#### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF FLORIDA MIAMI DIVISION

In re:

CASE NO.: 13-39644-RAM

MARIA V. ISAZA,

Debtor.

CHAPTER 11

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 DISCLOSURE STATEMENT. THIS **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; (ii) which creditors are allowed to vote to accept or reject the Plan, or to file an objection to the Plan; (iv) the factors consider 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 Pan, 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 \_\_\_\_\_\_, 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 <u>pleadings@amlaw-miami.com</u>. 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 \_\_\_\_\_\_, **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 <u>pleadings@amlaw-miami.com</u>.

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.

REPRESENTATIONS CONCERNING NO 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, <u>881 Ocean Drive</u>, Key Biscayne, FL 33142; duplex at <u>4147/4149 NW 23rd Court</u>, Miami, FL 33142; duplex at <u>1350/1352 NW 53rd</u> <u>Street</u>, Miami, FL 33142, and Unit 1004, <u>20 Island Avenue</u>, 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 coursel 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 <u>Exhibit C</u>. 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 <u>Exhibit E</u>.

**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 <u>not</u> 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. 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: <u>/S/ Maria V. Isaza</u> Maria V. Isaza

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<u>/s/ Gary M. Murphree</u> 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.

#### **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  $53^{rd}$  Street" means the duplex located at 1350/1352 NW  $53^{rd}$  Street, Miami FL 33139.

1.4. "4147 NW  $23^{rd}$  Court" means the duplex located at 4147/4149 NW  $23^{rd}$  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 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

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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 II 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.

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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 CLAINS -ADMINISTRATIVE <u>EXPENSE CLAIMS, U.S. TRUSTEES FEES, AND PRIORITY TAX CLAIMS</u>

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.

4

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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 postconfirmation 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

## EXHIBIT A Page 7 of 10

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 CRAMDOWN 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: <u>/S/ Maria V. Isaza</u> Maria V. Isaza

AM LAW Counsel for the Debtor 7385 SW 87th Avenue, Suite 100 Miami, FL 33173 PH: 305.441.9530 FX: 305.595.5086 gmm@amlaw-miami.com By: <u>/s/ Gary Murphree</u> Gary Murphree, Esq. FBN: 996475

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Claims Analysis										
Secured Claims										notes
20 Island Avenue - Unit 1004	PO	с								
Bank United 1st mortgage		5\$	229,045.02	5.25/30yr	\$	1,264.80				per agmt 1 5 15
Bank United 2d mortgage		6\$	150,201.65		\$	580.93				
(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)		
881 Ocean Drive Unit 4-A										
GFB		1\$	912,939.79		\$	-				
GFB assignee JP Morgan Chase		2\$	823,677.71		\$	-				per settlement property t/b sole
Duplex 1350/1352 NW 53rd St. mate	urity Feb	o 1 2036	(21 year)							
Nationstar loan serv. US Bank		4\$	400,370.27	DE146	\$	76,000.00	\$	498.38		GUC portion \$324370.27
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				Ŷ	051.02		
		<u> </u>	1,150.00				\$	2,250.00		
Net rent 1350							Ŷ	\$	1,418.18	-
Duplex 4147/4149 NW 23rd St. (mat	turity Ar	oril 1 203	35 - 20 vear)					Ý	1,410.10	
Bayview Loan Servicing LLC		3\$	193,967.93	DF159	\$	78,000.00				GUC portion 115,987.93
Per order 5.25% I, 30 year fixed		J Ý	100,007,000	02100	Ŷ	, 0,000.00				
days of effective date					\$	430.72				
pay postpetition escrow for 5 yrs		\$	7,053.83		\$	117.57				
Per Order PMI		Ŷ	7,055.05		\$	104.70				
Property taxes		\$	2,295.97		Ş	191.33				
Insurance		Ŷ	2,230137		Ś	844.32				1
rent back		\$	800.00		Ŷ	011102				
rent front		ŝ	1,400.00							
Net rent 4147		<u> </u>			\$	2,200.00	•			
Schedule E Priority Claims								\$	1,355.68	
tenants security deposits	E	\$	4,387.00							0 tenant depost applied OCB
Class 5 Unsecured Claims										
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		ڊ	113,307.33	\$ 2,471,672.93	-					
objected to claims		\$	1,903,924.00	÷ 2,771,072.33						
		\$	101,534.00							
		<u> </u>		\$ 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
Adjusted Gross Income	_	\$	5,011.25
Total Allowable Expenses			
per Form 22A CMI		\$	4,484.00
	—		
Disposable Income		\$	527.25
admin claims	=	\$	150.00
Adjusted Disposable Income		\$	377.25
		•	-
Gross payments (327.25 * 60)		\$ 2	22,635.00
% payment Class 5 \$ 466,214.93		-	4.86%

#### **Liquidation Analysis**

Cash	100	
Cash	100	
Checking	2540	
Household goods	2400 4800 1/2 owned by Husband	
Clothes	500	
Jewelry	5000	
less exemptions	-1000	
Net Property	9540	
60 months	60	
Liquidation Test	159	
Plan payments	327	
Difference	168	
Difference	100	

under Plan Class 5 anticpated receive 168 per month more than best case Chapter 7 without deducting Chapter 7 trustee and counsel's fees and costs

EXHIBIT D Page 1 of 1 LIQUIDATION TEST HYPOTHETICAL CH7. LIQ.

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В	eginning Cash Balance	Gross Receipts	Gross Disbursements	Ending Balance
12/13/2013	943.25	1	\$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	
Oct-14	997.33	5891.82	4165.48	2723.67
Nov-14	2723.67	, 3375	7303.89	x
Dec-14	-1205.22	8281.82	4993.41	2083.19
Jan-15	2083.19	) 2125	4552.08	
Feb-15	299.45	5 7780	) 7555.94	
Mar-15	397.72	L 8764	5281.2	
Apr-15	3881.5	4394	5543.8	
May-15	2731.6	5 8904	10012.8	
, Jun-15	1622.84	4 7040	) 6690.23	3 1972.61
1997 - 1997 -				

-3

. . .

#### SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

1.8.1

	Month	Cumulative
	Dec 13	Total
CASH - Beginning of Month	943 25	
CASH RECEIPTS		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		1. 1993 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 1995 · 199
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)	영제 (1996년 2012년)	
Other (specify) (attach list to this report) Rental income	600 -	
TRANSFER REVERSAL	500 °	
TOTAL RECEIPTS	t yf wraiter far yw gel	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing		추가 가지 않는
Household Repairs & Maintenance	60%	
Insurance	· 같은 것 같은 것 같은 것 ? [ ]	
TRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes-Real Estate		
Taxes Other (attach schedule)		e Sal Ale Ole
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses.		and the second second
Vehicle Secured Payment(s)		
U.S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) Over the ft fee BANK	900	
SAJE AS YOU GO BANK	1.22	
Service fee BANK	7,92	
otal Household Disbursements	77 90	
ASH - End of Month (Must equal reconciled bank statement-	1,965 29	和AB AND AND FAMILIES 「「「「」」」
ttachment No. 2)	915 41	

