

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
FORT LAUDERDALE DIVISION**
www.flsb.uscourts.gov

In re:

**Case No.: 15-19488-JKO
Chapter 11**

MAURO CEVENINI,

Debtor in Possession.

**SECOND AMENDED
DISCLOSURE STATEMENT IN SUPPORT OF
CHAPTER 11 PLAN OF REORGANIZATION FOR MAURO CEVENINI**

October 6, 2016

COMES NOW the Debtor-In-Possession, **MAURO CEVENINI**, by and through his undersigned counsel, and files herewith his Second Amended Disclosure Statement in accordance with the provisions of 11 U.S.C. §1125, in order to provide Creditors entitled to vote on the proposed Plan of Reorganization with adequate information in order to make an informed vote upon the proposed plan.

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IMPORTANT: THIS DISCLOSURE STATEMENT CONTAINS INFORMATION THAT MAY BEAR UPON YOUR DECISION TO ACCEPT OR REJECT THE PROPOSED CHAPTER 11 PLAN. PLEASE READ THIS DOCUMENT WITH CARE.

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**DISCLOSURE STATEMENT IN SUPPORT OF CHAPTER 11 PLAN OF
REORGANIZATION FOR MAURO CEVENINI**

**DEBTOR RESERVES THE RIGHT TO AMEND OR SUPPLEMENT THIS PROPOSED
DISCLOSURE STATEMENT AT OR BEFORE THE CONFIRMATION HEARING**

I. INTRODUCTION

MAURO CEVENINI (hereinafter referred to as “**Debtor**”) provides this Second Amended Disclosure Statement (the “**Disclosure Statement**”) to all of Debtor’s Creditors in order to permit such Creditors to make an informed decision in voting to accept or reject the Debtor’s Plan of Reorganization under Chapter 11, of the Bankruptcy Code (the “**Plan**”). Capitalized terms used herein but not otherwise defined have the meanings assigned to such terms in the Plan. Whenever the words “include,” “includes” or “including” are used in this Disclosure Statement, they are deemed to be followed by the words “without limitation.”

The Disclosure Statement is presented to certain holders of Claims against the Debtor in accordance with the requirements of section 1125 of the United States Bankruptcy Code, 11 U.S.C. §§ 101 – 1330 (the “**Bankruptcy Code**”). Section 1125 of the Bankruptcy Code, requires that a disclosure statement provide information sufficient to enable a hypothetical and reasonable investor, typical of the Debtor’s Creditors, to make an informed judgment whether to accept or reject the Plan. The Disclosure Statement may not be relied upon for any purpose other than that described above.

A. Purpose of this Document

This Disclosure Statement describes:

1. The Debtor and significant events during the bankruptcy case;
2. How the Plan proposes to treat claims or equity interests of the type you hold (i.e., what you will receive on your claim or equity interest if the plan is confirmed);
3. Who can vote on or object to the Plan;
4. What factors the Bankruptcy Court (the “Court”) will consider when deciding whether to confirm the Plan;
5. Why the Debtor believes the Plan is feasible, and how the treatment of your claim or equity interest under the Plan compares to what you would receive on your claim or equity interest in liquidation; and
6. The effect of confirmation of the Plan.

II. DISCLAIMER

THE DISCLOSURE STATEMENT AND THE PLAN ARE AN INTEGRAL PACKAGE, AND THEY MUST BE CONSIDERED TOGETHER FOR THE READER TO BE ADEQUATELY INFORMED. THIS INTRODUCTION IS QUALIFIED IN ITS ENTIRETY BY THE REMAINING PORTIONS OF THIS DISCLOSURE STATEMENT, AND THIS DISCLOSURE STATEMENT IN TURN IS QUALIFIED, IN ITS ENTIRETY, BY THE PLAN.

NO REPRESENTATIONS CONCERNING THE DEBTOR (PARTICULARLY AS TO THE VALUE OF HIS PROPERTY) ARE AUTHORIZED BY THE DEBTOR OTHER THAN AS SET FORTH IN THIS DISCLOSURE STATEMENT AND ITS EXHIBITS. ANY REPRESENTATIONS OR INDUCEMENTS MADE TO SECURE YOUR ACCEPTANCE OF THE PLAN OTHER THAN AS CONTAINED IN THE DISCLOSURE STATEMENT AND ITS EXHIBITS SHOULD NOT BE RELIED UPON BY YOU IN ARRIVING AT YOUR DECISION, AND SUCH ADDITIONAL REPRESENTATIONS AND INDUCEMENTS SHOULD BE REPORTED TO COUNSEL FOR DEBTOR, WHO WILL IN TURN DELIVER SUCH INFORMATION TO THE BANKRUPTCY COURT FOR SUCH ACTION AS MAY BE APPROPRIATE.

