Case 14-33786-PGH Doc 1 Filed 10/27/14 Page 1 of 13

·		Sou			ruptcy of Florid	Court la				Volunta	ry Pe	etition
Name of Debtor (Arroyo Enter		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First, I	Middle):		
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 (if more than one, state a 65-0935875		ividual-Taxpa	yer I.D. (I	ITIN)/Comj	plete EIN		our digits of than one, state		r Individual-Ta	axpayer I.D. (ITIN	I) No./Co	omplete EIN
Street Address of 1 6704 South U Port Saint Lu	IS 1	Street, City, a	nd State):	_	ZIP Code	Street	Address of	Joint Debtor	r (No. and Stre	et, City, and State	;):	ZIP Code
County of Resider	ce or of the Prin	cipal Place of	Business		34952	Count	y of Reside	ence or of the	Principal Plac	e of Business:		
Saint Lucie		orpar i nuoo or	Dusiness	•			,					
Mailing Address o	f Debtor (if diffe	erent from stre	et addres	s):		Mailir	ig Address	of Joint Debt	tor (if different	from street addre	ess):	
				Г	ZIP Code	_						ZIP Code
Location of Princip (if different from s											I	
•	pe of Debtor				of Business					cy Code Under V		
(Form of Org.	nization) (Check			(Check th Care Bu	one box)				Petition is File	ed (Check one bo	x)	
See Exhibit D on	page 2 of this form	n.	Sing	le Asset Re	al Estate as	defined	Chapt			apter 15 Petition f		
 Corporation (in Partnership 	cludes LLC and	LLP)	in 11	U.S.C. § 1 oad	01 (51B)		Chapt	er 11		Foreign Main Pr		-
Other (If debtor	is not one of the a d state type of ent		Com	kbroker modity Bro ring Bank	oker		□ Chapt □ Chapt			apter 15 Petition f Foreign Nonmai		
	ter 15 Debtors		Othe	-	mnt Entity				Nature ((Check (
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: $\begin{bmatrix} Tax-Exempt Entity (Check box, if applicab) \\ Debtor is a tax-exempt organi:under Title 26 of the United SCode (the Internal Revenue Co$, if applicable empt organiz the United Sta	ation ates	"incurred by an individual primarily for							
	Filing Fee (C	heck one box)			one box:		-	oter 11 Debtor			
Full Filing Fee a	tached								ned in 11 U.S.C. defined in 11 U.S.	§ 101(51D). S.C. § 101(51D).		
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtro is unpable to pay fee avcent in installments. Pule 100(ch). See Official ☐ Debt			f: Jebtor's aggi	tor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).								
	requested (application for the cou				st 🛛 A B. 🗍 A	cceptances	ng filed with of the plan w	this petition. vere solicited p S.C. § 1126(b).	1	one or more classes	of credito	rs,
Statistical/Admin									i	SPACE IS FOR COU	JRT USE	ONLY
 Debtor estimat Debtor estimat there will be not 		exempt prop	erty is exc	luded and	administrati		es paid,					
Estimated Number			-			_			1			
1- 49 50- 99	100- 199	200-	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		\$500,001 5 to \$1	\$1,000,001 o \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	5500,000,001 to \$1 billion					
Estimated Liabiliti	01 to \$100,001 to	\$500,001 to \$1	\$1,000,001 o \$10 nillion	\$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 14-33786-PGH Doc 1 Filed 10/27/14 Page 2 of 13

81 (Official Fo Voluntar	y Petition	Name of Debtor(s):	Page
	•	Arroyo Enterprises In	c
This page m	ust be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Las		
Location Where Filed:	Southern District of Florida	Case Number: 13-24214-BKC-EPK	Date Filed: 6/17/13
Location Where Filed:		Case Number:	Date Filed:
Р	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)
lame of Deb		Case Number:	Date Filed:
See Attach	iment		
District:		Relationship:	Judge:
	Exhibit A	· · · ·	Exhibit B ndividual whose debts are primarily consumer debts.)
forms 10K a pursuant to	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 esting relief under chapter 11.)	have informed the petitioner to 12, or 13 of title 11, United St	er named in the foregoing petition, declare that I hat [he or she] may proceed under chapter 7, 11, ates Code, and have explained the relief availabl ther certify that I delivered to the debtor the notio).
Exhibit	A is attached and made a part of this petition.	X Signature of Attorney for I	Debtor(s) (Date)
☐ Yes, and ■ No.	d Exhibit C is attached and made a part of this petition.		
-		ibit D	
-	bleted by every individual debtor. If a joint petition is filed, ea		attach a separate Exhibit D.)
	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a jo \Box Exhibit	D also completed and signed by the joint debtor is attached	and made a part of this petition	
	Information Regardin		
	(Check any a) Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or princip	
	There is a bankruptcy case concerning debtor's affiliate, g		-
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset: proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or princ in the United States but is a c	cipal assets in the United States in lefendant in an action or
	Certification by a Debtor Who Reside		Property
	(Check all app Landlord has a judgment against the debtor for possessior		hecked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Name of landlord that obtained judgment)		
	(Name of landlord that obtained judgment)		
	(Address of landlord) Debtor claims that under applicable nonbankruptcy law, the statement of the statement	for possession, after the judgm	ent for possession was entered, and