Monthly Operating Report - Individual

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4.044

#### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name: MARIAV, ISAZA Case Number: 13-39644-RAM			
Note: The information requested below is a summary of the information reported the val	rious Schedules and Atlach	ments contained within this m	epc
	Month	Cumulative	T
	JAN 2014	Total	
CASH- Beginning of Month (Household)	\$3,572		
CASH-Beginning of Month (Business)	\$3,572° \$2,945 <sup><u>71</u></sup>		
			_
Total Household Receipts	13,572 -66		11
Total Business Receipts	82655		34
Total Receipts	11.837		
Total Household Disbursements	#2,510 #3		
Total Business Disbursements	\$9,699 <sup>93</sup>		
Total Disbursements	#12,218		
NET CASH FLOW (Total Receipts minus Total Disbursements)	- 37334		
		v <b>A</b> ,	
CASH- End of Month (Individual)	106133		
CASH End of Manth (Devinera)	-2407		

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 (Le., 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 12 day of February 2014.

la 21 Debtor's Sign

Monthly Operating Report - Individual

#### SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

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na ang kang ng kang ng Ng mang ng kang ng kang Ng kang ng kang		
	Month	Cumulative
	JAN, 2014	Total
CASH - Beginning of Month	3.572-	
CASH RECEIPTS		
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)		
FOTAL RECEIPTS	_ 0 -	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	37400	
Household Repairs & Maintenance		
Insurance	453 =	
IRA Contribution		
Lease/Rent Payments	1,60712	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		7.
Taxes Other (attach schedule)		
Travel & Entertainment	4	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		the state of the state
Vehicle Expenses		
Vehicle Secured Payment(s)		Jugo en la Rage de la
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting) BANK FEES, Felox	3842	
Other (attach schedule)		
TRANSFER to Sallings	3500	
PARKing	1.72	
0		
otal Household Disbursements	251093	

 CASH - End of Month (Must equal reconciled bank statement 

 Attachment No. 2)

Monthly Operating Report - Individual

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SUMMARY	OF CASH RECEIPTS	AND CASI	I DISBURSEMENTS

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· C	Case Number: 13-39644	-RAM			
N	ote: The information requested below is a summ	nary of the information reported the va	rious Schedules and A	ttachments contained within this	s repc
Г			Month	Cumulative	
L		· · · · · · · · · · · · · · · · · · ·		Total	
·	CASH- Beginning of Month (Househol	d)	\$ 1,0617	3	
C	CASH-Beginning of Month (Business)		\$ - 24.0		
L					
	Total Household Receipts		\$ 3,525	-00	
	Total Business Receipts		\$7,500		
	Total Receipts	· · · · · · · · · · · · · · · · · · ·	011,025	P	
5					
	Total Household Disbursements		\$1,242 4	1	
-	Total Business Disbursements		\$7,431	· · · · · · · · · · · · · · · · · · ·	
	Total Disbursements		8,674-	· ·	
L					
N	IET CASH FLOW (Total Receipts minu	us Total Disbursements)	2,3513	3	
				2	
C	ASH- End of Month (Individual)		\$3,344 <sup>2</sup>	4	
g	ASH-End of Month.(Business)	an a	\$10."		
	CALCULATION OF DISBUR	SEMENTS FOR UNITED ST.	ATES TRUSTEE	QUARTERLY FEES	TANK AND
Ţ	OTAL DISBURSEMENTS (From Above)		\$8,674	<b>u</b>	
	Less: Any Amounts Transferred or Paid 1 ousehold Account (i.e., Salary Paid to Debto				
			1 1 00 1-1	00	
D	ISBURSEMENTS FOR U.S. TRUSTEE FE	E CALCULATION	4325		h in the second

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 La 20 14 Debtor's Signature

Monthly Operating Report - Indivdual

### SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

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SCHENDER NEW MEDDI

	Month	Cumulative
	FEB 2014	Total
CASH - Beginning of Month		
CASH RECEIPTS		
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 mcome	\$ 3,525 =	
and the second	a faith the second s	1 A A
TOTAL RECEIPTS		
	· · ·	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	\$1,210 34	
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments	·	
Taxes - Personal Property		the second second
Taxes - Real Estate		
Taxes Other (attach schedule)	49.4	
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	have been and the second	Breed and stand of the
Vehicle Expenses		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) Over draft Fee		
SAJE AS YOU GO	19.2	and the second
service fee Bank	\$23 15	
SETVICE FEE OFFIN		
Fotal Household Disbursements	\$12 42 49	
	TINTL -	]
CASH - End of Month (Must equal reconciled bank statement-		
Attachment No. 2)	13,34424	

Monthly Operating Report - Individual

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#### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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Case Name: N	ARIA	V. IS	AZA	
Case Number:	13-39	644.	RAM	

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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)	414	\$ 1.916 82
		\$ 15/12 53
CASH- Beginning of Month (Business)	4 14	1,043.2
Total Household Receipts	4/14	\$4.350=
Total Business Receipts	4/14	\$8 09250
Total Receipts	4/14	\$12,442
		, , , , , , , , , , , , , , , , , , , ,
Total Household Disbursements	4/14	\$5.77742
Total Business Disbursements	4/14	\$6.52637
Total Disbursements	4/14	12,303-
NET CASH FLOW (Total Receipts minus Total Disbursements)	4/14	\$ 1387!
CASH- End of Month (Individual)	4/14	\$191682
CASH- End of Month (Business)	4/14	\$1,54353
CALCULATION OF DISBURSEMENTS FOR UNITED STA	TES TRUSTEE OF	JARTERLY FEES
TOTAL DISBURSEMENTS (From Above)	\$12.3037	
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 doc my knowledge and belief	uments and reports are	true and correct to the best of
This 12 day of April 2014.	/lon	Vg-V
	Debtor's Signature	//

Monthly Operating Report - Indivdual

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### SCHEDULE OF HOUSEHOLD

### CASH RECEIPTS AND CASH DISBURSEMENTS

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	The second division of	
	NArch 2014	Total
CASH - Beginning of Month		
CASH RECEIPTS		
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)	1	
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Rental The	42000	
Chief (speenty) (attach hist to hist report) [methec ] Meshee		
TOTAL RECEIPTS		
IOTAL ALCENTIS		
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts	4 0000	·
Household Expenses/Food/Clothing	₿994 <u>°</u>	
Household Repairs & Maintenance		
Insurance		
IRA Contribution	-	
Lease/Rent Payments	P2000 =	
Medical/Dental Payments	· · · · · · · · · · · · · · · · · · ·	• .
Mortgage Payment(s)	n and state and state and	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		 
Taxes Other (attach schedule)		
Travel & Entertainment	\$7.271	
Tuition/Education	1,019 2	and the set of the set of the
Utilities (Electric, Gas, Water, Cable, Sanitation)	16457	an an an Anna an Anna An an an Anna an
Vehicle Expenses	27433	لا کامان المان و با المان المان المان المان الم
Vehicle Secured Payment(s)		· · · ·
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) over donatt Feest SAVE as ugot Fint	\$903	
,, -		
Fotal Household Disbursements	5.777 43	
CASH - End of Month (Must equal reconciled bank statement-	1	
Attachment No. 2)		

