B1 (Official Form 1)(4/10)

United States Bankruptcy Court
Southern District of Florida

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):
Gonzalez Family Trust	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): **8840**	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): **c/o Carmelo A. Gonzalez 14220 SW 136 Street Miami, FL** ZIP Code **33186**	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: **Miami-Dade**	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)

- ☐ Individual (includes Joint Debtors) *See Exhibit D on page 2 of this form.*
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ■ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Trust

Nature of Business (Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ■ Other

Tax-Exempt Entity (Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7
- ☐ Chapter 9
- ■ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts (Check one box)

- ☐ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ■ Debts are primarily business debts.

Filing Fee (Check one box)

- ■ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ■ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,343,300 *(amount subject to adjustment on 4/01/13 and every three years thereafter).*

Check all applicable boxes:

- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ■ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

■ 1-49	☐ 50-99	☐ 100-199	☐ 200-999	☐ 1,000-5,000	☐ 5,001-10,000	☐ 10,001-25,000	☐ 25,001-50,000	☐ 50,001-100,000	☐ OVER 100,000

Estimated Assets

■ $0 to $50,000	☐ $50,001 to $100,000	☐ $100,001 to $500,000	☐ $500,001 to $1 million	☐ $1,000,001 to $10 million	☐ $10,000,001 to $50 million	☐ $50,000,001 to $100 million	☐ $100,000,001 to $500 million	☐ $500,000,001 to $1 billion	☐ More than $1 billion

Estimated Liabilities

☐ $0 to $50,000	☐ $50,001 to $100,000	☐ $100,001 to $500,000	■ $500,001 to $1 million	☐ $1,000,001 to $10 million	☐ $10,000,001 to $50 million	☐ $50,000,001 to $100 million	☐ $100,000,001 to $500 million	☐ $500,000,001 to $1 billion	☐ More than $1 billion

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): **Gonzalez Family Trust**

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: **- None -**	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor: **- None -**	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

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

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

Exhibit B

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

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

X _____
Signature of Attorney for Debtor(s) (Date)

Exhibit C

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

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No.

Exhibit D

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

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

If this is a joint petition:

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

Information Regarding the Debtor - Venue

(Check any applicable box)

■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

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

_____
(Name of landlord that obtained judgment)

_____
(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

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

Name of Debtor(s):
Gonzalez Family Trust

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Debtor

X _____
Signature of Joint Debtor

_____
Telephone Number (If not represented by attorney)

_____
Date

Signature of Attorney*

X **/s/ D. Jean Ryan**
Signature of Attorney for Debtor(s)

D. Jean Ryan 396818
Printed Name of Attorney for Debtor(s)

Ryan & Dunn, P.A.
Firm Name

P.O. Box 561507
Miami, FL 33256-1507

Address

Email: jryan@Ryan-Dunn.com
(305) 275-2733 Fax: (305) 275-2732
Telephone Number

July 13, 2010
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **/s/ Carmelo A. Gonzalez**
Signature of Authorized Individual

Carmelo A. Gonzalez
Printed Name of Authorized Individual

Trustee
Title of Authorized Individual

July 13, 2010
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

_____
Printed Name of Foreign Representative

_____
Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

_____
Printed Name and title, if any, of Bankruptcy Petition Preparer

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

_____
Address

X _____

_____
Date

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

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Southern District of Florida

In re **Gonzalez Family Trust** Debtor(s)

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [*or* chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186	**Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186**	**105 - 107 NE 11 Street Homestead, FL 33030 Business Investment Folio # 10-7907-029-0071**		**Unknown (0.00 secured) (224,282.54 senior lien)**
Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186	**Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186**	**1201 - 1207 NW 8th Street Homestead, FL 33030 Business Investment Folio # 10-7812-019-0690**		**Unknown (0.00 secured)**
Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186	**Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186**	**31-35-43-45-47-51 NW 11 Street Homestead, FL 33030 Business Investment Folio # 10-7812-001-0140**		**Unknown (0.00 secured) (373,454.13 senior lien)**
Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186	**Carmine Villas Homeowners Association, 14220 SW 136 Street Unit J Miami, FL 33186**	**29491 SW 193 Court Homestead, FL 33030 Business Investment Folio # 30-7802-002-0330**		**Unknown (0.00 secured) (298,635.75 senior lien)**

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B4 (Official Form 4) (12/07) - Cont.

In re **Gonzalez Family Trust** Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Community Bank P.O. Box 0400 Homestead, FL 33090-0400	**Community Bank P.O. Box 0400 Homestead, FL 33090-0400**	**31-35-43-45-47-51 NW 11 Street Homestead, FL 33030 Business Investment Folio # 10-7812-001-0140**		**373,454.13 (0.00 secured)**
Community Bank P.O. Box 0400 Homestead, FL 33090-0400	**Community Bank P.O. Box 0400 Homestead, FL 33090-0400**	**105 - 107 NE 11 Street Homestead, FL 33030 Business Investment Folio # 10-7907-029-0071**		**224,282.54 (0.00 secured)**
Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130	**Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130**	**105 - 107 NE 11 Street Homestead, FL 33030 Business Investment Folio # 10-7907-029-0071**		**Unknown (0.00 secured) (224,282.54 senior lien)**
Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130	**Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130**	**1201 - 1207 NW 8th Street Homestead, FL 33030 Business Investment Folio # 10-7812-019-0690**		**Unknown (0.00 secured)**
Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130	**Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130**	**31-35-43-45-47-51 NW 11 Street Homestead, FL 33030 Business Investment Folio # 10-7812-001-0140**		**Unknown (0.00 secured) (373,454.13 senior lien)**
Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130	**Miami Dade County Tax Collector 140 W Flagler St Miami, FL 33130**	**29491 SW 193 Court Homestead, FL 33030 Business Investment Folio # 30-7802-002-0330**		**Unknown (0.00 secured) (298,635.75 senior lien)**

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B4 (Official Form 4) (12/07) - Cont.