THE INFORMATION CONTAINED IN THIS DISCLOSURE STATEMENT, INCLUDING ANY EXHIBITS CONCERNING THE FINANCIAL CONDITION OF THE DEBTOR AND THE OTHER INFORMATION CONTAINED HEREIN, HAS NOT BEEN SUBJECT TO AN AUDIT OR INDEPENDENT REVIEW EXCEPT AS EXPRESSLY SET FORTH HEREIN. ACCORDINGLY, THE DEBTOR IS UNABLE TO WARRANT OR REPRESENT THAT THE INFORMATION CONCERNING THE DEBTOR OR HIS FINANCIAL CONDITIONS IS ACCURATE OR COMPLETE. THE PROJECTED INFORMATION CONTAINED IN THIS DISCLOSURE STATEMENT HAS BEEN PRESENTED FOR ILLUSTRATIVE PURPOSES ONLY, AND, BECAUSE OF THE UNCERTAINTY AND RISK FACTORS INVOLVED, THE DEBTOR'S ACTUAL RESULTS MAY NOT BE PROJECTED HEREIN.

ALTHOUGH AN EFFORT HAS BEEN MADE TO BE ACCURATE, THE DEBTOR DOES NOT WARRANT OR REPRESENT THAT THE INFORMATION CONTAINED IN THIS DISCLOSURE STATEMENT AND ITS EXHIBITS IS CORRECT. THE DISCLOSURE STATEMENT CONTAINS ONLY A SUMMARY OF THE PLAN. EACH CREDITOR IS STRONGLY URGED TO REVIEW THE PLAN PRIOR TO VOTING ON IT.

THE STATEMENTS CONTAINED IN THIS DISCLOSURE STATEMENT ARE MADE AS OF THE DATE OF THE DISCLOSURE STATEMENT UNLESS ANOTHER TIME IS SPECIFIED. THE DELIVERY OF THIS DISCLOSURE STATEMENT WILL NOT UNDER ANY CIRCUMSTANCES CREATE AN IMPLICATION THAT THERE HAS NOT BEEN ANY CHANGE IN THE FACTS SET FORTH SINCE THE DATE OF THE DISCLOSURE STATEMENT.

A STATEMENT OF THE ASSETS AND LIABILITIES OF THE DEBTOR AS OF

THE DATE OF THE COMMENCEMENT OF THE CASE IS ON FILE WITH THE CLERK OF THE BANKRUPTCY COURT AND MAY BE INSPECTED BY INTERESTED PARTIES DURING REGULAR BUSINESS HOURS.

THIS DISCLOSURE STATEMENT HAS BEEN PREPARED IN ACCORDANCE WITH SECTION 1125 OF THE BANKRUPTCY CODE AND NOT IN ACCORDANCE WITH FEDERAL OR STATE SECURITIES LAWS OR OTHER APPLICABLE NON-BANKRUPTCY LAW.

THIS DISCLOSURE STATEMENT WILL NOT BE CONSTRUED TO BE ADVICE ON THE TAX, SECURITIES OR OTHER LEGAL EFFECTS OF THE PLAN. EACH CREDITOR SHOULD, THEREFORE, CONSULT WITH ITS OWN LEGAL, BUSINESS, FINANCIAL AND TAX ADVISERS AS TO ANY SUCH MATTERS CONCERNING THE SOLICITATION, THE PLAN OR THE TRANSACTIONS CONTEMPLATED THEREBY.

III. NOTICE OF HOLDERS OF CLAIMS AND INTERESTS

This Disclosure Statement is being transmitted to certain holders of Claims for the purpose of soliciting votes on the Plan and to others for informational purposes.

Pursuant to the Code, the Plan has been filed concurrently with this Disclosure Statement with the Bankruptcy Court. The Bankruptcy Court will schedule a hearing on approval of this Disclosure Statement and on confirmation of the Plan (the “**Confirmation Hearing**”) to be held at the United States Bankruptcy Court for the Southern District of Florida, 299 East Broward Boulevard, Room 301, Fort Lauderdale, Florida 33301. At the Confirmation Hearing, the Bankruptcy Court will consider whether this Disclosure Statement and the Plan satisfy the requirements of the Bankruptcy Code, including whether the Plan is in the best interests of the claimants. **APPROVAL OF THIS DISCLOSURE STATEMENT BY THE BANKRUPTCY COURT DOES NOT CONSTITUTE A DETERMINATION BY THE BANKRUPTCY COURT EITHER OF THE FAIRNESS OR MERITS OF THE PLAN OR OF THE ACCURACY OR COMPLETENESS OF THE INFORMATION CONTAINED IN THIS DISCLOSURE STATEMENT.**