Monthly Operating Report - Individual

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#### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumulative Totat
	191182	
CASII-Beginning of Month (Household)	1,916	
CASH-Beginning of Month (Business)	1,543-1	
	501200	
Total Household Receipts	13,017	
Total Business Receipts	7,966-	
Total Receipts	14,983-	
Total Household Disbursements	587936	
Total Business Disbursements	10,3767	
Total Disbursements	16,25615	
	Т	
NET CASH FLOW (Total Receipts minus Total Disbursements)	1,273~	
	111年	
CASH-End of Month (Individual)	1,054	
CASH- End of Month (Business)	1,098-1	
CALCULATION OF DISBURSEMENTS FOR UNITED ST	A TES TRUSTEE QUAR	TERLY FEES
FOTAL DISBURSEMENTS (From Above)	116,256	
Less: Any Amounts Transferred or Paid from the Business Account to the fousehold Account (i.e., Salary Paid to Delitor or Owner's Draw)		
ISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

Monthly Operating Report + Individual

Debtor's Signature

### SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

호텔 전 전 11월 - 영국 전 전 11월 - 11	Month	Cumulative	
CASH - Beginning of Month	APRIL 2014	Tdtal	
	191682		
		가지 수요 가지지?	
CASH RECEIPTS		aa Parkatan St	
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)		이는 같은 <mark>한 가 있다.</mark>	
Loans/Borrowing from Outside Sources (attach list to this report)			
Other (specify) (attach list to this report) Reutal priconce	5,0175		
Conversion of the second s			
TOTAL RECEIPTS	5.017-52		
CASH DISBURSEMENTS			
Alimony or Child Support Payments		1949년 1월 1948년 1월 19 1월 1949년 1월 1 1월 1949년 1월 1	
Charitable Contributions		eren filtere	
Gifts			
Household Expenses/Food/Clothing	174104		
Household Repairs & Maintenance	8 595 23		
Insurance			
IRA Contribution			
Lease/Rent Payments	\$2,000 =	engel. Novésé	
Medical/Dental Payments		eta de la compañía	
Mortgage Payment(s)			
Other Secured Payments		그는 것의 상품이 있는	
Taxes - Personal Property			
Taxes - Real Estate		enter de la composition de la compositi	
Taxes Other (attach schedule)			
Travel & Entertainment			
Tuition/Education	\$101985	6 (	
Utilifies (Electric, Gas, Water, Cable, Sanitation) MAINHARANCE Fee	658=		
Vehicle Expenses	\$275 =		
Vehicle Secured Payment(s)			
U. S. Trustee Quarterly Fees			
Professional Fees (Legal, Accounting)	. 전문 변경이 12 원이었어, 12 P		
Other (attach schedule) CA-12 ns Unit Gn	14 =		
International Feat Bunk Fees	765	2.1997、1993年1月1日	
Total Household Disbursements	5.87939		
CASH - End of Month (Must equal reconciled bank statement-	<b>1</b> 7. <i>at</i> 1		
Attachment No. 2)	\$1,054 4		
I DOUDDAN AREA WARE & THE WY		11	

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Monthly Operating Report - Individual

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#### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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ase Name: MARIAV. 15A2A Lase Number: 13-396-644-RAM		] .			
oter. The information requested below is a summary of the information reported	the various Schedules and Atlac	hments contained within this repu	_		
	Monstle	Cumulative			
ASH- Beginning of Month (Household)	\$1,05446				
CASEI- Beginning of Month (Business)	\$1,098				
Total Household Receipts	4.965				
Total Business Receipts	7,242				
Total Receipts	7,242				•••••••••••••••••••••••••••••••••••••••
		<u>+</u>			
Total Household Disbursements	\$ 5, 875	5			
Total Business Disbursements	7, 329				· · · ·
Total Disbursements	13,204				
		1	-		
ET CASH FLOW (Total Receipts minus Total Disbursements)	- 996 30				
an a					
CASH- End of Month (Individual)	\$ 14391			9° - 11 - 11 - 1	
ASH- End of Month (Business)	97932				° 1 . ∙
					•
CALCULATION OF DISBURSEMENTS FOR UNITE	D STATES TRUSTEE Q	UARTERLY FEES	-	-	
OTAL DISBURSEMENTS (From Above) Less: Any Amounts Transferred or Paid from the Business Account to	13,2042				نېژه ۸۰ کمنړی د ټور و د وه ورت د
Iousehold Account (i.e., Salary Paid to Debtor or Owner's Draw)			-		4
ISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION			2		·
		A desta			
i declare under penalty of perjary that this statement and the accompany my knowledge and			•	. • •	1 • • •
This 19 day of June 20 14	1 cm C	p.V			
	Debtor's Signature	0			
Monship	Operating Report - Individual				

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## SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

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· .	Month	Cum	lative
	MAY 2014	n i	tal
CASH - Beginning of Month	1.054.46		
	1,057.76		
CASH RECEIPTS			
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)	1. 		
Other (specify) (attach list to this report) Rental Income	4,965=		
China (Speeky) (danida hist to hist report) EEN (Fit INCO)	-1/100	1. A.	
FOTAL RECEIPTS	4,965=		
	7,100-		÷
CASH DISBURSEMENTS			i ya wa wa
Alimony or Child Support Payments			
Charitable Contributions			
Gifts	1		
Household Expenses/Food/Clothing	91224		
Household Repairs & Maintenance	10-23		
Insurance	5.75		
IRA Contribution			
Lease/Rent Payments	2,000 =		
Medical/Dental Payments	2,000-		
Mortgage Payment(s)			
Other Secured Payments			
Taxes - Personal Property			
Taxes - Real Estate			
Taxes Other (attach schedule)			
Travel & Entertainment			
Travel & Emerianment Tuition/Education			
Utilities (Electric, Gas, Water, Cable, Sanitation)	607144	1. M. P	4
Vehicle Expenses			
Vehicle Secured Payment(s)			
U. S. Trustee Quarterly Fees			
Professional Fees (Legal, Accounting)			•
Other (attach schedule) Reak Fee S	84 19		
1/04.5	1.000 ==		
IRS PAy met	,		
	\$11 01		
Total Household Disbursements	74,9657		

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### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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	Case Name: MARIAV. 15A2A		and a second		the second s	12° -12
	Case Number: 13 - 396 - 644 - P.A.M		alays i share ward			
	Noter. The information requested below is a summary of the information reported the vari	ious Schedules and Atlachm	ents conjuined within this repo			
	l l l l l l l l l l l l l l l l l l l	Month	Consistive	<b>.</b>		
		·.	Total	1		
		1432	•			η,
	CASH-Beginning of Month (Household)	10				
	CASH-Beginning of Month (Business)	9793				
		· ·		1 .		
		1. 7 . 50				
	Total Household Receipts	4, 799		<b>I</b>		
		8,93250				
	Total Business Receipts	0,152		24.25		<u>.</u>
	Total Receipts	13,732				
						• •,
		Pfull		8 - 19	an an an an an a' an an a' an	
	Total Household Disbursements	3, 169-				
·		97985				
	Total Business Disbursements	1 10	1			
	Total Disbursements	12,763-				
		71.254	· · · · ·			
	NET CASH FLOW (Total Receipts minus Total Disbursements)	168				
1 T 1			1			•
		1778-				• •
	CASH-End of Month (Individual)	1,TTO				
	CASH-End of Month (Business)	7982				
	CALCULATION OF DISBURSEMENTS FOR UNITED ST	ATES TRUSTEE QUA	ARTERLY FEES			
	TOTAL DISBURSEMENTS (From Above)	an ing a	s ga an	]		
141, 191	Less Any Amounts Transferred or Paid from the Business Account to the	ad the attraction of the				
	Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		想,这些变法变过。			
م به این از اند از ان			m		n an	, ,* ,
	DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		/	1		
	I declare under penalty of perjury that this statement and the accompanying do	ments and renorts are t	and and harrist to the host of			
	ny kaowicige and belief		71 7			
•	This + day of Mely 2014.	Jun V	p-V-	1		
	0	Debtor's Signature	0			•
					A A	
			1		5 -	