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

Case 14-33786-PGH Doc 1 Filed 10/27/14 Page 3 of 13 B1 (Official Form 1)(04/13) Name of Debtor(s): **Voluntary Petition** Arroyo Enterprises Inc (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign [If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief □ I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [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). D 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 I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. Χ Signature of Foreign Representative Signature of Debtor Printed Name of Foreign Representative Х Signature of Joint Debtor Date Telephone Number (If not represented by attorney) 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 Date compensation and have provided the debtor with a copy of this document Signature of Attorney* 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 X /s/ Brett A. Elam chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) 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. Brett A. Elam 576808 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) The Law Offices of Brett A. Elam, P.A. Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name **105 South Narcissus** Suite 802 Social-Security number (If the bankrutpcy petition preparer is not West Palm Beach, FL 33401 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) Email: belam@brettelamlaw.com 561-833-1113 Fax: 561-833-1115 Telephone Number September 29, 2014 Address 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. Date Signature of Debtor (Corporation/Partnership) Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 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 Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition. X /s/ Ruben F. Arroyo Signature of Authorized Individual If more than one person prepared this document, attach additional sheets Ruben F. Arroyo conforming to the appropriate official form for each person. Printed Name of Authorized Individual President A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in Title of Authorized Individual fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156. September 29, 2014

Date

In re Arroyo Enterprises Inc

Case No.

Debtor

FORM 1. VOLUNTARY PETITION Pending Bankruptcy Cases Filed Attachment

Name of Debtor / District

Argen-ital, Inc. Southern District of Florida

Ruben Fabian Arroyo Southern District of Florida Case No. / Relationship

14-33783-BKC-EPK Affiliate Date Filed / Judge

10/27/14 Kimball

13-24215-BKC-EPK Arroyo is shareholder Debtor 06/17/13 Hyman B4 (Official Form 4) (12/07)

United States Bankruptcy Court Southern District of Florida

In re Arroyo Enterprises Inc

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)	(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
Internal Revenue Service Insolvency Unit 7850 SW 6th Ct Mail Stop 5730 Plantation, FL 33324	Internal Revenue Service Insolvency Unit 7850 SW 6th Ct Plantation, FL 33324			5,028.27
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

10/27/14 6:14PM

B4 (Official Form 4) (12/07) - Cont. In re Arroyo Enterprises Inc

Debtor(s)

Case No.

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]
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
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
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

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B4 (Official Form 4) (12/07) - Cont. In re Arroyo Enterprises Inc

Debtor(s)

Case No.

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]

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 September 29, 2014

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.

10/27/14 6:14PM

United States Bankruptcy Court Southern District of Florida

In re

Arroyo Enterprises Inc

Debtor

Case No.		
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 September 29, 2014

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.

United States Bankruptcy Court Southern District of Florida

In re Arroyo Enterprises Inc

Debtor(s)

Case No. Chapter 11

VERIFICATION OF CREDITOR MATRIX

I, the President of the corporation 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: September 29, 2014

/s/ Ruben F. Arroyo Ruben F. Arroyo/Presid

Ruben F. Arroyo/President Signer/Title Argen-Ital Inc 6704 S US Highway 1 Port Saint Lucie, FL 34952

Argen-Ital, Inc.

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

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

Jeanne L Arroyo 333 SE Walsh Ter Port Saint Lucie, FL 34983 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

Ruben Fabian Arroyo 333 SE Walsh Ter Port Saint Lucie, FL 34983

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 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 301 S Tryon Street D1130 305 Charlotte, NC 28288