E.

**E. Risk Factors.** The proposed Plan has the following risks: The assumption underlying the projected income and expenses is that revenue and expenses will remain steady over the course of the 5 year Plan life. If the rental income decreases because of loss of a tenant or tenants, the rental income would decrease affecting the Debtor’s ability to fund the Plan would be impacted.

**F. Executory Contracts and Unexpired Leases.** The Debtor is not aware of any executory contracts or unexpired leases other than the month to month leases with tenants in the investment properties that the Debtor intends to assume. The Debtor is assuming these leases under the Plan. Any such contracts and leases shall be deemed rejected under the Plan allowing the party to the contract or lease to file a claim for rejection damages.

**G. Tax Consequences of Plan.** The Debtor is not responsible for providing tax advice to creditors of the effect of confirmation of the Plan and the Plan treatment of their respective claims. No claims are being paid 100% of the face amount except Class 1, accordingly the write-down or off of these balances would likely have tax consequences. Creditors should consult their own tax professional to determine the precise tax consequences.

#### IV. CONFIRMATION REQUIREMENTS AND PROCEDURES

To be confirmable, the Plan must meet the requirements listed in §§ 1129(a) or (b) of the Code. These include the requirements that: the Plan must be proposed in good faith; at least one impaired class of claims must accept the plan, without counting votes of insiders; the Plan must distribute to each creditor and equity interest holder at least as much as the creditor or equity interest holder would receive in a chapter 7 liquidation case, unless the creditor or equity interest holder votes to accept the Plan; and the Plan must be feasible. These requirements are not the only requirements listed in § 1129, and they are not the only requirements for confirmation.

**A. Who May Vote or Object.** Any party in interest may object to the confirmation of the Plan if the party believes that the requirements for confirmation are not met. A creditor or equity interest holder has a right to vote for or against the Plan if that creditor or equity interest holder has a claim or equity interest that is both (1) allowed or allowed for voting purposes and (2) impaired. In this case, the Plan Proponent believes that classes are impaired and that holders of claims in each of these classes are therefore entitled to vote to accept or reject the Plan.

1. *What Is an Allowed Claim or an Allowed Equity Interest?* Only a creditor or equity interest holder with an allowed claim or an allowed equity interest has the right to vote on the Plan. Generally, a claim or equity interest is allowed if either (1) the Debtor has scheduled the claim on the Debtor's schedules, unless the claim has been scheduled as disputed, contingent, or unliquidated, or (2) the creditor has filed a proof of claim or equity interest, unless an objection has been filed to such proof of claim or equity interest. When a claim or equity interest is not allowed, the creditor or equity interest holder holding the claim or equity interest cannot vote unless the Court, after notice and hearing, either overrules the objection or allows the claim or equity interest for voting purposes pursuant to Rule 3018(a) of the Federal Rules of Bankruptcy Procedure.

2. *What Is an Impaired Claim or Impaired Equity Interest?* As noted above, the holder of an allowed claim or equity interest has the right to vote only if it is in a class that is *impaired* under the Plan. As provided in § 1124 of the Code, a class is considered impaired if the Plan alters the legal, equitable, or contractual rights of the members of that class.

3. *Who is Not Entitled to Vote.* The holders of the following five types of claims and equity interests are *not* entitled to vote:

- holders of claims and equity interests that have been disallowed by an order of the Court;
- holders of other claims or equity interests that are not “allowed claims” or “allowed equity interests” (as discussed above), unless they have been “allowed” for voting purposes;
- holders of claims or equity interests in an unimpaired classes;
- holders of claims entitled to priority pursuant to §§ 507(a)(2), (a)(3), and (a)(8) of the Code;



- holders of claims or equity interests in classes that do not receive or retain any value under the Plan; and
- administrative expenses.

***Even If You Are Not Entitled to Vote on the Plan, You Have a Right to Object to the Confirmation of the Plan and to the Adequacy of the Disclosure Statement.***

4. *Who Can Vote in More Than One Class.* Creditor whose claim has been allowed in part as a secured claim and in part as an unsecured claim, or who otherwise hold claims in multiple classes, is entitled to accept or reject a Plan in each capacity, and should cast one ballot for each claim.

**B. Votes Necessary to Confirm the Plan.** If impaired classes exist, the Court cannot confirm the Plan unless (1) at least one impaired class of creditors has accepted the Plan without counting the votes of any insiders within that class, and (2) all impaired classes have voted to accept the Plan, unless the Plan is eligible to be confirmed by cram down on non-accepting classes, as discussed later.

1. *Votes Necessary for a Class to Accept the Plan.* A class of claims accepts the Plan if both of the following occur: (1) the holders of more than one-half (1/2) of the allowed claims in the class, who vote, cast their votes to accept the Plan, and (2) the holders of at least two-thirds (2/3) in dollar amount of the allowed claims in the class, who vote, cast their votes to accept the Plan. A class of equity interests accepts the Plan if the holders of at least two-thirds (2/3) in amount of the allowed equity interests in the class, who vote, cast their votes to accept the Plan.

2. *Treatment of Non-accepting Classes.* Even if one or more impaired classes reject the Plan, the Court may nonetheless confirm the Plan if the non-accepting classes are treated in the manner prescribed by § 1129(b) of the Code. A plan that binds non-accepting classes is commonly referred to as a cram down plan. The Code allows the Plan to bind non-accepting classes of claims or equity interests if it meets all the requirements for consensual confirmation except the voting requirements of § 1129(a)(8) of the Code, does not discriminate unfairly, and is fair and equitable toward each impaired class that has not voted to accept the Plan.

Pursuant to 11 U.S.C § 1129(a)(15), a holder of an allowed unsecured claim may object to the confirmation of the plan and the Court may not confirm the Plan, unless the Plan provides distribution equal to the

(A) the value, as of the effective date of the plan, of the property to be distributed under the plan on account of such claim is not less than the amount of such claim; or

(B) the value of the property to be distributed under the plan is not less than the projected disposable income of the debtor (as defined in section 1325(b)(2)) to be received during the 5-year period beginning on the date that the first payment is due

under the plan, or during the period for which the plan provides payments, whichever is longer. The Debtor believes that proposed payments under the Plan equal the disposable income of the Debtor over the 5 year life of the Plan.

*You should consult your own attorney if a cram down confirmation will affect your claim or equity interest, as the variations on this general rule are numerous and complex.*

**C. Liquidation Analysis.** To confirm the Plan, the Court must find that all creditors who do not accept the Plan will receive at least as much under the Plan as such claim and equity interest holders would receive in a chapter 7 liquidation. The Debtor's liquidation analysis setting forth the non-exempt assets and their liquidation values is set forth **Exhibit D**. The Debtor estimates that \$9,540 of non-exempt assets would be available for distribution to Class 5 general unsecured creditors which is less than the estimated distribution of \$19,635, without consideration of the fees and costs of the Chapter 7 trustee and counsel. It is likely a Chapter 7 liquidation would result in no distribution to the Class 5 unsecured creditors. The Plan payments to unsecured creditors total \$9,540 over 60 month Plan life. The estimated distribution of 5% to Class 5 creditors holding claims totaling \$466,214.93 exceeds the amount that such creditors would likely receive were this case converted to a Chapter 7.

**D. Feasibility.** The Court must find that confirmation of the Plan is not likely to be followed by the liquidation, or the need for further financial reorganization, of the Debtor or any successor to the Debtor, unless such liquidation or reorganization is proposed in the Plan.

The projected income and expenses are based on the based rents and expenses as of the filing of the Plan. The Debtor is not aware of any anticipated material changes that would affect the feasibility of the Plan.

## V. EFFECT OF CONFIRMATION OF PLAN

**A. Discharge Of Debtor.** Confirmation of the Plan does not discharge any debt provided for in the Plan until the court grants a discharge on completion of all payments under the Plan, or as otherwise provided in § 1141(d)(5) of the Code. Debtor will not be discharged from any debt excepted from discharge under § 523 of the Code, except as provided in Rule 4007(c) of the Federal Rules of Bankruptcy Procedure.

**B. Modification of Plan.** The Plan Proponent may modify the Plan at any time before confirmation of the Plan. However, the Court may require a new disclosure statement and/or re-voting on the Plan. Upon request of the Debtors, the United States trustee, or the holder of an allowed unsecured claim, the Plan may be modified at any time after confirmation of the Plan but before the completion of payments under the Plan, to (1) increase or reduce the amount of payments under the Plan on claims of a particular class, (2) extend or reduce the time period for such payments, or (3) alter the amount of

distribution to a creditor whose claim is provided for by the Plan to the extent necessary to take account of any payment of the claim made other than under the Plan.