hly Operating Report - Indivdual

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### SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumplative
	Ane 14	Total
CASH - Beginning of Month	143 9	-
CASH RECEIPTS	1 1	
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)	1. (A. 1994)	
Other (specify) (attach list to this report) Rental meane	9,79950	
ander en de la service de l La service de la service de	all the second second	
TOTAL RECEIPTS	4,2995	
		and the second
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts	1	
Household Expenses/Food/Clothing	2.05	4
Household Repairs & Maintenance	5953	3
Insurance	<u> </u>	
IRA Contribution		
Lease/Rent Payments	7000=	
Medical/Dental Payments		+
Mortgage Payment(s)		
Other Secured Payments	1.00	
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule) Travel & Entertainment		
Tuition/Education		
	215 2	a construction of the states, speci-
Utilities (Electric, Gas, Water, Cable, Sanitation) Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
	584	
Other (attach schedule) BANK FEES	07.2	1
		4
Fotal Household Disbursements	3,164 -	

Monthly Operating Report - Individual

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# SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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		- I. I.	
Case Name: MARIAV. ISA2A			
Case Number: 13-396-644 - RAM	S Ann's Manager	-	
Note: The information requested below is a summary of the information reported the v	various Schedules and Attac	timents contained within this	s repc.
	Month	Camulative	
		Total	
	1 2 - 262		
CASH- Beginning of Mouth (Household)	1. + 18 -		
	7982		
CASH-Beginning of Month (Business)	79=		
	1		
	7.0745		
Total Household Receipts			
	79722		
Total Business Receipts	)		
Total Receipts	15.047 "		
	10,017		
	1 55950		
Total Household Disbursements	6, 33 7=		the second s
	n 09425		
Total Business Disbursements	1777-	· · · · · · · · · · · · · · · · · · ·	
	14.553		
Total Disbursements	17,333		
	• ·		· ·
	1		
ET CASH FLOW (Total Receipts minus Total Disbursements)	493		
CET CASH TELOW (Total Receipts minus Total Disoniscincins)	1 110		
	2 793 5		
ASH-End of Month (Individual)	4413		
	23		
CASH-End of Month (Business)			
	and a second and a second a s		
CALCULATION OF DISBURSEMENTS FOR UNITED S		UARTERLY FEES	
OTAL DISBURSEMENTS (From Above)	19,553"		lang di di kana kana ang ji ang pang kana kana kana kana kana kana kana k
(1) A second se second second sec	an an an ann an an an an an an an an an		alar ing dar dir brais till der statiske film och der som
Iess: Any Amounts Transferred or Paid from the Business Account to the Ionschold Account (i.e., Salary Paid to Debtor or Owner's Draw)	an a		
ISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION			and the second secon The second sec
declare under penalty of perjury that this statement and the accompanying d	logenerate and managers and	1 de la la la	
n netware much primary of perjury that this statement and the accompanying u		e une and correct to the p	EST OT
	He I	/ //	
This 17 day of August 2014.		10- 6	
	Debtor's Signature	0	
Monthly Oper	ating Report - Individual		
			,
	7		1
1			2
	4		"

### SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

تنا أحجبه بلايطانه تعريد فدرس

129 93

Cumulative Month July 2014 Total CASH - Beginning of Month 77853 CASH RECEIPTS 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) Reuts Received 7.07455 TOTAL RECEIPTS CASH DISBURSEMENTS Alimony or Child Support Payments **Charitable Contributions** Gifts Household Expenses/Food/Clothing 075= Household Repairs & Maintenance 59523 Insurance **IRA** Contribution Lease/Rent Payments 2,000 -Medical/Dental Payments Mortgage Payment(s) · · · 51 Other Secured Payments Taxes - Personal Property Taxes - Real Estate Taxes Other (attach schedule) Travel & Entertainment 200 == \$1 Tuition/Education Utilities (Electric, Gas, Water, Cable, Sanitation) 450 -Vehicle Expenses 169-Vehicle Secured Payment(s) U.S. Trustee Quarterly Fees Professional Fees (Legal, Accounting) 69 45 Other (attach schedule) BANK Fees **Total Household Disbursements** 559 50 CASH - End of Month (Must equal reconciled bank statement-2,29367 Attachment No. 2) Monthly Onerating Report - Individu

	Case 13-39644-RAM 7 Doc 250 Filed 09/27/16 Page	e 42 of 63 🦿
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	bandritan - norskieging Orlinging	
		•
	Deprote Signature	Jo App - 2 - Sigl
	+ max promotes and belief	81
	to its desired of the succession of the stream of the stream of the second s	I declare numer penalty of perjary that
	EE LEE CVECHEVIION	ISONI STI NOI SINIWISIONISIO
	MERGER OL OWNER, BRANN)	Howselvill Account (i.e., Salary Paid to
	12 and the Barbars Account to the	
ار به معنا و موقعه میشود به این میشود. این موادر می کارد میشود و این از از این از میشود. این موادر می کارد میشود و این از این از این از میشود.		TOTAL DISBURSEMENTS (From AL
	THE STATES FOR UNITED STATES TRUSTER QUARTERLY FRES	nlau nully lilj 143
		CASH- End of Month (Business)
	10012	cabivibul) drast Meanth (Individua
	5'06/3 SOC4 3	
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	ESS- ESS- (strangsudsid) to a	
		· · · ·
	10868E 1868E	Total Disbursements
		Total Business Disbursements
	48868 E 68868 E	Total Household Dispursements
	78 100-00	
	- St 96 - St 9 8	Total Receipts
		Total Business Receipts
		Total Housenold IstoT
	- Jt9'E - St9'E	
	(contra	MAL HIMANI IN THINKS IN A THINKS
		and street 10 summers of M2AD
· · · ·	52925 <u>5</u> 272 (blodser	CASH-Beginning of Month (Hor
	Intro T	
	- 6 U U	Case Number: 13 - 396 -
		VASS Name: MARCON
त के प्रारक्षित से व्यवस्थित जनसंघ व	OF CASH RECEIPTS AND CASH DISBURSEMENTS	ANAMMUS
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## SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

