B1 (Official Form 1)(04/13		United S								Vol	luntary Petition
				District	of Flori	_					turiour y r corororr
Name of Debtor (if individ Arroyo Enterprises		r Last, First,	Middle):			Name	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):	
All Other Names used by th (include married, maiden, a			3 years					used by the J maiden, and			3 years
Last four digits of Soc. Sec (if more than one, state all)	. or Indiv	vidual-Taxpa	yer I.D. (	ITIN)/Com	plete EIN	Last fo	our digits of than one, state	f Soc. Sec. or	Individual-T	Гахрауег I.	.D. (ITIN) No./Complete EIN
65-0935875 Street Address of Debtor (N	No. and S	Street, City, a	nd State)	:		Street	Address of	Joint Debtor	(No. and Str	reet, City, a	and State):
6704 South US 1 Port Saint Lucie, FL											
	_				ZIP Code	_					ZIP Code
County of Residence or of	the Princ	ipal Place of	Business		34952	Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:
Saint Lucie									•		
Mailing Address of Debtor	(if differ	ent from stre	et addres	s):		Mailin	g Address	of Joint Debto	or (if differe	nt from stre	eet address):
				_	ZIP Code						ZIP Code
Location of Principal Asset	s of Busi	iness Debtor									
(if different from street add	ress abov	ve):									
Type of De					of Business			-	-	•	Under Which
(Form of Organization)  ☐ Individual (includes Joi			☐ Heal	Check) Ith Care Bu	one box)		☐ Chapt		Petition is Fi	led (Check	cone box)
See Exhibit D on page 2 of Corporation (includes L	f this form		☐ Single Asset Real Estate as defi		defined	☐ Chapt	er 9			Petition for Recognition	
Partnership	LC and	LLF)	in 11 U.S.C. § 101 (51B) ☐ Railroad				Chapt  Chapt			_	Main Proceeding Petition for Recognition
Other (If debtor is not one check this box and state ty			☐ Stockbroker ☐ Commodity Broker				☐ Chapt				Nonmain Proceeding
encen uns con una sunc cy	pe or enac	., 5010,	☐ Clea	ring Bank	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
Chapter 15 I			Othe		mnt Entity					e of Debts k one box)	
Country of debtor's center of r	nain inter	ests:	Tax-Exempt Entity (Check box, if applicable)  ☐ Debtor is a tax-exempt organization			e)				Debts are primarily	
Each country in which a foreig by, regarding, or against debto			unde	r Title 26 of	empt organiz the United St I Revenue Co	ates	"incurr	ed by an indivi- onal, family, or l	dual primarily		business debts.
Filing	Fee (Ch	neck one box	)		Check	one box:	1	Chap	ter 11 Debt	ors	
Full Filing Fee attached								debtor as defin ness debtor as d			
Filing Fee to be paid in ins attach signed application for					Check	if:				-	
debtor is unable to pay fee Form 3A.	except in	installments. I	Rule 1006(	b). See Offic							s owed to insiders or affiliates) and every three years thereafter
☐ Filing Fee waiver requested	d (applical	ble to chapter	7 individua	als only). Mu		all applicable		this petition.			
attach signed application fo					B.   🗖 2	Acceptances	of the plan w	ere solicited pr	epetition from	one or more	e classes of creditors,
Statistical/Administrative	Informs	ation			1	n accordance	with 11 U.S	S.C. § 1126(b).	THIS	SPACE IS	FOR COURT USE ONLY
■ Debtor estimates that fu			for distril	bution to ur	nsecured cre	editors.			11110	51110215	. 61. 66611 682 61.21
Debtor estimates that, a there will be no funds a						ive expense	es paid,				
Estimated Number of Credi	itors										
	00-	200-	] 1,000-	5,001-	10,001-	□ 25,001-	□ 50,001-	OVER			
	99	999	5,000	10,000	25,000	50,000	100,000	100,000			
Estimated Assets			]								
\$0 to \$50,001 to \$1	100,001 to 500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion				
Estimated Liabilities		million	nillion	million	million	million					
\$0 to \$50,001 to \$1	100,001 to 500,000	\$500,001 to \$1	\$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				

Case 13-24214-EPK Doc 1 Filed 06/17/13 Page 2 of 11

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition **Arroyo Enterprises Inc** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. 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 with 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)).