**C. Final Decree.** Once the estate has been fully administered, as provided in Rule 3022 of the Federal Rules of Bankruptcy Procedure, the Debtor shall file a motion and affidavit attesting that all Plan payments have been made, provide notice of same to all creditors and the US Trustee requesting the Court enter a Discharge in favor of the Debtor.

## **VI. OTHER PLAN PROVISIONS**

The Bankruptcy Court shall retain jurisdiction over the Chapter 11 case for the purposes of determining any and all objections to the allowances of claims; determining any and all applications for compensation for professional and similar fees; determining any and all applications, adversary proceedings, and contested or litigated matters before the Bankruptcy Court or pending on the Confirmation Date; resolution of any tax issues through negotiation and approval of the Bankruptcy Court or by the filing of adversary complaints if deemed necessary; and construing and enforcing the provisions of the Plan relating to the payments and distributions to be made by the Debtor on or after the Confirmation Date.

The Debtor shall pay the United States Trustee the appropriate sum required pursuant to 28 U.S.C. Section 1930(a)(6) within ten (10) days of the entry of the confirmation order for pre-confirmation periods and simultaneously provide to the United States Trustee an appropriate affidavit indicating the cash disbursements for the relevant period; and the reorganized debtor shall further pay the United States Trustee the appropriate sum required pursuant to 28 U.S.C. § 1930(a)(6) based upon all disbursements of the reorganized debtor for post-confirmation periods within the time period set forth in 28 U.S.C. §1930(a)(6), until the earlier of the closing of this case by the issuance of a Final Decree by the Court, or upon the entry of an Order by this Court dismissing this case or converting this case to another chapter under the United States Bankruptcy Code, and the party responsible for paying the post-confirmation United States Trustee fees shall provide to the United States Trustee upon the payment of each post-confirmation payment an appropriate affidavit indicating all the cash disbursements for the relevant period.

The Plan also provides that upon entry of the Confirmation Order and after the Effective Date, the Debtor may file an ex parte motion to close this case. Upon payment of payments of the Debtor required under the Plan, the Debtor shall file a motion to reopen the case for the purpose of the Court to enter a discharge under 11 U.S.C. §1141(d).

Respectfully submitted this September 27, 2016.

By: /s/ Maria V. Isaza

Maria V. Isaza

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/s/ Gary M. Murphree

Gary Murphree

FBN: 996475

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA  
MIAMI DIVISION

In re: CASE NO.: 13-39644-RAM  
MARIA V. ISAZA, CHAPTER 11  
Debtor.

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**DEBTOR'S AMENDED PLAN OF REORGANIZATION**

Maria V. Isaza, the debtor and debtor-in-possession, proposes the Debtor's Plan of Reorganization (the "Plan"), pursuant to 11 U.S.C. § 1121 of the United States Bankruptcy Code.

**INTRODUCTION**

Reference is made to the Disclosure Statement (the "Disclosure Statement") accompanying this Plan for a discussion of, among other things, the major events of this Chapter 11 Case, treatment of Claims against and interests in the Debtor, preservation of litigation claims, risk factors, liquidation analysis, tax implications, alternatives to the Plan, a summary and analysis of this Plan, and certain related matters.

All Holders of Claims against the Debtor entitled to vote on the Plan are encouraged to read the Plan and the Disclosure Statement in their entirety before voting to accept or reject the Plan. Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult one.)

Subject to certain restrictions and requirements set forth in 11 U.S.C. § 1127, Bankruptcy Rule 3018, and in this Plan, the Debtor reserves the right to alter, amend, modify, revoke, or withdraw this Plan prior to the Effective Date (as defined below).

**ARTICLE I -DEFINITIONS**

As used in this Plan, the following terms shall have the respective meanings specified below, unless the context otherwise requires:

1.1. "20 Island Avenue" means the condominium unit 1004, located at 20 Island Avenue, Miami Beach, FL 33139.

1.2. "881 Ocean Drive" means the condominium unit 4-A, located at Key Biscayne, FL 33149.

1.3. "1350 NW 53<sup>rd</sup> Street" means the duplex located at 1350/1352 NW 53<sup>rd</sup> Street, Miami FL 33139.

1.4. "4147 NW 23<sup>rd</sup> Court" means the duplex located at 4147/4149 NW 23<sup>rd</sup> Court, Miami, FL 33142.

1.5. "Administrative Creditor" means any creditor entitled to payment of an administrative expense claim.

1.6. "Administrative Expense Claim" means any cost or expense of administration of the Chapter 11 case allowed by under Section 503(b) of the Bankruptcy Code, including, without limitation, any actual and necessary expenses of preserving the Debtor's estate; any actual and necessary expenses of operating the business of the Debtor, including loans or other advances to the Debtor in possession, and all allowances of compensation or reimbursement of expenses to the extent allowed by the Bankruptcy Court under Section 330 of the Bankruptcy Code; and any fees or charges assessed against the Debtor's estate under Chapter 123 of Title 28, United States Code.

1.7. "Allowed Claim" means any claim against the Debtor, proof of which was filed on or before the claims bar date, or which has been or hereafter is listed by the Debtor as liquidated in amount and not disputed or contingent and, in either case, a claim as to which no objection to the allowance thereof has been interposed within the applicable period of limitation fixed by the Bankruptcy Code or the Bankruptcy Rules, or as to which any objection has been determined by a Final Order. Unless otherwise specified herein, "Allowed Claim" shall not include interest on the principal amount of such claim from and after the petition date.

1.8. "Bankruptcy Code" means the United States Bankruptcy Code, as amended, and as set forth in Section 101, et seq., of Title 11, United States Code.

1.9. "Bankruptcy Court" means the United States Bankruptcy Court for the Southern District of Florida, having jurisdiction over this Chapter 11 case.

1.10. "Bankruptcy Rules" means the Federal Rules of Bankruptcy Procedure, as amended, as applicable to cases pending before the Bankruptcy Court.

1.11. "Bank United" means Bank United, N.A.

1.12. "Bayview" means Bayview Loan Servicing LLC.

1.13. Not used.

1.14. Not used.

1.15. "Chapter 11 Case" means this Chapter 11 case commenced by the Debtor on December 13, 2013.

1.16. "Claim" means any right to payment from the Debtor, whether or not such right is

reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured or unsecured, or any right to an equitable remedy for breach of performance if such breach gives rise to a right of payment from the Debtor, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured, or unsecured.

1.17. "Confirmation Date" means the date upon which the Bankruptcy Court, District Court or other appellate court shall enter an Order confirming this Plan in accordance with the provisions of Chapter 11 of the Bankruptcy Code, or if the operation of such Order is stayed, the date upon which such stay expires or is vacated.

1.18. "Confirmation Order" means the Order of the Bankruptcy Court, District Court, or other appellate Court confirming this Plan.

1.19. "Contested Claim" means any claim as to which the Debtor, or any other party in interest has interposed an objection in accordance with the Bankruptcy Code and the Bankruptcy Rules, which objection has not been withdrawn or determined by a Final Order.

1.20. "Consummation Date" means the date on which the Confirmation Order shall become a Final Order.

1.21. "Creditor" means any person that is the holder of a claim against the Debtor, that arose on or before the Petition Date, or a claim against the Debtor's estate of any kind, specified in 11 U.S.C. §§ S02(g), S02(h) or S02(i).

1.22. "Debtor" means Maria V. Isaza.

1.23. "District Court" means the United States District Court for the Southern District of Florida.

1.24. "Effective Date" means the first business day following 20 days after the date on which the Confirmation Order entered by the United States Bankruptcy Court shall become a Final Order.

1.25. "Final Order" means an order or a judgment which has not been reversed, stayed, modified, or amended and as to which the time to appeal or seek review or rehearing has expired and as to which no appeal or petition for review or rehearing is pending.

1.26. "GFB" means Great Florida Bank.

1.27. "Impaired Claim" means any class of creditors whose claims are impaired by payments as proposed in this plan, in accordance with 11 U.S.C. § 1124.

1.28. "Interest" means any equity or membership interest in the Debtor.

1.29 "Chase" means JP Morgan Chase Bank, N.A.

1.30. "Nationstar" means Nationstar Mortgage LLC, as loan servicer for U.S. Bank, N.A., as Trustee for the Holders of the Structured Asset Investment Loan Trust 2006-3.

1.31. "Person" means an individual, a corporation, a partnership, an association, a joint stock company, a joint venture, an estate, a trust, any unincorporated organization, or a government or any political subdivision thereof or entity.

1.32. "Petition Date" means December 13, 2013, the date on which an Order for Relief was entered by the Court.

1.33. "Priority Claims" means any claim, other than an administrative expense or a tax claim, to the extent entitled to priority in payment under 11 U.S.C. § 507(a).