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	Month	Cumulative
•	Month,	Total
CASH - Beginning of Month	August	Total
CASH - Deginning of Month	- 3,67J -	
CASH RECEIPTS		and the second second
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)	2 K Cart Haven	and the second
Loans/Borrowing from Outside Sources (attach list to this report)	and the second	
Other (specify) (attach list to this report) Reuts Rebd	3,675=	
		WW CONTRACTOR CONTRACTOR
TOTAL RECEIPTS	3.675-	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	862 21	
Household Repairs & Maintenance	59522	
Insurance		
IRA Contribution	· · · · · · · · · · · · · · · · · · ·	
Lease/Rent Payments	2,000 =	
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 2-	and the second
Vehicle Expenses	752	an in a star star star star star star star st
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		И
Professional Fees (Legal, Accounting)		1
Other (attach schedule) BANK fees	57 20	
i i i i i i i i i i i i i i i i i i i		e .
	.04	
Total Household Disbursements	3898	
CASH - End of Month (Must equal reconciled bank statement-		,
Attachment No. 2)		
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Case 13-39644-RAM Doc 250 Filed 09/27/16 Page 44 of 63

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#### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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Case Name: MARIAV. ISAZA				· · · · · · · · · · · ·
Case Number: 13 - 396 - 644 - RAM				
Note: The information requested below is a summary of the information reported the varia	ous Schedules and Atlach	ments: contained within this rep	<b>x</b> c.	
	Month	Cumulative	Π	
		Total		
	83	. 3		-
CASH-Beginning of Month (Household)	2069	2069=		
		1 - H - 12	• • • •	
CASH-Beginning of Month (Business)		·		
	w		-	
	be leed	Kr 155=		•
Total Household Receipts	3,100-	100	4	
Total Business Receipts				
LUGAI DUSHESS ACCEPTS	00	\$0		
Total Receipts	5155	5,155		
				1. <b>1</b> . 1
1	7-50	1 22 30	<b>-</b>	
Total Household Disbursements	6,267-	6,227-		
		-	1	
Total Business Disbursements	· · · · · · · · · · · · · · · · · · ·	1	-	
Total Disbursements	6,227	6227		
total Dispersements			-	
			-	
	-1,072**	-1-22-		
NET CASH FLOW (Total Receipts minus Total Disbussements)	1,070	1,0TC	-	•
	G972	9972		
CASH-End of Month (Individual)		1/1	-	5. V
CASH- End of Month (Business)		· · · · · · · · · · · · · · · · · · ·		
CROAT LINE OF FROMEW (DEALWOOD)	a second second		<b></b>	
CALCULATION OF DISBURSEMENTS FOR UNITED STA	IES IRUSIEL UU	ARIERLI FEED	Tasa a	و بد از ۱۳ و د ۲۰۰
TOTAL DISBURSEMENTS (From Above)	6,201-	6,007		in ge alleren
Less: Any Amounts Transferred or Paid from the Business Account to the				
Household Account (i.e., Salary Paid to Debtor or Owner's Draw)			-1 : : :	
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION				
I declare under penalty of perjury that this statement and the accompanying does		true apli correct to the pest	of J	
my knowledge and betief	V.	11.1		2.11
This $12$ day of $0t 2014$	100	p-V		

Monthly Operating Report - Individual

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Debtor's Signature

## SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

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		Month	Cumulative
	Se		Total
CASH - Beginning of Month	2.	6691 83	2,069 83
		-	
CASH RECEIPTS	(	1	
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)	1) · •	T. RECTIMENT	t i s
Loans/Borrowing from Outside Sources (attach list to this report)		the the trace of the	
Other (specify) (attach list to this report) Rental In come	5	155 2	
	1	1. A. 194.	
TOTAL RECEIPTS	T	1552	and a second second second
			e l'in generation de la company
CASH DISBURSEMENTS			and the second
Alimony or Child Support Payments	1		
Charitable Contributions	1		
Gifts			
Household Expenses/Food/Clothing		975=	
Household Repairs & Maintenance	-	59522	
Instrance		0.19	
IRA Contribution			
Lease/Rent Payments	2	2000 -	
Medical/Dental Payments	l	200 -2	
Mortgage Payment(s)	-	691 05	1. The second
Other Secured Payments	-4-		
Taxes - Personal Property			
Taxes - Real Estate			
Taxes - Real Estate Taxes Other (attach schedule)	-		
Travel & Entertainment		130%	
The last of the section of the secti		100	
Utilities (Electric, Gas, Water, Cable, Sanitation)		3 85	Penter Marine III
Vehicle Expenses	20- 1-	250 -	CONTRACT DE CAR PARE
Vehicle Secured Payment(s)	<u> </u>	AS 0	
U. S. Trustee Quarterly Fees			
Professional Fees (Legal, Accounting)			
Other (attach schedule)			in the second
Unity (attach solicatile)			
			· · · · · · · · · · · · · · · · · · ·
Total Household Disbursements			
· · · · · · · · · · · · · · · · · · ·	,,		
CASH - End of Month (Must equal reconciled bank statement-	Ι.		
Attachment No. 2)			

Monthly Onerating Report - Individual

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### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name: MARIAV. 15A2A		
Case Number: 13 - 396 - 644 - RAM		
lote: The information requested below is a summary of the information reported	the various Schedules and Attachm	ients contained within this repa
	Month	Comulative
		Total
	00-733	
CASH-Beginning of Month (Household)	777	
ASH-Beginning of Month (Business)		
	-09182	
Total Household Receipts	5,011	
Total Business Receipts		
	-891°-	
Total Receipts		
	4.16548	
Fotal Household Disbursements	110	
Fotal Business Disbursements		
LOUIS PRODUCTO PRIMA DESERVICE	11 -48	}
Total Disbursements	9,165 -	•
. 1		
ET CASH FLOW (Total Receipts minus Total Disbursements)		
	2,7725	
ASH-End of Month (Individual)		
ASH- End of Month (Business)		
		• • • • •

DISBURSEMENTS FOR UNITED ST chold Account (i.e., Salary Paid to Debtor or Owner's Draw)

TERIPERATOR FOR ITS TRUSTEE FEE CALCULATION

and the accompanying docn my knowledge and belief ts and reports are true and correct to the nalty o perjury that this stat I declare under p

19 day of 101 20,14 This

Debtor's Signature

Menthly Operating Report - Individual

Case 13-39644-RAM Doq 250 Filed 09/27/16 Page 47 of 63

### SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

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r		Month	Cumulative
		Oct 2014	
CASH - Beginning of Month	1		
		1	
CASH RECEIPTS		1 .	
Salary or Cash from Business	1	<u> </u>	
Wages from Other Sources (attach list to this repor	4N	<u> </u>	·
Interest or Dividend Income	<u></u>		
	·;		
Alimony or Child Support			
Social Security/Pension/Retirement			
Sale of Household Assets (attach list to this report)			
Loans/Borrowing from Outside Sources (attach list		4'200 ==	
Other (specify) (attach list to this report) 2enta			
	let Return	1.69152	and the second sec
TOTAL RECEIPTS		5,841=	<u> </u>
and the second			
CASH DISBURSEMENTS			
Alimony or Child Support Payments			the start of the second second
Charitable Contributions			
Gifts		·	
Household Expenses/Food/Clothing		639-	
Household Repairs & Maintenance		639	2
Insurance			
IRA Contribution			
Lease/Rent Payments		2000 =	
Medical/Dental Payments		1003	
Mortgage Payment(s)		16913	-
Other Secured Payments	1		
Taxes - Personal Property			
Taxes - Real Estate			
Taxes Other (attach schedule)			
Travel & Entertainment		250=	
Tuition/Education			
Utilities (Electric, Gas, Water, Cable, Sanitation)		34500	
Vehicle Expenses		250-	
Vehicle Secured Payment(s)	and the start and the	<u> </u>	
U. S. Trustee Quarterly Fees			
Professional Fees (Legal, Accounting)	er er el proprio de la compose de		
Other (attach schedule)			
·			
Total Household Disbursements		5,8912	
	· · · · · · · · · · · · · · · · · · ·	÷ 1	
CASH - End of Month (Must equal reconciled bank)	statement-	17726 <sup>7</sup>	
Attachment No. 2)		2,720-	