The Disclosure Statement is on file with the Court, and you may access it electronically or you may obtain a copy at your expense from the clerk or view a copy at the public terminals in the clerk’s office. Copies may be obtained from the plan proponent by written request. To obtain, at your cost additional copies of this Disclosure Statement or of the Plan, please contact **DCS Law Group, P.A., 111 N. Pine Island Road, Suite 205, Plantation, Florida 33324, Telephone; (954) 358-5911 or Facsimile: (954) 357-2267.**

This Disclosure Statement contains only a summary of the Plan. Each creditor is urged to review the Plan in its entirety prior to voting. **In the event of any inconsistency between the Plan and the Disclosure Statement, the provisions of the Plan will control.** It is important that creditors exercise their right to vote to accept or reject the Plan. Even if you do not vote to accept the Plan, you may be bound by it if it is accepted by the requisite holders of Claims as described

below.

IV. GENERAL INFORMATION

A Brief Overview of Chapter 11

Chapter 11 is the principal reorganization chapter of the Code. Pursuant to Chapter 11, a debtor is authorized to reorganize its financial affairs for its own benefit and that of its creditors.

The commencement of a Chapter 11 case creates an estate comprised of all the legal and equitable interests that a debtor has in property as of the date that the bankruptcy petition is filed. The Code provides that a debtor may continue to manage its financial affairs and remain in possession of its property as a “debtor in possession.” The Debtor has remained in possession of his properties as Debtor-in-Possession. No Trustee or Examiner has been appointed in this Chapter 11 Case.

The filing of a Chapter 11 petition also triggers the “automatic stay” provisions of the Code. Section 362 of the Code provides for a stay or an injunction against any attempt to collect a pre-petition debt, claim or obligation from a debtor or to otherwise interfere with its property or business. Unless the Bankruptcy Court orders otherwise, the automatic stay remains in full force and effect until the plan is confirmed.

The formulation of a plan of reorganization is the primary purpose of a Chapter 11 case. A plan sets forth the means by which a debtor will satisfy creditors who hold claims against a debtor. Although it is referred to as a plan of reorganization, it may also provide for the orderly liquidation or transfer of the debtor’s assets.

After a plan is filed, the holders of claims against or interests in a debtor are requested to vote to accept or reject the plan. Before soliciting acceptances of a proposed plan, Section 1125 of the Code requires that a debtor prepare a disclosure statement which contains adequate information about a debtor, its assets and its liabilities that will enable a hypothetical, reasonable investor to make an informed decision about the Plan.

Chapter 11 does not require that each holder of a claim against or an equity interest in a debtor vote in favor of a plan for the Bankruptcy Court to confirm the Plan. The Code defines acceptance of the Plan of reorganization by a given class of creditors holding claims against a debtor as acceptance by at least two-thirds in amount and more than one-half of the number of the holders of allowed claims in that class actually voting. The Code also defines acceptance of a plan by a class of equity interests as acceptance by holders of two-thirds of the number of interest actually voting. Holders of claims or interests who fail to vote will not be counted as having either accepted or rejected the Plan.

Classes of claims or equity interests that are not “impaired” under the plan are conclusively presumed to have accepted the Plan, and therefore, are not entitled to vote. Acceptances of the Plan in this Chapter 11 Case are being solicited only from those entities holding Claims in an impaired class.

Even if all of the classes of claims accept a plan of reorganization, the Bankruptcy Court may determine that a Plan should not be confirmed if the Plan does not meet the requirements of Section 1129 of the Code. Generally, Section 1129 requires, among other provisions, that a Plan of reorganization be in the “best interest” of the claimants, a test generally requires that the value of the consideration to be distributed to the holders of claims under the Plan of reorganization is not less than what they would receive if the assets of the debtor were liquidated pursuant to Chapter 7 of the Code. To satisfy the “feasibility” requirement of Section 1129, the Court must also find that there is a reasonable probability that the debtor will be able to perform the obligations set forth in the Plan. The Debtor believes that the “best interest” and “feasibility” requirements are satisfied by its Plan.

The Bankruptcy Court may confirm a plan of reorganization even though fewer than all of the classes of impaired claims accept it. For a Plan of Reorganization to be confirmed despite the rejection of one or more classes of impaired claims, the proponent of the Plan must show, among other requirements, that the plan does not discriminate unfairly and that it is fair and equitable with respect to each impaired class of claims that has not accepted the Plan. The Bankruptcy Court must also determine, pursuant to Section 1129(b) of the Code, that the economic terms of the Plan of reorganization do not unfairly discriminate with respect to an objecting class. The Debtor believes that the economic terms of the Plan do not unfairly discriminate with respect to any of the impaired classes.