1.34. "Priority Creditor" means any creditor that is the holder of a priority claim.

1.35. "Priority Non-Tax Claim" means any claim to the extent entitled to priority in payment under 11 U.S.C. §§ 507(a)(3), (4), (5), (6), or (7).

1.36. "Priority Tax Claim" means any claim to the extent entitled to priority in payment under 11 U.S.C. § 507(a)(8).

1.37. Not used.

1.38. "Rejected Contract" means any unexpired lease or executory contract not assumed in the Plan.

1.39. "Tax Creditor" means any creditor that holds a tax claim.

1.40. "Unimpaired Class" means any class of creditors whose claims are not impaired under this Plan in accordance with 11 U.S.C. § 1124.

1.41. "Unsecured Claim" means claims other than administrative expense claims, secured claims, priority claims, and tax claims.

1.42. "Unsecured Creditor" means any creditor that is the holder of an unsecured claim.

**ARTICLE II -TREATMENT OF NON-CLASSIFIED CLAIMS -ADMINISTRATIVE EXPENSE CLAIMS, U.S. TRUSTEES FEES, AND PRIORITY TAX CLAIMS**

Pursuant to § 1123(a)(1), administrative expense claims under § 507(a)(2) and priority tax claims under § 507(a)(8) are not classified.

2.1 "Allowed Administrative Expense Claims" under § 503 of the Code shall be paid in full on the Effective Date of this Plan, in cash, or upon such other terms as may be agreed upon by the holder of the claim and the Debtor.



The Debtor estimates that Allowed Administrative Expense Claims consisting solely of counsel for the Debtor's fees and costs should be \$17,500 after application of prepetition retainer of \$5,670.50.

2.2 *"Allowed Priority Tax Claims"* under § 1129(a)(9)(C) shall receive, at the sole discretion of the Debtors, and in full satisfaction, settlement, release, and discharge of and in exchange for such Allowed Priority Tax Claim, (A) an amount equal to the unpaid amount of such Allowed Priority Tax Claim in Cash on the later of (i) the Effective Date, (ii) the date that such Claim becomes an Allowed Priority Tax Claim by a Final Order, or (iii) a date agreed to by the Claimholder and the Debtors; (B) as provided in § 1129(a)(9)(C) of the Bankruptcy Code, cash payments made in equal monthly installments beginning on the Effective Date, with the final installment payable not later than the sixtieth ( 60th) month following the Petition Date, together with interest (payable in arrears) on the unpaid portion thereof at 18% from the Effective Date through the date of payment thereof; or (C) such other treatment as to which the Debtors and such Claimholder shall have agreed in writing or the Bankruptcy Court has ordered or may order; provided, however, that the Debtor reserves the right to pay any Allowed Priority Tax Claim, or any remaining balance of any Allowed Priority Tax Claim, in full at any time on or after the Effective Date without premium or penalty; and, provided further, that no holder of an Allowed Priority Tax Claim shall be entitled to any payments on account of any pre Effective Date interest accrued on or penalty arising before or after the Petition Date with respect to or in connection with such Allowed Priority Tax Claim.

The Debtor does not owe any federal income taxes.

2.3 *"United States Trustee Fees"* required to be paid by 28 U.S.C. §1930(a)(6) will accrue and be timely paid until the case is closed, dismissed, or converted to another chapter of the Code. All U.S. Trustee Fees owing as of the Effective Date shall be paid on or before such date and all payments coming due after confirmation before closing of the case will be paid as they come due. The Debtor shall pay the United States Trustee the appropriate sum required pursuant to 28 U.S.C. Section 1930(a)(6) within ten (10) days of the entry of the confirmation order for pre-confirmation periods and simultaneously provide to the United States Trustee an appropriate affidavit indicating the cash disbursements for the relevant period; and the reorganized debtor shall further pay the United States Trustee the appropriate sum required pursuant to 28 U.S.C. § 1930(a)(6) based upon all disbursements of the Reorganized Debtor for post-confirmation periods within the time period set forth in 28 U.S.C. §1930(a)(6), until the earlier of the closing of this case by the issuance of a Final Decree by the Court, or upon the entry of an Order by this Court dismissing this case or converting this case to another chapter under the United States Bankruptcy Code, and the party responsible for paying the post-confirmation United States Trustee fees shall provide to the United States Trustee upon the payment of each post-confirmation payment an appropriate affidavit indicating all the cash disbursements for the relevant period.

**ARTICLE III - CLASSIFICATION AND TREATMENT OF CLAIMS AND INTERESTS  
AND DESIGNATION AS IMPAIRED OR UNIMPAIRED**

3.1 Pursuant to § 1123(a)(1) and (3) of the Bankruptcy Code, all claims and interests (except the non-classified §§ 507(a)(2) and (a)(8) priority claims treated in Article II above) are classified and afforded the following treatment under the Plan.

*"Class 1"* consists of the Allowed Secured Claims of Bank United transferred to McCormick 106 LLC (hereinafter "McCormick") secured by a first mortgage in the amount of \$229,045.02 and a second mortgage in the amount of \$150,201.65 on the 20 Island Avenue property. Bank United filed proof of claim nos. 5 and 6.

On the Effective Date, per agreement of the parties dated January 5, 2015, the Debtor shall commence equal monthly payments of principal and interest \$1,264.80 and \$580.93 over a thirty year amortization until the Allowed Claims are paid in full with simple interest at 5.25%. Bank United will retain its mortgages against the 20 Island property pending completion of said Plan payments. The Debtor will pay real estate taxes, insurance, and condominium fees directly and provide proof of same to Bank United upon request. The insurance policy shall list Bank United as an additional insured. Postpetition escrow payments made by McCormick, over and above adequate protection payments made to it by the Debtor, shall be paid in full on the Effective Date.

Class 1 is impaired under the Plan.

*"Class 2"* consists of the Allowed Secured Claims of GFB secured by a final judgment in the current amount of \$912,939.79 and a first mortgage in the amount of \$823,677.71 against the 881 Ocean Drive property (on or about August 13, 2015, Chase assigned its first mortgage to GFB). Pursuant to the Motion to Approve Compromise and Settlement Regarding Real Property (ECF #184) approved by the Court, the Debtor consented to the foreclosure sale of 881 Ocean Drive property in full satisfaction of GFB's claim and the claim of Chase.

Class 2 is not impaired under the Plan.

*"Class 3"* consists of the Allowed Secured Claim of Nationstar, servicer for US Bank, N.A., now secured by a first mortgage of \$76,000 against the 1350 NW 53<sup>rd</sup> Street property. Nationstar filed proof of claim no. 4 for \$400,280.27. By Court Order (ECF # 146), the claim was bifurcated: \$76,000 allowed as a secured claim; \$324,270.27 allowed as a Class 5 unsecured claim.

On the Effective Date, the Debtor shall commence equal monthly payments of principal and interest of \$498.38 over a 21 year amortization until the Allowed Claim is paid in full with simple interest at 5.25% on or before the original maturity date of February 1, 2036. Nationstar will retain its mortgage against the 1350 NW 53<sup>rd</sup> Street property pending completion of said Plan payments. The Debtor will pay real estate taxes and insurance directly and provide proof of same to Nationstar upon request. The insurance policy shall list Nationstar as an additional insured. Postpetition escrow payments made by Nationstar, over and above adequate protection payments made to it by the Debtor, shall be paid in full on the Effective Date.

Class 3 is impaired under the Plan.

"**Class 4**" consists of the Allowed Secured Claim of Bayview secured by a first mortgage in the amount of \$78,000 against the 4147 NW 23<sup>rd</sup> Street property. Nationstar filed proof of claim no. 3 in the amount of \$193,967.93. By Court Order (ECF #159), the claim was bifurcated: \$78,000 allowed as a secured claim; \$115,987.93 allowed as an allowed Class 5 unsecured claim. Per Order (DE 235) the Debtor was to commence adequate protection payments by April 1, 2016 in the amount of \$816.39.

On the Effective Date, the Debtor shall commence equal monthly payments of principal and interest \$430.72 over a 30 year amortization until the Allowed Claim is paid in full with simple interest at 5.25% (per Court Order). Bayview will retain its mortgage against the 4147 NW 23<sup>rd</sup> Street property pending completion of said Plan payments. The Debtor will pay real estate taxes and insurance directly and provide proof of same to Bayview upon request. The insurance policy shall list Bayview as an additional insured. In addition, the Debtor shall pay Bayview \$104.70 PMI and \$280.97 escrow arrearage (for 60 months). Any unpaid adequate protection payments not made shall be paid in full to Bayview on the Effective Date.

Class 4 is impaired under the Plan.