B1 (Official Form 1)(04/13) Page 3

## **Voluntary Petition**

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

#### 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.

 $\mathbf{X}_{-}$ 

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

#### Signature of Attorney\*

### X /s/ Brad Culverhouse, Attorney At Law, Chtd FL

Signature of Attorney for Debtor(s)

Brad Culverhouse, Attorney At Law, Chtd FL 207632

Printed Name of Attorney for Debtor(s)

#### BRAD CULVERHOUSE, ATTORNEY AT LAW, CHARTERED

Firm Name

Street Address: 320 South Indian River Drive, Ste. 100 Fort Pierce, FL 34950

Address

## Email: BradCulverhouseLaw@gmail.com

## 772-465-7572

Telephone Number

June 17, 2013

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/ Ruben F. Arroyo

Signature of Authorized Individual

#### Ruben F. Arroyo

Printed Name of Authorized Individual

#### President

Title of Authorized Individual

June 17, 2013

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.)

Name of Debtor(s):

**Arroyo Enterprises Inc** 

- ☐ 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.

7	v
2	١

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.)

_		
•	~	

Date

Address

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	Arroyo Enterprises Inc		Case No.		
		Debtor(s)	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)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Bank of America Attn: Bankruptcy Department PO Box 15184 Wilmington, DE 19850-5184	Bank of America Attn: Bankruptcy Department PO Box 15184 Wilmington, DE 19850-5184	Possible Liability for Business Debt for Four Seasons Sunrooms		25,950.00
Bank of America Attn: Bankruptcy Department PO Box 15184 Wilmington, DE 19850-5184	Bank of America Attn: Bankruptcy Department PO Box 15184 Wilmington, DE 19850-5184	Credit Card Debt		2,961.00
Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Possible Business Debt for Legal Services re: Arroyo Ent v Currier		15,187.00
Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Possible Business Debt for Legal Services re: Argen-Ital/Arroyo v. Hamilton & Battle		6,096.00
Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Possible Business Debt for Legal Services re: Arroyo, et al v Wells Fargo - IRC -		3,963.00
Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Possible Business Debt for Legal Services re: Arroyo, et al v Wells Fargo - SLC		3,251.00
Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Possible Business Debt for Legal Services re: Arroyo Ent v Newell		34,155.00
Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce, FL 34950	Possible Business Debt for Legal Services re: Arroyo Ent v Bieler		22,686.00

B4 (Office	rial Form 4) (12/07) - Cont.		
In re	Arroyo Enterprises Inc	Case No.	
	Debtor(s)		

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Thomas McMahon c/o Paul J Lane Esq 7880 N University Dr Ste 200 Fort Lauderdale, FL 33321-2124	Thomas McMahon c/o Paul J Lane Esq 7880 N University Dr Ste 200 Fort Lauderdale, FL 33321-2124	Possible Business Debt for Arroyo Enterprises Inc	Disputed	Unknown
US Bank PO Box 790408 Saint Louis, MO 63179-0408	US Bank PO Box 790408 Saint Louis, MO 63179-0408	Possible Liability for Corporate Debt		18,120.00
Wells Business BKG Support Group MAC D4004 03A PO Box 202902 Dallas, TX 75320-2902	Wells Business BKG Support Group MAC D4004 03A PO Box 202902 Dallas, TX 75320-2902	Possible Deficiency Judgment on Real Property Located at: 1935 22nd Ave, Vero Beach, FL 32960, More Particularly Described as: Lot 4, Block 3, OSCEO		382,106.17
Wells Business BKG Support Group PO Box 202902 Dallas, TX 75320-2902	Wells Business BKG Support Group PO Box 202902 Dallas, TX 75320-2902	Possible Deficiency Judgment on Real Property Located at: 1935 22nd Ave, Vero Beach, FL 32960, More Particularly Described as: Lot 4, Block 3, OSCEO		62,308.47

# Case 13-24214-EPK Doc 1 Filed 06/17/13 Page 6 of 11

B4 (Offic	cial Form 4) (12/07) - Cont.		
In re	Arroyo Enterprises Inc	Case No.	
	Debtor(s)		

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, the President of the corporation 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	June 17, 2013	Signature	/s/ Ruben F. Arroyo
	<del></del>		Ruben F. Arroyo
			President

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.