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Monthly Charating Report - Individual

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### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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se Number: 13 - 396 - 644 - RAM					
e: The information requested below is a summary of the information reported the	various Schedules and Attaci	ments contained within this i	repc.		
	Month	Canadative			1
	- <b>_</b>	Total			
SH- Beginning of Month (Household)	272357				
The beginning of Month (Household)					
SH- Beginning of Month (Business)					
1				· · · · · · · · ·	
	3 77 - 2				
otal Household Receipts	3,375=				
otal Business Receipts	i da se				
	アフコンデ				-
Total Receipts	0,040				
tal Household Disbursements	7,30321				
otal Business Disbursements					
Total Disbursements	7,303 29				
ruai pistai scaluti s	<u> </u>		-1		
	72		-		
F CASH FLOW (Total Receipts minus Total Disbursements)	-1205-				
	27	:			
SH- End of Month (Individual)	-1,205-				
SH- End of Month (Business)					1
DIT END OF MODILE (DAGINGSS)		•		and the second	
CALCULATION OF DISBURSEMENTS FOR UNITED S	TATES TRUSTEE OU	ARTERLY FEES			
AL DISBURSEMENTS (From Above)					
Less: Any Amounts Transferred or Paid from the Business Account to the					
Less: Any Andunits Transferred of Fault from the Instances Alcount to the schold Account (i.e., Salary Paul to Debtor or Owner's Draw)		· · · · · · · · · · · · · · · · · · ·	in the second		1.1.1
	-1		a and a second s	n an an far an	
BURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION			4		
chare under penalty of perjury that this statement and the accompanying i	incoments and vectors		- nF		
my knowledge and beli	et 1/	// //			
is 16 day of Nov. 2014	Jun U	Jul 1			1
	Debtor's Signature	(I = I)			

Monthly Operating Report - Individual

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## SCHEDULE OF HOUSEHOLD ['도둑과 '영향' (SUPPLY 시퍼한 4)

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## CASH RECEIPTS AND CASH DISBURSEMENTS

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	Month	Cumulative
	Nov 2014	Total
CASH - Beginning of Month	2,723 47	
	,	
CASH RECEIPTS		
Salary or Cash from Business	2000 1910	
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) Rands Reby	3375.00	
	41	
TOTAL RECEIPTS	6.048-	
	1	
CASH DISBURSEMENTS		
Alimony or Child Support Payments Charitable Contributions	····	
Gifts	1208	
Household Expenses/Food/Clothing	6288	
Household Repairs & Maintenance	375 ==	
Insurance IRA Contribution		
	3 000 %	
Lease/Rent Payments	2,000=	
Medical/Dental Payments	3,383-	
Mortgage Payment(s)	21202-	
Other Secured Payments Taxes - Personal Property	<u> </u>	
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education	and the state of the	「「「「「「「「」」」」
Utilities (Electric, Gas, Water, Cable, Sanitation)	3862	
Vehicle Expenses	3099	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Allor (mudit posteriota)		
and a second de la definition de la definit		
Total Household Disbursements	7,303 22	
	F	
CASH - End of Month (Must equal reconciled bank statement-		
Attachment No. 2)		

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	75 66 5	TOTAL DISBURGENERATS (From Advert)
2000 x 2000 x 2000 x 2000	<u>17r600 D</u>	CVTCLTV1100 OF DISHORSEWERLS FOR DULLA TO STATE
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	j - <b>V</b>	
	3'588_	NET CASH FLOW (Total Acceler manus Total Distances)
	SIL'L	Tetal Dispursements
	1 663 A	
taliter (Construction) and the construction of the second second		Total Business Dispartsentents
· .		Tens Bowsebold Desharsements
	1,6992	
<u> </u>	1 IV	
	n an an an train an train. Tha ann a' failt tha an train	
	10-01	Total Receipts
	\$ 281 8	
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$= \sum_{i=1}^{n} (i \in \mathcal{M}_{\mathcal{M}}) = \sum_{i=1}^{n} (i \in \mathcal{M}_{M$	107 0	Total Bouebood Receipts
	R'82'8	in the second
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	- <u>^</u> · · ·	(CASH- Berginning of Mowik (Beniscov)
	and the second s	
-	=1 SOZ 1-	(CASH- Begraning of Mouth (Honekhold)
	ST-3061-	
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## CV2H RECEIPTS AND CASH DISBURSEMENTS SCHEDULE OF HOUSEHOLD

ASH - End of Month (Must equal recorded bank statement- itachment No. 2)	5083-
otal Rousehold Disbursements	
Other (attach schedule)	
Professional Fees (Legal, Accounting)	
thattee Quantary Paces	
Vehicle Secured Paymont(s)	
Voluel Happeneer	
(fillities (Electric, Case, Water, Cable, Sanitation)	243 -
Tuition/Education	
Trave) & Entertaimment	
Taxes ()ther (attach schedule)	
Taxes - Real Estate	
Vitadori lenosto4 - eaxe l	
Dithor Secured Payments	
Mortgage Faynen((s)	3 691
Medical/Dental Poyments	
stricting for the state of the	5,000 -
noindrima) All	
Houselpold Repairs & Maintennes	
Tourshold Expenses/Food/Clothing	
	5337
Alimony ur Child Support Payments Charitable Contributions	
VEH DI2BOREEWEAL2	
OTAL RECEIPTS	1 3-182'81
Other (specify) (attuch list to this report) Rector Rege	51823
(Junyan zints of Itsil domine) esonoces faitaten fisit to this report.)	
(stored fight of the state (attach list to this report)	
Souial Seemity/Pension/Retirement	
Alimuny or Child Support	
Interest or Dividend Income	
Wagges from Other Sources (attach list to this report)	
Salary or Cash from Business	
VEH KECEILLS	
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SUMMARK OF CASH RECEIFTS AND CASH DISBURSEMENTS

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NET CASH FLOW (Tour Reacipe minus Total Dély/remeats)	58 EFE-		
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the second s	1225 h		
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atas make Distance and the second state	-1 <sup>2</sup> 225		F
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## SCHEDULE OF ROUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