"**Class 5**" consists of the Allowed Unsecured Claims in the total estimated amount of \$466,214.93. The Debtor shall make equal quarterly payments of commencing on the first business day of the first calendar quarter following the Effective Date of \$1,131.75, pro rata to each holder of an Allowed Unsecured Claim for the sixty (60) month life of the Plan. The Debtor estimates a pro rata distribution to Allowed Unsecured Creditors of 5% of total Allowed Unsecured Claims (total distribution Class 5 equal \$22,635/estimated total Allowed Unsecured Claims \$466,214.93).

Class 5 is impaired under the Plan.

"**Class 6**" consists of the Debtor's equity interest, if any, in her real and personal property. The Debtor has committed to funding the Plan with her net disposable income over the 5 year life of the Plan. Class 6 is deemed to have accepted the Plan and is not entitled to vote.

3.2 Pursuant to § 1123(a)(3), the Debtor specifies that all classes 1 through 5 are "*impaired*" within the meaning of § 1124 and entitled to vote on the Plan.

3.3. The above treatment afforded holders of Classes 1 through 5 claims shall be in full satisfaction, release and discharge of said Allowed Claims against the Debtor and the property of the Debtor and the estate of the Debtor upon the completion by the Debtor of all payments required under the Plan.

#### **ARTICLE IV - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

The Debtor currently rents her investment properties to tenants on a month to month

basis. Under the Plan these month to month leases shall continue in effect and assumed by the Debtor under their terms. There Debtor is not aware of any pending executory contracts. Unless otherwise treated immediately above, any other existing executory contract and unexpired lease, excluding the month to month leases with tenants, shall be deemed rejected under the Plan allowing the party to the contract or lease to file a claim for rejection damages.

#### **ARTICLE V - MEANS FOR IMPLEMENTATION OF THE PLAN**

5.1 The Plan payments will be made from the Debtor's available disposable income as calculated from the Debtors' projected income and expenses. The details of the projected income, expenses and disposable income are set forth in Exhibit C to the Disclosure Statement. Currently, the Debtor generates net cash flow from her investment properties of \$2,775/month after payment of mortgages, insurance, and real property taxes. The Debtor currently earns \$2,500/month from her interest in a limited liability company owned jointly with her husband that operates and owns a small office building. The Debtor's allowed IRS means test expenses for her and her daughter are \$4,484, leaving her a disposable income of \$527.25. The Debtor shall pay this disposable income to administrative claims and Class 5 Allowed Unsecured Claims over the five year life of the Plan.

5.2 Upon the Effective Date, ownership of the property of the estate shall vest in the Debtor subject to the Plan payments and the retained mortgages.

#### **ARTICLE VI - PROCEDURE FOR RESOLVING CONTESTED CLAIMS**

6.1 Unless otherwise ordered by the Bankruptcy Court, the Debtor shall litigate to judgment, settle or withdraw objections to contested claims subsequent to confirmation, if necessary.

6.2 Should any payment become due under the Plan on a contested claim, such payment shall be held in the Debtor's counsel's trust account pending the resolution of contested claim. Upon final resolution of the contested claim, the Claimant shall be paid a pro rata distribution of the funds held based on the percentage of the claim allowed, if any.

#### **ARTICLE VII -RETENTION OF JURISDICTION**

The Bankruptcy Court shall retain jurisdiction over the Chapter 11 case for the purposes of determining any and all objections to the allowances of claims; determining any and all applications for compensation for professional and similar fees; determining any and all applications, adversary proceedings, and contested or litigated matters before the Bankruptcy Court or pending on the Confirmation Date; resolution of any tax issues through negotiation and approval of the Bankruptcy Court or by the filing of adversary complaints if deemed necessary; and construing and enforcing the provisions of the Plan relating to the payments and distributions to be made by the Debtor on or after the Confirmation Date. After closing of the case, the Court shall retain jurisdiction to reopen the case and enter a discharge upon completion of all plan payments by the Debtor.

## **ARTICLE VIII - PROVISION TO INVOKE CRAMDOW PROVISION IF NECESSARY**

If all of the applicable requirements of 11 U.S.C. Section 1129(a), other than paragraph 8, are found to have been met with respect to the Plan, the Debtor may seek confirmation pursuant to 11 U.S.C. § 1129(b). For purposes of seeking confirmation under the cramdown provision of the Code, should that alternative means of confirmation prove to be necessary, the Debtor reserves the right to modify or vary the terms of the claims of the rejected classes, so as to comply with the requirements of 11 U.S.C. § 1129(b) and as maybe otherwise Ordered by the Court at the hearing on Confirmation as necessary for the Plan to comply with the Code.

## **ARTICLE IX -GENERAL PROVISIONS**

9.1 Definitions. The definitions and rules of construction set forth in §§ 101 and 102 of the Code shall apply when terms defined or construed in the Code are used in this Plan.

9.2 Severability. If any provision in this Plan is determined to be unenforceable, the determination will in no way limit or affect the enforceability and operative effect of any other provision of this Plan.

9.3 Binding Effect. The rights and obligations of any entity named or referred to in this Plan will be binding upon, and will inure to the benefit of the successors or assigns of such entity.

9.4 Controlling Law. Unless a rule of law or procedure is supplied by federal law (including the Code or the Federal Rules of Bankruptcy Procedure), the laws of the State of Florida govern this Plan and any agreements, documents, and instruments executed in connection with this Plan.

9.5 Release and Discharge. The rights afforded in this Plan and the payments and distributions to be made hereunder shall be in exchange for and in complete exchange, satisfaction, discharge (subject to 11 U.S.C. §1141(d)(5), and release of all existing claims of any kind, nature or description whatsoever against Debtor or any of its assets or properties; and, except as otherwise provided herein, upon the Effective Date, all existing claims against the Debtor shall be, and be deemed to be, exchanged, satisfied, discharged, and released in full; and all holders of claims shall be precluded from asserting against the Debtor or her assets or properties or successors in interest, any other or further claim based upon any act or omission, transaction or other activity of any kind or nature that occurred prior to the Effective Date.

Pursuant to 11 U.S.C. § 1141(d)(5), the Debtor shall not receive a discharge until the Court grants the Debtor a discharge on completion of all payments under the Plan.

9.6 Vesting Assets In Reorganized Debtor. Except as otherwise provided by this Plan, upon the consummation date, title to all assets and properties dealt with by this Plan shall vest in the Debtor, free and clear of all claims except as provided under this Plan and the Confirmation Order and the Confirmation Order shall be a discharge of Debtor's liabilities, except as provided

for herein.

9.7 Modification. The Debtor reserves the right to modify the terms of the Plan before or at confirmation to the extent such modifications do not adversely affect treatment of any class of claims or interests. Specifically, the Debtor reserves the right to shorten the life of the Plan or increase the interest rate payable on Allowed Secured Claims to the extent such modifications are deemed necessary by the Court for purposes of determining whether the Plan is fair and equitable. Debtor also reserves the right to make whatever technical modifications and clarifications may be necessary to effectuate the purpose of the Plan.

9.8 Closing the Bankruptcy Case. Upon entry of the Confirmation Order and after the Effective Date, the Debtor may file an ex parte motion to close this case. Upon payment of payments of the Debtor required under the Plan, the Debtor shall file a motion to reopen the case for the purpose of the Court to enter a discharge under 11 U.S.C. §1141(d).

Respectfully submitted this September 27, 2016.

By: /S/ Maria V. Isaza  
Maria V. Isaza

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By: /s/ Gary Murphree  
Gary Murphree, Esq.  
FBN: 996475