# **United States Bankruptcy Court** Southern District of Florida

In re	Arroyo Enterprises Inc		Case No.		
•		, Debtor			
			Chapter	11	

# LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
Jeanne L Arroyo 333 SE Walsh Terr Port Saint Lucie, FL 34983	Common	100%	Undivided 100% Ownership as TBE of Corporate Stock
Ruben F Arroyo 333 SE Walsh Terr Port Saint Lucie, FL 34983	Common Stock	100%	Undivided 100% Ownership as TBE of Corporate Stock

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

I, the President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date_	June 17, 2013	Signature /s/ Ruben F. Arroyo
		Ruben F. Arroyo
		President

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.

Bank of America Attn: Bankruptcy Department PO Box 15184 Wilmington DE 19850-5184

Bank of America Attn: Bankruptcy Department PO Box 15184 Wilmington DE 19850-5184

Bank of America PO Box 851001 Dallas TX 75285-1001

Bank of America Business Card PO Box 15796 Wilmington DE 19886-5796

Bank of America PO Box 982238 El Paso TX 79998-2238

Chris Craft
St Lucie County Tax Collector
PO Box 308
Fort Pierce FL 34954

Chris Craft St Lucie County Tax Collector PO Box 308 Fort Pierce FL 34954

Chris Craft
St Lucie County Tax Collector
PO Box 308
Fort Pierce FL 34954

CIT
ATTN Customer Service
PO Box 550599
Jacksonville FL 32255-0599

Claws Paws & Jaws 6708 6710 S Federal Hwy Port Saint Lucie FL 34952 Florida Department of Revenue Attn Bankruptcy Unit PO Box 6668 Tallahassee FL 32314-6668

Florida Department of Revenue Attn Executive Director PO Box 6668 Tallahassee FL 32314-6668

Florida Department of Revenue Assistant General Counsel 3111 N University Drive Suite 501 Pompano Beach FL 33065-5096

Hon Eric Holder Attorney General of the United States Department of Justice Room 4400 950 Pennsylvania Ave NW Washington DC 20530-0001

Hon Wifredo A Ferrer US Attorney So District of Florida Attention CIVIL PROCESS CLERK 99 NE 4th Street Miami FL 33132

Hon Wifredo A Ferrer US Attorney So District of Florida Attn BANKRUPTCY UNIT 99 NE 4th Street Miami FL 33132

Indian River County Tax Collector
PO Box 1509
Vero Beach FL 32961-1509

Internal Revenue Service Insolvency Unit 7850 SW 6th Ct Mail Stop 5730 Plantation FL 33324

Internal Revenue Service Centralized Insolvency Operations P O Box 7346 Philadelphia PA 19101-7346 Lee County Tax Collector PO Box 1609 Fort Myers FL 33902-1609

Norman I Newell 7000 SW 77th Place Miami FL 33143

Page Mrachek Fitzgerald Rose Konopka & Dow 1000 SE Monterey Commons Blvd Ste 306 Stuart FL 34996

Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce FL 34950

Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce FL 34950

Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce FL 34950

Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce FL 34950

Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce FL 34950

Robert Gorman & Associates PA 1209 Deleware Avenue Fort Pierce FL 34950

Thomas McMahon c/o Paul J Lane Esq 7880 N University Dr Ste 200 Fort Lauderdale FL 33321-2124 US Bank PO Box 790408 Saint Louis MO 63179-0408

US Bank PO Box 6353 Fargo ND 58125-6353

Wells Business BKG Support Group MAC D4004 03A PO Box 202902 Dallas TX 75320-2902

Wells Business BKG Support Group MAC D4004 03A PO Box 202902 Dallas TX 75320-2902

Wells Business BKG Support Group PO Box 202902 Dallas TX 75320-2902

Wells Fargo Bank NA CONCEPCION MARTINEZ & BELLIDO 255 Aragon Ave 2nd FL Miami FL 33134-5059

Wells Fargo Bank NA CONCEPCION MARTINEZ & BELLIDO 255 Aragon Ave 2nd FL Miami FL 33134-5059

Wells Fargo Bank NA 301 S Tryon Street D1130 305 Charlotte NC 28288

Wells Fargo Bank NA 301 S Tryon Street D1130 305 Charlotte NC 28288