In re **Gonzalez Family Trust** Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Ocwen Loan Servicing, LLC POB 785057 Orlando, FL 32878-5057	**Ocwen Loan Servicing, LLC POB 785057 Orlando, FL 32878-5057**	**29491 SW 193 Court Homestead, FL 33030 Business Investment Folio # 30-7802-002-0330**		**298,635.75 (0.00 secured)**

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the Trustee of the Trust named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **July 13, 2010** Signature **/s/ Carmelo A. Gonzalez**
Carmelo A. Gonzalez
Trustee

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court
Southern District of Florida

In re **Gonzalez Family Trust** Debtor(s)

Case No.

Chapter **11**

VERIFICATION OF CREDITOR MATRIX

I, the Trustee of the Trust named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: **July 13, 2010**

/s/ Carmelo A. Gonzalez
Carmelo A. Gonzalez/Trustee
Signer/Title

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Carmelo A. Gonzalez
14220 SW 138 Street
Miami, FL 33186

Carmine Villas Homeowners Association,
14220 SW 136 Street
Unit J
Miami, FL 33186

Community Bank
P.O. Box 0400
Homestead, FL 33090-0400

Equifax
POB 740241
Atlanta, GA 30374

Experian
POB 2104
Allen, TX 75013

Florida Dept. of Revenue
P.O. Box 6668
Bankruptcy Division
Tallahassee, FL 32314-6668

Innovis
P.O. Box 1358
Columbus, OH 43216-1358

Internal Revenue Service
Special Procedures-Insolvency
7850 SW 6th Court
Stop 5730
Plantation, FL 33324

Internal Revenue Service
POB 21126
Philadelphia, PA 19114

Miami Dade County Tax Collector
140 W Flagler St
Miami, FL 33130

Ocwen Loan Servicing, LLC
POB 785057
Orlando, FL 32878-5057

Trans Union Corp.
P.O. Box 1000
Chester, PA 19022

UNITED STATES BANKRUPTCY COURT

Southern District of Florida
www.flsb.uscourts.gov

In Re:
Gonzalez Family Trust

Case Number
Chapter **11**

Debtor(s) /

DECLARATION UNDER PENALTY OF PERJURY TO ACCOMPANY PETITIONS, SCHEDULES AND STATEMENTS FILED ELECTRONICALLY

Note: This declaration must be filed with each electronically filed initial petition or amended petition and must contain the imaged signature of the debtor. This declaration must also be filed with an initial schedule, SFA, Statement of Social Security Number, or Statement of Current Monthly Income (OBF 22) not filed with the initial petition or any amended schedules, SFA, Statement of Social Security Number, and/or Statement of Current Monthly Income (OBF 22) unless these documents contain an imaged signature of the debtor(s).

Check all documents that apply to this declaration

■ Voluntary petition signed by me on	**July 13, 2010**	☐ Amended voluntary petition signed by me on	
■ Schedules signed by me on	**July 13, 2010**	☐ Amended schedules signed by me on	
■ Statement of Financial Affairs signed by me on	**July 13, 2010**	☐ Amended Statement of Financial Affairs signed by me on	
■ Statement of Social Security Number(s) signed by me on	**July 13, 2010**	☐ Amended Statement of Social Security Number(s) signed by me on	
■ Statement of ***Current Monthly Income (OBF 22)*** signed by me on	**July 13, 2010**	☐ Amended Statement of ***Current Monthly Income (OBF 22)*** signed by me on	

I, **Carmelo A. Gonzalez**, the undersigned debtor(s) **hereby declare under penalty of perjury as follows:**

1. I have reviewed and signed the original(s) of the document(s) identified above and the information contained in the Verified Document(s) is true and correct to the best of my knowledge and belief.

2. I understand that Verified Document(s) filed in electronic form shall be treated for all purposes (both civil and criminal, including penalties of perjury) in the same manner as though signed or subscribed.

3. I understand that the Verified Document(s) will be filed by my attorney in electronic form in connection with the above captioned case and that I have received and reviewed copies of the Verified Document(s) I have signed.

4. I understand that my attorney is required by the court to retain the original signed Verified Document(s) for five years from date of discharge, dismissal or the conclusion of any pending appeals in this case and provide these documents to the court upon request at any time.

Signature of Debtor **(If non individual, authorized corporate representative)**	**Signature of Joint Debtor (if applicable)**
Carmelo A. Gonzalez **Print or Type Name (and title if applicable)**	**Print Name**
D. Jean Ryan 396818 **Print or Type Name of Attorney for Debtor**	**(305) 275-2733** **Phone:**

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