Claims Analysis

Secured Claims					notes
<b>20 Island Avenue - Unit 1004</b>					
	POC				
Bank United 1st mortgage	5	\$ 229,045.02	5.25/30yr	\$ 1,264.80	
Bank United 2d mortgage	6	\$ 150,201.65	5.25/30yr	\$ 580.93	per agmt 1 5 15
(appraised value 301		\$ 379,246.67			
Property Taxes		\$ 5,239.00		\$ 436.58	
Belle Plaza Condo Assoc.				\$ 595.23	
Total expenses				\$ 2,877.54	
Monthly Rent				\$ 2,200.00	
Net rent				\$ (677.54)	
<b>881 Ocean Drive Unit 4-A</b>					
GFB	1	\$ 912,939.79		\$ -	
GFB assignee JP Morgan Chase	2	\$ 823,677.71		\$ -	per settlement property t/b sold
<b>Duplex 1350/1352 NW 53rd St. maturity Feb 1 2036 (21 year)</b>					
Nationstar loan serv. US Bank	4	\$ 400,370.27	DE146	\$ 76,000.00	\$ 498.38
Property taxes		\$ 2,128.28		\$ 177.36	
Insurance		\$ 1,873.00		\$ 156.08	
Rent back unit		\$ 1,100.00		\$ 831.82	
Rent forward unit		\$ 1,150.00			
Net rent 1350				\$ 2,250.00	\$ 1,418.18
<b>Duplex 4147/4149 NW 23rd St. (maturity April 1 2035 - 20 year)</b>					
Bayview Loan Servicing LLC	3	\$ 193,967.93	DE159	\$ 78,000.00	
Per order 5.25% I, 30 year fixed				\$ 430.72	
days of effective date				\$ 117.57	
pay postpetition escrow for 5 yrs		\$ 7,053.83		\$ 104.70	
Per Order PMI				\$ 191.33	
Property taxes		\$ 2,295.97		\$ 844.32	
Insurance				\$ 800.00	
rent back		\$ 800.00		\$ 1,400.00	
rent front		\$ 1,400.00			
Net rent 4147				\$ 2,200.00	\$ 1,355.68
<b>Schedule E Priority Claims</b>					
tenants security deposits	E	\$ 4,387.00			0 tenant depost applied OCB
<b>Class 5 Unsecured Claims</b>					
Chase	F	\$ 101,534.00			
Discover Card	F	\$ 25,857.00			
McComick 105, LLC	F	\$ 1,903,924.00			
Nationstar GUC portion		\$ 324,370.00			
Bayview GUC portion		\$ 115,987.93			
Total				\$ 2,471,672.93	
objected to claims		\$ 1,903,924.00			
		\$ 101,534.00			
				\$ 2,005,458.00	
Total Esti. Allowed Class 5 GUCs				\$ 466,214.93	
Admin claims					
US Trustee		\$ 650.00			
AM Law		\$ 15,000.00			

**Disposable Income Test****Projected Rental Income**

1350 property net rents	\$ 1,419.00
4147 property net rents	\$ 1,356.00
Office building rents from office	\$ 2,500.00
Net rental Income	\$ 5,275.00
less 5% reduction loss tenants and maintenance expenses	\$ 263.75
<b>Adjusted Gross Income</b>	<b>\$ 5,011.25</b>
<b>Total Allowable Expenses per Form 22A CMI</b>	<b>\$ 4,484.00</b>
<b>Disposable Income</b>	<b>\$ 527.25</b>
<b>admin claims</b>	<b>\$ 150.00</b>
<b>Adjusted Disposable Income</b>	<b>\$ 377.25</b>
Gross payments (327.25 * 60)	\$ 22,635.00
% payment Class 5	\$ 466,214.93 4.86%



**Liquidation Analysis**


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Cash	100	
Checking	2540	
Household goods	2400	4800 1/2 owned by Husband
Clothes	500	
Jewelry	5000	

less exemptions	<u>-1000</u>	
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Net Property	9540	
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60 months	<u>60</u>	
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<b>Liquidation Test</b>	<b><u>159</u></b>	
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Plan payments	<b><u>327</u></b>	
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<b>Difference</b>	<b><u>168</u></b>	
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under Plan Class 5 anticipated receive 168 per month more than best case Chapter 7 without deducting Chapter 7 trustee and counsel's fees and costs

	Beginning Cash Balance	Gross Receipts	Gross Disbursements	Ending Balance
12/13/2013	943.25	1,100.00	\$77.96	1,965.29
1/1/2014	3572.66	11837.5	12,210.86	1061.73
Feb-14	1061.73	11025.5	8674.17	3344.24
Mar-14	1916.82	12442.5	12303.79	1916.82
Apr-14	1916.82	14983.5	16256.15	1054.46
May-14	1054.46	12207.75	13204.55	143.91
Jun-14	143.91	13732	12963.46	1778.62
Jul-14	1778.62	15047.1	14553.75	2293.67
Aug-14	2293.67	3675	3898.84	2069.83
Sep-14	2069.83	5155	6227.5	997.33
Oct-14	997.33	5891.82	4165.48	2723.67
Nov-14	2723.67	3375	7303.89	-1205.22
Dec-14	-1205.22	8281.82	4993.41	2083.19
Jan-15	2083.19	2125	4552.08	-393.87
Feb-15	299.45	7780	7555.94	224.51
Mar-15	397.71	8764	5281.2	3881.51
Apr-15	3881.51	4394	5543.85	2731.6
May-15	2731.66	8904	10012.82	1622.84
Jun-15	1622.84	7040	6690.23	1972.61

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	Dec 13 943 <sup>25</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Rental income	600 <sup>00</sup>	
TRANSFER REVERSAL	500 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>		
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing		
Household Repairs & Maintenance	60 <sup>90</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) OVERDRAFT FEE BANK	9.00	
SAVE AS YOU GO BANK	1.00	
SERVICE FEE BANK	7.00	
<b>Total Household Disbursements</b>	<b>77.90</b>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	1,965 <sup>29</sup>	

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <u>MARCIA V. ISAZA</u>
Case Number: <u>13-39644-RAM</u>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month JAN 2014	Cumulative Total
CASH- Beginning of Month (Household)	\$3,572 <sup>66</sup>	
CASH- Beginning of Month (Business)	\$2,945 <sup>71</sup>	
<b>Total Household Receipts</b>	\$3,572 <sup>66</sup>	
<b>Total Business Receipts</b>	\$8,265 <sup>50</sup>	
<b>Total Receipts</b>	\$11,837 <sup>50</sup>	
<b>Total Household Disbursements</b>	\$2,510 <sup>93</sup>	
<b>Total Business Disbursements</b>	\$9,699 <sup>93</sup>	
<b>Total Disbursements</b>	\$12,210 <sup>86</sup>	
<b>NET CASH FLOW (Total Receipts minus Total Disbursements)</b>	-373 <sup>34</sup>	
CASH- End of Month (Individual)	1,061 <sup>73</sup>	
CASH- End of Month (Business)	-240 <sup>7</sup>	

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
<b>DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION</b>		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 12 day of FEBRUARY 2014.

[Signature]  
Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
<b>CASH - Beginning of Month</b>	JAN, 2014 3,572 <sup>00</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
<b>TOTAL RECEIPTS</b>	- 0 -	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	374 <sup>66</sup>	
Household Repairs & Maintenance		
Insurance	453 <sup>00</sup>	
IRA Contribution		
Lease/Rent Payments	1,607 <sup>12</sup>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting) Bank fees, Fedex	384 <sup>12</sup>	
Other (attach schedule)		
TRANS FER to SAVINGS	35 <sup>00</sup>	
PARKING	1.75	
<b>Total Household Disbursements</b>	2,510 <sup>93</sup>	
<b>CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)</b>	1,061 <sup>73</sup>	

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <b>MARIA V. ISAZ A</b>
Case Number: <b>13-39644-RAM</b>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	\$ 1,061 <sup>73</sup>	
CASH- Beginning of Month (Business)	\$ -24.07	
<b>Total Household Receipts</b>	\$ 3,525 <sup>00</sup>	
<b>Total Business Receipts</b>	\$ 7,500 <sup>50</sup>	
<b>Total Receipts</b>	\$ 11,025 <sup>50</sup>	
<b>Total Household Disbursements</b>	\$ 1,242 <sup>49</sup>	
<b>Total Business Disbursements</b>	\$ 7,431 <sup>68</sup>	
<b>Total Disbursements</b>	\$ 8,674 <sup>17</sup>	
<b>NET CASH FLOW (Total Receipts minus Total Disbursements)</b>	\$ 2,351 <sup>33</sup>	
CASH- End of Month (Individual)	\$ 3,344 <sup>24</sup>	
CASH- End of Month (Business)	\$ 10. <sup>16</sup>	

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	\$ 8,674 <sup>17</sup>
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	
<b>DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION</b>	\$ 325 <sup>00</sup>

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 18 day of MARCH 20 14.