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	Month	Çumulative	7
	1. J.A. 15	Totai	
CASH - Begianing of Month	2.083.19		]
	*		4
CASH RECEIPTS			4
Salary or Cash from Business			4
Wages from Other Sources (attach list to this report)			·
Interest or Dividend Income		A	4
Alimony or Child Support			4
Social Security/Pension/Retirement			ł
Sale of Hossehold Assets (attach list to this report)			1
Losas/Borrowing from Outside Sources (attach list to this report)			
Other (specify) (stlach list to this report) Rents Rebd	2,125=		
and a second of a start of the second of t			
TOTAL RECEIPTS	2125=		
CASH DISSURSEMENTS			-
Alimony or Child Support Psyments			-
Charitable Contributions			-
Gifts			1
Household Expenses/Food/Clothing	5474		4
Household Repairs & Maintenance		·	-
Insurance			- <b> </b> *
RA Contribution			-
	1 7 000 2		-
Lease/Rent Payments	3000=		4
Medical/Dental Payments	1 1 0 1 23		-
Mortgage Payment(s) Other Secured Payments	<u></u> , <u></u>		4
Taxes - Personal Property		ан алан ан а	4
Taxes - Personal Property Taxes - Real Estate			-
			-
TOACS CARA (GINE) MINADO			4 2 1
Travei & Entertainment			-
Tuition/Education			4
Utilities (Electric, Gas, Water, Cable; Sanitation)	313		1 200
Vehicle Expanses			
Vehicle Secured Payment(s)			-
U. S. Trustee Quarterly Fees			
Professional Fees (Legal, Accounting)			1
Other (anneh schedule)			
		· .	1
			1
Total Nonschold Disbursements	4.502		
CASH - End of Month (Must equal reconciled bank statement-	-343 2		
Attachment No. 2)	212		1

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	CASH RECEIPTS.	

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			REGISTERING OF COLLEGE FEE COLCUTATION
ية جائر أخير المراجع ا المراجع المراجع			
		and and a second se	ouschold Account (Le. Salary Faid to Debits or ()warr's Draw)
			eds of innotes Assessed off more bart of surgering a surgering and seen.
			DIAL DISEURS ALSO (From Above)
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an in the second	*** ·***		
		· · · · · · · · · · · · · · · · · · ·	ASH- End of Month (Business)
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		253	
· · · · · · · ·		dantar in Anna i	
			ET CASH FLOW (Total Receipts minute Total Deducation)
		h221	Commensation of Same and Same and Same of Same Carlow and Same
		C L	Total Disbursements
		5'22	
			Total Business Disburstments
		555 E	Total Household Dispursements
an a	1	222 C	
1			
			Total Receipts
		284'E	
			Total Business Receipts
			Total Ilouschuld Receipts
		NOT L	
•	1 Sec.	Law and the second s	
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		1	
		560	(bloutschold) dramp of Month (Household)
	157-		
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	Cumulative	Sinold	
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Sealer Operation Property Submer

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## CV2H RECEILLS VAD CV2H DISBURSEMEALS SCHEDULE OF HOUSEHOLD

achment No. 2)	6232	
15H - End of Month (Must equal reconciled bank statement-		
tal Household Disbursements	75754	
	-	
	1 · · · ·	
)ther (attach schedule)	3,000 1	
rofessional Fees (Legal, Accounting)		
I. S. Trustee Quarterly Fees		
ethicle Secured Payment(s)	-29 C	
chiele Expenses	12280	
Inlitites (Electric, Gas, Water, Cable, Sanitation)		a nya ika na katika ji
noiteation		
ravel & Entertainment		
axes Other (attach schedule)		iya ayar da ara
axes - Real Estate		
eres - Personal Property		· .
Miter Secured Psyments		
Aortuage Payment(s)		
Aedical/Dental Payments		
ense/Rent Payments	5002	
KA Contribution	· .	
200EBSU		
Iouschold Repairs & Maintenance	- <u>29</u>	
fousebold Expenses/Food/Clothing	2386	
51114		
Contributions	-	
Alimony or Child Support Payments		
V2H DI3BURSEMENTS		
DIAL RECEIPTS	= 082 5	
کابلوت (specify) (attach list to this report) کی جب کر کر کر کر	33802	
cons/Borrowing from Outside Sources (attach list to this report)		
sale of Household Assets (attach list to this report)		ina, e, a cita da canana do con mangina a su ana
social Security/Pension/Retirement		
Amony es Child Support		
interest or Dividend Income		
Wages from Other Sources (attach list to this report)		
salary or Cash from Business		
VZH KECEILLZ		
ntroom to galacity - H2A	566 2	
	568 Salt	ledoT
	Month	

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DISBURSEMENTS		

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		and the second second	Class Numbers 13
	5 8 20 1.2 134	* * E.a. market *	& X
			Case Yame: HAY
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ASH: Ead of Month (Basicesi)		
(isubivibal) desoft to bail .B2A	188 2	
AET CASH FLOW (Total Icectpre minus Total Distancenes)	3' 88'4	
Total Disbursements	2182'5	
Tourise Handler and Annual Leaders		
ilaiserservoleitt Modiscuoll leiseT	2'5815	
Total Receipts	= 1914'8	
fotal Buriness Keeripty		
Tetal Monachada Receipts	- h9+ 8	2003) 0000000000000000000000000000000000
(sconices) disc(M) a gainnigod -RCA)		an a
(blodscooll) drash lo gainnigel -HC+.)	72362	ann an tha ann an tha an th
	diam/K	witches:

CALCULATION OF DISTRIBUSINESS FOR UNITED STATES TRUSTER OUNTERLY FLLS

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ŕ		·	DESCRIPTION OF LAUSTER FEE CALCULATION
			الحمد شعب فيسمعند تحمد المحدة مدالعنا المعاطية والمنصم محمدهد المعار الحمد المعاركة المعالمينية العاملية عنامهم المعاركة المعاركة المعاركة المعاركة المعاركة المعاركة المعاركة المعا
		2 521=1	OLVT DIEBURGENERALS (Even Vinac)

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Case 13-39644-RAM Doc 250 Filed 09/27/16, Page 56 of 63

## SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumulative
	ANAVEN 115	Total
CASH - Beginning of Month	398 2	
CASH RECEIPTS		
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) Parts Pers	8.764=	
TOTAL RECEIPTS	8.761=	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	578-	
Household Repairs & Maintenance		
insurance		
IRA Contribution		
Lease/Rent Payments	2,000 2	
Medical/Dental Payments		
Mortgage Payment(s)	1.681 32	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		· · · ·
Taxes Other (attach schedule)		2
Travel & Entertainment	1795	·
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	2205	
Vehicle Expenses		
Vehicle Secured Payment(s)		i internet i secologi
U.S. Trustee Quarterly Fees	•••••	
Professional Fees (Legal, Accounting)		
Other (attach schedule) PRAL FRES	27-	
	· · · · · · · · · · · · · · · · · · ·	
Total Household Disbursements	5,2812	
CASH - End of Month (Must equal reconciled bank statement-		
Attachment No. 2)	3,88151	5 