*Maria V. Isaza*  
Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative
	FEB 2014	Total
CASH - Beginning of Month		
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rental income</i>	\$ 3,525 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>		
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	\$ 1,210 <sup>34</sup>	
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>overdraft fee</i>		
<i>SAVE AS you GO</i>	\$ 9. <sup>00</sup>	
<i>SERVICE FEE BANK</i>	\$ 23. <sup>15</sup>	
<b>Total Household Disbursements</b>	\$ 1,242 <sup>49</sup>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$ 3,344 <sup>24</sup>	

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: MARIA V. ISAZA  
 Case Number: 13-39644-RAM

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

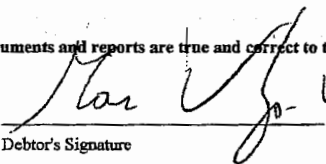
	Month	Cumulative Total
CASH- Beginning of Month (Household)	4/14	\$1,916 <sup>82</sup>
CASH- Beginning of Month (Business)	4/14	\$1,543.53
<b>Total Household Receipts</b>	4/14	\$4,350 <sup>00</sup>
<b>Total Business Receipts</b>	4/14	\$8,092 <sup>50</sup>
<b>Total Receipts</b>	4/14	\$12,442 <sup>50</sup>
<b>Total Household Disbursements</b>	4/14	\$5,777 <sup>42</sup>
<b>Total Business Disbursements</b>	4/14	\$6,526 <sup>37</sup>
<b>Total Disbursements</b>	4/14	\$12,303 <sup>79</sup>
<b>NET CASH FLOW (Total Receipts minus Total Disbursements)</b>	4/14	\$138 <sup>71</sup>
CASH- End of Month (Individual)	4/14	\$1,916 <sup>82</sup>
CASH- End of Month (Business)	4/14	\$1,543 <sup>53</sup>

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	\$12,303 <sup>79</sup>	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
<b>DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION</b>		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 12 day of April 2014

Debtor's Signature 



**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
	March 2014	
<b>CASH - Beginning of Month</b>		
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rental Income</i>	<i>4,350.00</i>	
<b>TOTAL RECEIPTS</b>		
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	<i>\$994.00</i>	
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments	<i>\$2000.00</i>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	<i>\$712.71</i>	
Tuition/Education	<i>1,019.93</i>	
Utilities (Electric, Gas, Water, Cable, Sanitation)	<i>\$645.00</i>	
Vehicle Expenses	<i>\$274.00</i>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>overdraft fees + Fees SAU as of 3/31/14</i>	<i>\$90.00</i>	
<b>Total Household Disbursements</b>	<i>\$5,772.43</i>	
<b>CASH - End of Month</b> (Must equal reconciled bank statement- Attachment No. 2)		

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <u>MARIA V. TSAZA</u>
Case Number: <u>13-396-644-RAM</u>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	1,916 <sup>82</sup>	
CASH- Beginning of Month (Business)	1,543 <sup>53</sup>	
<b>Total Household Receipts</b>	5,017 <sup>00</sup>	
<b>Total Business Receipts</b>	9,966 <sup>10</sup>	
<b>Total Receipts</b>	14,983 <sup>10</sup>	
<b>Total Household Disbursements</b>	5,879 <sup>36</sup>	
<b>Total Business Disbursements</b>	10,376 <sup>79</sup>	
<b>Total Disbursements</b>	16,256 <sup>15</sup>	
<b>NET CASH FLOW (Total Receipts minus Total Disbursements)</b>	1,273 <sup>05</sup>	
CASH- End of Month (Individual)	1,054 <sup>46</sup>	
CASH- End of Month (Business)	1,098 <sup>88</sup>	

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	16,256 <sup>15</sup>
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	
<b>DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION</b>	

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 15 day of MAY 2014

*Maria V. Tsaza*  
Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
	APRIL 2014	
CASH - Beginning of Month	1,916 <sup>82</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rental Income</i>	5,017 <sup>50</sup>	
<b>TOTAL RECEIPTS</b>	5,017 <sup>50</sup>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	\$1,241 <sup>04</sup>	
Household Repairs & Maintenance	\$595 <sup>23</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	\$2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education	\$1,019 <sup>00</sup>	
Utilities (Electric, Gas, Water, Cable, Sanitation) <i>MAINTENANCE fee</i>	\$658 <sup>00</sup>	
Vehicle Expenses	\$275 <sup>00</sup>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>SAVE AS YOU GO</i>	14 <sup>00</sup>	
<i>International Peak Bank fee</i>	76 <sup>24</sup>	
<b>Total Household Disbursements</b>	\$5,879 <sup>39</sup>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$1,054 <sup>46</sup>	

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <u>MARCIAN. ISAIA</u>
Case Number: <u>13-396-644-RAM</u>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	\$1,054 <sup>46</sup>	
CASH- Beginning of Month (Business)	\$1,098 <sup>86</sup>	
<b>Total Household Receipts</b>	<b>\$4,965<sup>00</sup></b>	
<b>Total Business Receipts</b>	<b>7,242<sup>30</sup></b>	
<b>Total Receipts</b>	<b>12,207<sup>35</sup></b>	
<b>Total Household Disbursements</b>	<b>\$5,875<sup>55</sup></b>	
<b>Total Business Disbursements</b>	<b>7,329<sup>00</sup></b>	
<b>Total Disbursements</b>	<b>13,204<sup>55</sup></b>	
<b>NET CASH FLOW (Total Receipts minus Total Disbursements)</b>	<b>-996<sup>20</sup></b>	
CASH- End of Month (Individual)	\$143 <sup>91</sup>	
CASH- End of Month (Business)	979 <sup>32</sup>	

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	13,204 <sup>55</sup>	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
<b>DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION</b>		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 19 day of June 20 14

*[Signature]*  
Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	MAY 2014 1,054.46	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rental Income</i>	4,965 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>	4,965 <sup>00</sup>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	913 <sup>24</sup>	
Household Repairs & Maintenance	595 <sup>23</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	\$371 <sup>64</sup>	
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>Bank Fees</i>	84 <sup>89</sup>	
<i>IRS Payment</i>	1,000 <sup>00</sup>	
<b>Total Household Disbursements</b>	\$4,965 <sup>00</sup>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)		

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: MARIAV. ISAZA  
 Case Number: 13-396-644-RAM

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	143 <sup>91</sup>	
CASH- Beginning of Month (Business)	979 <sup>32</sup>	
<b>Total Household Receipts</b>	4,799 <sup>50</sup>	
<b>Total Business Receipts</b>	8,932 <sup>50</sup>	
<b>Total Receipts</b>	13,732	
<b>Total Household Disbursements</b>	3,164 <sup>79</sup>	
<b>Total Business Disbursements</b>	9,798 <sup>67</sup>	
<b>Total Disbursements</b>	12,963 <sup>46</sup>	
<b>NET CASH FLOW (Total Receipts minus Total Disbursements)</b>	768 <sup>54</sup>	
CASH- End of Month (Individual)	1,778 <sup>62</sup>	
CASH- End of Month (Business)	798 <sup>2</sup>	

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

<b>TOTAL DISBURSEMENTS (From Above)</b>		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
<b>DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION</b>		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 17 day of July 2014.

*[Signature]*  
 Debtor's Signature:

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	June 14 143 <sup>91</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rental Income</i>	4,799 <sup>50</sup>	
<b>TOTAL RECEIPTS</b>	4,799 <sup>50</sup>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	295 <sup>88</sup>	
Household Repairs & Maintenance	595 <sup>21</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	215 <sup>00</sup>	
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>BANK FEES</i>	58 <sup>45</sup>	
<b>Total Household Disbursements</b>	3,164 <sup>28</sup>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	1,778 <sup>02</sup>	

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <b>MARIAV. ISAZA</b>
Case Number: <b>13-396-644-RAM</b>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	1,778 <sup>62</sup>	
CASH- Beginning of Month (Business)	79 <sup>82</sup>	
<b>Total Household Receipts</b>	7,074 <sup>55</sup>	
<b>Total Business Receipts</b>	7,972 <sup>50</sup>	
<b>Total Receipts</b>	15,047 <sup>10</sup>	
<b>Total Household Disbursements</b>	6,559 <sup>50</sup>	
<b>Total Business Disbursements</b>	7,994 <sup>25</sup>	
<b>Total Disbursements</b>	14,553 <sup>75</sup>	
<b>NET CASH FLOW (Total Receipts minus Total Disbursements)</b>	493 <sup>35</sup>	
CASH- End of Month (Individual)	2,293 <sup>67</sup>	
CASH- End of Month (Business)	23 <sup>46</sup>	

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

<b>TOTAL DISBURSEMENTS (From Above)</b>	14,553 <sup>75</sup>
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	
<b>DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION</b>	

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 19 day of August 20 14

*[Handwritten Signature]*  
Debtor's Signature



**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	July 2014	
	1,778 <sup>00</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rents Received</i>	7,074 <sup>55</sup>	
<b>TOTAL RECEIPTS</b>		
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	1,075 <sup>00</sup>	
Household Repairs & Maintenance	1,595 <sup>23</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	1,200 <sup>00</sup>	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	450 <sup>00</sup>	
Vehicle Expenses	169 <sup>00</sup>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>BANK FEES</i>	69 <sup>00</sup>	
<b>Total Household Disbursements</b>	6,559 <sup>00</sup>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	2,293 <sup>67</sup>	

Monthly Operating Report - Individual

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 18 day of Sept 2014

Debtor's Signature: *[Signature]*

DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Family)		
TOTAL DISBURSEMENTS (From Above)		

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Month	Cumulative	Total
CASH - Beginning of Month (Household)	2,293.67	2,293.67
CASH - Beginning of Month (Business)		
Total Household Receipts	3,675.00	3,675.00
Total Business Receipts		
Total Receipts	3,675.00	3,675.00
Total Household Disbursements	3,898.84	3,898.84
Total Business Disbursements		
Total Disbursements	3,898.84	3,898.84
NET CASH FLOW (Total Receipts minus Total Disbursements)	-223.84	-223.84
CASH - End of Month (Individual)	2,069.83	2,069.83
CASH - End of Month (Business)		

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

Case Name: MRC: A.V. ISB 2 H  
 Case Number: 13-396-644-RAM

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	August 3,675 <sup>00</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Rents Rcd	3,675 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>	3,675 <sup>00</sup>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	862 <sup>64</sup>	
Household Repairs & Maintenance	595 <sup>22</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	313 <sup>62</sup>	
Vehicle Expenses	75 <sup>00</sup>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) Bank fees	52 <sup>00</sup>	
<b>Total Household Disbursements</b>	3,898 <sup>84</sup>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)		

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: MARIA V. ISAZA  
 Case Number: 13-396-644-RAM

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	2,069 <sup>33</sup>	2,069 <sup>33</sup>
CASH- Beginning of Month (Business)		
Total Household Receipts	\$5,155 <sup>00</sup>	\$5,155 <sup>00</sup>
Total Business Receipts		
Total Receipts	\$5,155 <sup>00</sup>	\$5,155 <sup>00</sup>
Total Household Disbursements	\$6,227 <sup>50</sup>	\$6,227 <sup>50</sup>
Total Business Disbursements		
Total Disbursements	\$6,227 <sup>50</sup>	\$6,227 <sup>50</sup>
NET CASH FLOW (Total Receipts minus Total Disbursements)	-1,072 <sup>50</sup>	-1,072 <sup>50</sup>
CASH- End of Month (Individual)	997 <sup>33</sup>	997 <sup>33</sup>
CASH- End of Month (Business)		

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	6,227 <sup>50</sup>	6,227 <sup>50</sup>
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 17 day of Oct 20 14

Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Monthly	Cumulative
	Sept. /14	Total
CASH - Beginning of Month	2,069 <sup>83</sup>	2,069 <sup>83</sup>
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Rental Income	5,155 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>	<b>5,155<sup>00</sup></b>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	975 <sup>00</sup>	
Household Repairs & Maintenance	595 <sup>00</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments	200 <sup>00</sup>	
Mortgage Payment(s)	1,691 <sup>00</sup>	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	130 <sup>00</sup>	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	385 <sup>00</sup>	
Vehicle Expenses	250 <sup>00</sup>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
<b>Total Household Disbursements</b>		
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)		

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <b>MARCIA V. ISAZA</b>
Case Number: <b>13-396-644-RAM</b>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	997 <sup>33</sup>	
CASH- Beginning of Month (Business)		
Total Household Receipts	5,891 <sup>82</sup>	
Total Business Receipts		
Total Receipts	5,891 <sup>82</sup>	
Total Household Disbursements	4,165 <sup>48</sup>	
Total Business Disbursements		
Total Disbursements	4,165 <sup>48</sup>	
NET CASH FLOW (Total Receipts minus Total Disbursements)		
CASH- End of Month (Individual)	2,723 <sup>67</sup>	
CASH- End of Month (Business)		

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	2,165 <sup>48</sup>
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 19 day of Nov 2014.

*[Signature]*  
Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
	Oct 2014	
CASH - Beginning of Month		
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Rental Income	4,200 <sup>00</sup>	
Bill Payment Return	1,691 <sup>82</sup>	
<b>TOTAL RECEIPTS</b>	<b>5,891<sup>82</sup></b>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	639 <sup>40</sup>	
Household Repairs & Maintenance	595 <sup>59</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments	100 <sup>00</sup>	
Mortgage Payment(s)	1,691 <sup>82</sup>	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	250 <sup>00</sup>	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	365 <sup>00</sup>	
Vehicle Expenses	250 <sup>00</sup>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
<b>Total Household Disbursements</b>	<b>5,891<sup>42</sup></b>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	2,723 <sup>67</sup>	

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <u>MARIA V. ISA 2A</u>
Case Number: <u>13-396-644-RAM</u>

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

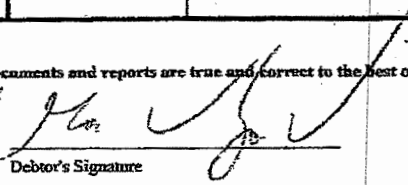
	Month	Cumulative Total
CASH- Beginning of Month (Household)	2,723 <sup>67</sup>	
CASH- Beginning of Month (Business)		
Total Household Receipts	3,375 <sup>00</sup>	
Total Business Receipts		
Total Receipts	3,375 <sup>00</sup>	
Total Household Disbursements	7,303 <sup>89</sup>	
Total Business Disbursements		
Total Disbursements	7,303 <sup>89</sup>	
NET CASH FLOW (Total Receipts minus Total Disbursements)	-1,205 <sup>22</sup>	
CASH- End of Month (Individual)	-1,205 <sup>22</sup>	
CASH- End of Month (Business)		

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 16 day of Nov. 20 14

Debtor's Signature 



**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
	Nov 2014	
CASH - Beginning of Month	2,723 <sup>67</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rents Rcd</i>	3,375 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>	<b>6,098 <sup>67</sup></b>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	628 <sup>00</sup>	
Household Repairs & Maintenance	595 <sup>25</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)	3,383 <sup>54</sup>	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	386 <sup>25</sup>	
Vehicle Expenses	309 <sup>93</sup>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
<b>Total Household Disbursements</b>	<b>7,303 <sup>22</sup></b>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)		

Income Statement Report - Individual

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.  
 Date: 11/14/15  
 Taxpayer's Signature: [Signature]

DISBURSEMENTS FROM THE RECEIPT RECONCILIATION	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Partner or Owner's Share)	
TOTAL DISBURSEMENTS (From Above)	4,993.41

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

CASH - End of Month (Business)	
CASH - End of Month (Individual)	2,083.50
NET CASH FLOW (Total Receipts minus Total Disbursements)	3,281.41
Total Disbursements	4,993.41
Total Business Disbursements	
Total Household Disbursements	4,993.41
Total Receipts	8,281.41
Total Business Receipts	
Total Household Receipts	8,281.41
CASH - Beginning of Month (Business)	-0-
CASH - Beginning of Month (Household)	-1,205.42
Total	

Note: The information reported below is a summary of the information reported on the various Schedules and Attachments contained within this 1099.

Case Name: MARRIA V. ISARA  
 Case Number: 13-39644-RAM

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Monthly Statement Report - Individual

CASH - Beginning of Month		CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	
Month	Dec 2013	Month	12 08 14
Cumulative Total			
<b>CASH RECEIPTS</b>			
Salary or Cash from Business			
Wages from Other Sources (attach list to this report)			
Interest or Dividend Income			
Alimony or Child Support			
Social Security/Pension/Retirement			
Sale of Household Assets (attach list to this report)			
Loans/Borrowing from Outside Sources (attach list to this report)			
Other (specify) (attach list to this report)			
<b>TOTAL RECEIPTS</b>	8,281.33		
<b>CASH DISBURSEMENTS</b>			
Alimony or Child Support Payments			
Charitable Contributions			
Gifts			
Household Expenses/Food/Clothing	233.59		
Household Repairs & Maintenance	675.00		
Insurance			
IRA Contribution			
Lease/Rent Payments	2,000.00		
Medical/Dental Payments			
Mortgage Payments	1,691.83		
Other Secured Payments			
Taxes - Personal Property			
Taxes - Real Estate			
Taxes (Other (attach schedule))			
Travel & Entertainment			
Tuition/Education			
Utilities (Electric, Gas, Water, Cable, Sanitation)	393.00		
Vehicle Expenses			
Vehicle Secured Payment(s)			
U. S. Trustee Quarterly Fees			
Professional Fees (Legal, Accounting)			
Other (attach schedule)			
<b>Total Household Disbursements</b>	\$4,993.41		
		<b>2083.92</b>	

SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

Name: [Redacted]

I have read under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.  
 Date: Feb 19, 2015  
 Debtor's Signature: [Signature]

DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	
Less: Any amount of Treatment or Fund from the Debtor's Account to the Trustee Account (i.e., Safety Fund or Trustee's Fund)	
TOTAL DISBURSEMENTS (From Above)	4,552.00

STATEMENT OF DISBURSEMENTS FOR LIMITED STATES TRUSTEE QUARTERLY FEES

CASH - End of Month (Receipts)	
CASH - End of Month (Payments)	343.87
NET CASH FLOW (Total Receipts minus Total Disbursements)	343.85
Total Disbursements	4,552.00
Total Program Disbursements	
Total Household Disbursements	4,552.00
Total Receipts	2,125
Total Program Receipts	
Total Household Receipts	2,125
CASH - Beginning of Month (Receipts)	
CASH - Beginning of Month (Payments)	2,083.15
Total	

Note: The information provided below is a summary of the information reported by the various Schedules and associated documents contained within this filing.