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Pade 2 of 16	ST/LT/LO PƏI!H	Doc 180	Case 13-39644-RAM
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SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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		the of monoth and and must buy to by readents from the Basilian Account to the
	= = 2d3 5	TOTAL DISBURSEMENTS () THE Above)
	VINS INCLIEF OUVELLERLY FEES	CALCULATION OF DESIGNATION OF DESIGNATION STATEMENTS OF CALLED ST
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•		CONTRACTOR AND A CONTRACTOR AND AND A CONTRACTOR AND A CONT
	4517	NET CASH FLOW (Total Receipts minus Total Disbuscantus)
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		cadimasi ana t
	1_6h g 'b l	Total Receipts
		elefizzasi kanala katak
	- hbs h	Total Rowerbord Receipts
1		fectoren marine to Baumathar more
		CASH-Beginning of Month (Business)
	-188'5	(ASA- Beginning of Mowils (Homelold)
	3'88'5	(blodsenell) disoft of minuted (blodsenell)
	3'88'5	(biodscreit) diseits of Mostly diseased (biodscreit)
		(biodserolf) disoff to yninniged (BCA.)
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## SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

w	Month	Cumula
	April 2015	Tota
CASH - Beginning of Month	3,881 2	<b>A.H.H.H.H.H.H.H.</b>
	-	
CASH RECEIPTS	ст	
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)	-	12.00
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		minu mani an ci c
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)	4399=	
		· · · · ·
TOTAL RECEIPTS	4394=	<u>1997 - Arith Marka Anno Anno Anno Anno Anno Anno Anno Ann</u>
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		· ·
Gifts		**************************************
Household Expenses/Food/Clothing	620 22	
Household Repairs & Maintenance	715=	canation and all contract the the track of the state
Insarance		
IRA Contribution		
Lease/Rent Payments	2,000	
Medical/Dental Payments		
Mortgage Payment(s)	1.681 =	
Other Secured Payments		
Taxes - Personal Property		and the second secon
Taxes - Real Estate		:
Taxes Other (attach schedule)		
Travel & Entertainment		\$2- <b></b>
Tuition/Education	the second s	
Utilities (Electric, Gas, Water, Cable, Sanitation)	480 -	
Vehicle Expenses	••••••••••••••••••••••••••••••••••••••	and in the second s
Vehicle Secured Payment(s)		
££		
Professional Fees (Legal, Accounting)		na an a
Other (attach schedule) DEn Y Frees	479	
A MARKE CONSTRAINT AND A MARKET		
Total Household Disbursements	554383	

Monthly Orgination Report - Individual

### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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Nate: The information requested before but extension of the information reported line of	unidensy (het nichnigen: 1440) Adhur	kannunden: aparofigikanjugi matijimi i ifeliga dunga,	
	Mary	Cinii San	
CASS- September of Month (Bousehold)	H2,7316	2,731 55	
CASE- Depinning of Month (Baciness)		} 	
Tutal House wid Baccipts	\$8904=	8.974=	
Tetal Business Receipts			
Total Receipts	68,904	18904 =	
Total Hauscheid Distancements	10,012	40.012 2	
Total Basis and Distances to			
Total Disbursen ents	PID OIZE	10,012 25	
	1.17584	×2	
NET CASH FLOW (Total Receipts minus Total Osturs=news)	14226	4666	
(ASH-End of Manth (Individual)	1622	M6222	
CASH-End of Month (Business)	-		
CALCULATION OF DISBURSEMENTS FOR UNITED ST		ANIERLY FEIS	
UTTAL DESERVES (CONTRACTOR Above) LASSE ANY AMANNAS Transferred or Paid from the Incident Account in the Henceloft Account (See, Salary Paid to Debter of Orders's Destro)	<u>t</u> <u>to</u>		
DISPURSEMENTS FOR U.S. TRUSTLE FOR CRECKLATION			a di si

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### and a second SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

*	Month	Canalative
	, MAY 15	Total
ASH - Beginning of Month	17,7319	
ASH RECEIPTS	,	
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)	<b></b>	
nterest or Dividend Income	ļ	
Alimony or Child Support		· · · · · · · · · · · · · · · · · · ·
Social Security/Pension/Retirement		-
tale of Honsehold Assets (attach list to this report)	ź	1
Leans/Borrowing from Outside Sources (attach list to this report)	18904=	
Other (specify) (attach tist to this report) Reader & ched	1 4 -11	
OTAL RECEIPTS		· •
V A GW PLAY ULL AN	L	
ASH DISBURSEMENTS		
Alimony or Child Support Payments Tharitable Contributions		
Chifts	1450	
Household Expenses/Food/Clothing	1,223.3	
Household Repairs & Maintenance	7.595.22	
RA Contribution	· · · ·	
LesserRent Payments	2,000 =	
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property	f	
Taxes - Real Estate	<u> </u>	
Taxes - Keal csuar Taxes Offict (attach schedule)	[	
Travel & Entertainment	7,800,81	
	478 华	
Julifies (Electric, Gas, Water, Cable, Sanitation) /ehicle Expenses	7 2 2 2	
chicle Secared Payment(s)		
J. S. Trustee Quarterly Fees		
Tofessional Fees (Legal, Accounting)		
Nher (attach schedule) Pronk Fers	34.7)	
underformant benering AUUK AG4-2		*****
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	ŀ	****
otal Household Disbursements	10,01235	
₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩₩		

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### SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

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Case Name MARIAV. 13A2A Case Number: 13-396-644\_RAM

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Note: The information requested being is a summary of the information reported the various Schedules and Alastaneeris contained within this rap.

	Month	Canantative
		Taral
CASH-Beginning of Month (Bossebold)	1,622 24	an an a chuir an
CASH-Beginning of Month (Business)		
a de la companya de		
Tetal Household Receipts	7040 *	
Total Business Receipts		
Total Receipts	7,040=	
Toizi Hoesekold Disbursements	669023	
Total Rusiness Disburscincus		
Total Disbursements	6,69023	
	3.	
NET CASH FLOW (Total Receipts minus Total Disburscuscuts)	350-2	
CASH- End of Month (Individual)	1,972 =	
CASH- End of Month (Basiness)	8	

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

TOTAL DISBURSEMENTS (From Above)	640=		l
Lena: Any Ammunis Transferred or Paid from the Semineux Account to the Household Account (i.e., Salary Paid to Bohnar or Owner's Draw)			
DESPURSEMENTS FOR U.S. TRUSTER FER CALCULATION			
I declare ander paulty of perjury that this statement and the accompanying doc	and the second	man and have not a set	/
i are and the participation of the second seco	Let ;		1906 IQ

This 13 day of July 20 ld

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	Month	Cumulative
	June /15	Total
CASH - Beginning of Month	162254	
CASH RECEIPTS	1	ini ini ini ini ili soli ini ini ili soli ini ini ili soli
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)	1	
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Refirement		
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) P.+5	7040-	
an series and an an an and a series and a series of the		· · · · · · · · · · · · · · · · · · ·
TOTAL RECEIPTS		
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	1.42355	
Household Repairs & Maintenance	1,42355	
Insurance		
IRA Contribution		
Lease/Rent Payments	2,000	
Medical/Dental Payments	:	
Mortgage Payment(s)		· · · · ·
Other Secured Payments		
Taxes - Personal Property		-
Taxes - Real Estate	· [	
Taxes Other (attach schedule)		•
Travel & Entertainment	1,563 21	-
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	450-1	
Vehiele Expenses	563 - 1	
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees.	· · · ·	and a second
Professional Fees (Legal, Accounting)		
Other (attach schedule)	95.89	· · · · · · · · · · · · · · · · · · ·
		-
Total Household Disbursements	6,69021	
CASH - End of Month (Must equal reconciled bank statement-	1,972=	
Attachment No. 2)	11472-11	

/ Monthly Orwasting Report - Individual