Case Name: HARRIS, JARA  
 Case Number: 13-39644-RAM

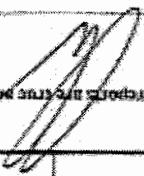
SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
	Jan 15	
CASH - Beginning of Month	2,083.19	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Rents Rcvd	2,125 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>	<b>2,125<sup>00</sup></b>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	547 <sup>00</sup>	
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)	1,691 <sup>00</sup>	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	313 <sup>00</sup>	
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
<b>Total Household Disbursements</b>	<b>4,552<sup>00</sup></b>	
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	-343 <sup>00</sup>	

Monthly Operating Report - Individual

Debtor's Signature



This 13 day of March 2015

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	
TOTAL DISBURSEMENTS (From Above)	

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

Month	Commitment	Total
Feb 2015		299.45
CASH - Beginning of Month (Household)		
CASH - Beginning of Month (Business)		
Total Household Receipts		7,780.00
Total Business Receipts		
Total Receipts		7,780.00
Total Household Disbursements		3,555.33
Total Business Disbursements		
Total Disbursements		3,555.33
NET CASH FLOW (Total Receipts minus Total Disbursements)		2,224.67
CASH - End of Month (Individual)		523.31
CASH - End of Month (Business)		

Note: The information reported below is a summary of the information reported the various schedules and attachments contained within this report.

Case Name: Marido Ocasio  
 Case Number: 14-26725-ASC

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Monthly Creditors Report - Individual

CASH - Beginning of Month		299.22
Cumulative Total	Month	508.215
	<b>CASH RECEIPTS</b>	
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		3300.00
<b>TOTAL RECEIPTS</b>		3300.00
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing		238.00
Household Repairs & Maintenance		68.00
Insurance		
IRA Contribution		
Lease/Rent Payments		200.00
Medical/Dental Payments		110.00
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		500.00
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		350.00
Vehicle Expenses		
Vehicle Secured Payment(s)		530.00
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		3,000.00
<b>Total Household Disbursements</b>		7,550.00
<b>CASH - End of Month (Must equal reconciled bank statement)</b>		523.22
Attachment No. 2		

**SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS**

Account opening report - business

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This is 18 day of April 2015

\_\_\_\_\_  
 Taxpayer's Signature

DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	
TOTAL DISBURSEMENTS (From Above)	\$ 281 <sup>00</sup>

Month	Calculative	Total
CASH - Beginning of Month (Household)		398 <sup>00</sup>
CASH - Beginning of Month (Business)		
Total Household Receipts		8,764 <sup>00</sup>
Total Business Receipts		
Total Receipts		8,764 <sup>00</sup>
Total Household Disbursements		5,281 <sup>00</sup>
Total Business Disbursements		
Total Disbursements		5,281 <sup>00</sup>
NET CASH FLOW (Total Receipts minus Total Disbursements)		3,483 <sup>00</sup>
CASH - End of Month (Individual)		3,881 <sup>00</sup>
CASH - End of Month (Business)		

Note: The information requested below is a summary of the information reported in the various Schedules and Attachments contained within this filing.

Case Name: MICHAEL ISAIAH  
 Case Number: 13-396-644-RAM

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS



**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	March 15 398 =	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>puts revs</i>	8,764 =	
<b>TOTAL RECEIPTS</b>	<b>8,764 =</b>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	578 =	
Household Repairs & Maintenance	595 =	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 =	
Medical/Dental Payments		
Mortgage Payment(s)	1,681 =	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	179 =	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	220 =	
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>Bank fees</i>	27 =	
<b>Total Household Disbursements</b>	<b>5,281 =</b>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	3,881 =	

Ready, Printing, Copying & Mailing

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 16 day of April 2015

Debra's Signature

DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (see Salary Paid to Debtor or Owner's Form)	
TOTAL DISBURSEMENTS (From Above)	\$5,543.80

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

CASH - End of Month (Business)	
CASH - End of Month (Individual)	2,231.00
NET CASH FLOW (Total Receipts minus Total Disbursements)	1,150
Total Disbursements	\$5,543.80
Total Business Disbursements	
Total Household Disbursements	\$5,543.80
Total Receipts	4,394.00
Total Business Receipts	
Total Household Receipts	4,394.00
CASH - Beginning of Month (Business)	
CASH - Beginning of Month (Household)	3,881.51
Month	
Continue	
Total	

Note: The information requested below is a summary of the information reported on the various Schedules and Attachments contained within this case.

Case Name: MARRIAGE V. MARRIAGE  
 Case Number: 13-39644-RAM

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	April 2015 3,881 <sup>00</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)	4,394 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>	<b>4,394<sup>00</sup></b>	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	620 <sup>00</sup>	
Household Repairs & Maintenance	715 <sup>00</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)	1,681 <sup>00</sup>	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	480 <sup>00</sup>	
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>Many Fees</i>	47 <sup>00</sup>	
<b>Total Household Disbursements</b>	<b>5,543<sup>00</sup></b>	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	\$2,731 <sup>00</sup>	

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: MURRAY, ISAIAH  
 Case Number: 13-396-644-RAM

Note: The information requested below is a summary of the information reported on the monthly Schedule and Attachments completed within this report.

	Month	Cumulative
	May	Total
CASH- Beginning of Month (Household)	\$2,731 <sup>66</sup>	2,731 <sup>66</sup>
CASH- Beginning of Month (Business)		
Total Household Receipts	\$8,904 <sup>84</sup>	\$8,904 <sup>84</sup>
Total Business Receipts		
Total Receipts	\$8,904 <sup>84</sup>	\$8,904 <sup>84</sup>
Total Household Disbursements	\$10,012 <sup>82</sup>	\$10,012 <sup>82</sup>
Total Business Disbursements		
Total Disbursements	\$10,012 <sup>82</sup>	\$10,012 <sup>82</sup>
NET CASH FLOW (Total Receipts minus Total Disbursements)	\$1,622 <sup>84</sup>	1,622 <sup>84</sup>
CASH- End of Month (Individual)	\$1,622 <sup>84</sup>	\$1,622 <sup>84</sup>
CASH- End of Month (Business)		

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	\$10,012 <sup>82</sup>	\$10,012 <sup>82</sup>
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 16 day of June 2015.

Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
	May 15	
CASH - Beginning of Month	82,731.00	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) <i>Rents Paid</i>	18,904.00	
<b>TOTAL RECEIPTS</b>		
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts	145.00	
Household Expenses/Food/Clothing	1,223.33	
Household Repairs & Maintenance	7,595.32	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000.00	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	2,800.85	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	478.00	
Vehicle Expenses	675.00	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) <i>Bank Fees</i>	94.70	
<b>Total Household Disbursements</b>	10,012.00	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)		

**SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS**

Case Name: <u>MARIA V. ISAZA</u>
Case Number: <u>13-396-604-RAM</u>

Note: The information requested below is a summary of the information reported on the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
CASH- Beginning of Month (Household)	1,622 <sup>24</sup>	
CASH- Beginning of Month (Business)		
Total Household Receipts	7,040 <sup>24</sup>	
Total Business Receipts		
Total Receipts	7,040 <sup>24</sup>	
Total Household Disbursements	6,690 <sup>23</sup>	
Total Business Disbursements		
Total Disbursements	6,690 <sup>23</sup>	
NET CASH FLOW (Total Receipts minus Total Disbursements)	350 <sup>21</sup>	
CASH- End of Month (Individual)	1,972 <sup>21</sup>	
CASH- End of Month (Business)		

**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

TOTAL DISBURSEMENTS (From Above)	6,690 <sup>23</sup>	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE PER CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 13 day of July 2015

*[Signature]*  
Debtor's Signature

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	June 15 1,622 <sup>84</sup>	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Rents	7000 <sup>00</sup>	
<b>TOTAL RECEIPTS</b>		
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	1,423 <sup>55</sup>	
Household Repairs & Maintenance	595 <sup>00</sup>	
Insurance		
IRA Contribution		
Lease/Rent Payments	2000 <sup>00</sup>	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	1,563 <sup>00</sup>	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	450 <sup>00</sup>	
Vehicle Expenses	563 <sup>00</sup>	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)	95 <sup>00</sup>	
<b>Total Household Disbursements</b>	6,690 <sup>00</sup>	
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	1,972 <sup>00</sup>	