V. DEBTOR’S CHAPTER 11 CASE SYNOPSIS AND SUMMARY OF THE PLAN OF REORGANIZATION

Debtor is an individual who purchased multiple real estate properties. In 2008 Debtor lost his job as an Engineer with GE Electric Co., and subsequently found himself generally overwhelmed by the strain of the economic downturn and the precipitous drop in value of real estate in the South Florida Market. Due to the downturn of the economy and rental market, Debtor has found himself unable to procure a constant flow of tenants for his investment properties, resulting in a reduction in rental income and the inability to carry the debt burden for his investment properties. Prior to Debtor’s bankruptcy filing, Debtor was defending several foreclosure lawsuits in Broward County, Alachua County and Indian River County styled:

Indian River County:

1. 2015 CA 000149 - HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE VS. MAURO CEVENINI.
2. 2012 CA 001607 - HSBC BANK USA NATIONAL ASSOCIATION vs. MAURO CEVENINI.
3. 2012 CA 000891 - POINTE WEST MASTER PROPERTY OWNERS ASSOCIATION INC vs. EG HOLDING LLC.
4. 2012 CA 000737 - HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE VS. MAURO CEVENINI.
5. 2012 CA 000735 - POINTE WEST MASTER PROPERTY OWNERS ASSOCIATION INC vs. MAURO CEVENINI.
6. 2012 CA 000734 - POINTE WEST MASTER PROPERTY OWNERS ASSOCIATION

INC vs. MAURO CEVENINI.

7. 2011 CA 002668 - BANK OF AMERICA NA vs. CAROL CEVENINI.
8. 2011 CA 002538 - BANK OF AMERICA NA vs. CAROL CEVENINI.
9. 2011 CA 002182 - BAC HOME LOANS SERVICING, LP vs. CAROL CEVENINI.
10. 2010 CA 075537 - POINTE WEST MASTER PROPERTY OWNERS ASSOCIATION INC vs. CAROL CEVENINI.

Alachua County:

11. 01 2011 CA 003502 - BAC HOME LOANS SERVICING LP VS CAROL P. CEVENINI.

Broward County:

12. CACE12014745 -Wells Fargo Bank NA vs. Mauro R Cevenini.

(the “**Foreclosure Lawsuits**”); and due to these misfortunes, Debtor sought protection under Chapter 13 of the Bankruptcy Code on May 26, 2015 (the “**Petition Date**”). The case was converted to a Chapter 11 case on November 10, 2015. On the Petition Date or shortly thereafter, Debtor filed his Voluntary Petition for reorganization under Chapter 13 of the Bankruptcy Code, and subsequently filed his Schedules and Statement of Financial Affairs (collectively, the “**Schedules**”) in this Bankruptcy Case. Since the Petition Date, the Debtor has maintained ownership of his assets.

A. Summary of Debtor’s Assets

The Debtor’s Schedules show assets of \$988,797.32 which includes the following:

1. Homestead property located 687 Lone Pine Lane, Weston, FL 33327:	\$550,000.00
2. Investment property located 7526 Masters Lane, Vero Beach, FL 32966:	61,880.00
3. Investment property located 1523 Par Court, Vero Beach, FL 32966:	61,880.00
4. Investment property located 1296 Vintage Dr., Vero Beach, FL 32966:	201,560.00
5. Investment property located 2601 Archer Street, 336-I, Gainesville, FL 32608:	54,000.00
6. Cash on hand:	55.00
7. Checking Account 2047:	650.32
8. Household goods and furnishings:	1,775.00
9. Clothing [deminimis value]:	1.00
10. Wedding band/Costume Jewelry:	150.00
11. European Group Holding, LLC. [Dissolved]:	1.00
12. 1984 Volvo GL with 350,000 miles:	1000.00

The Debtor’s source of income is derived from his occupation as a Business Consultant, the collection of rents from the investment property, and his wife’s income as a tax preparer. Debtor’s income for 2012, 2013 and 2014 were \$37,770.00, \$61,381.00, and \$120,185.00 respectively.

B. The Debtor's Liabilities

1. Debt to Secured Creditors

- a. **Homestead property located 687 Lone Pine Lane, Weston, FL 33327:** Wells Fargo Bank, N.A, as Trustee c/o Select Portfolio Servicing, Inc., is owed \$615,349.95 as per the Proof of Claim # 8-1 filed by the Creditor. Account # XXXX7616. Debtor reserves the right to object to this Claim.

Debtor also owes pre-petition and post-petition fines and fees in the amount of \$8,037.52 to his Homeowners Association, The Falls Maintenance Association, Inc. Debtor disputes this debts and believes that the Association may be "selectively enforcing" the rules against him. Litigation will not benefit the Debtor's estate as the legal fees and costs may very well exceeds the alleged amounts owed.

- b. **Investment property located 7526 Masters Lane, Vero Beach, FL 32966:** **First Mortgage:** HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing, LLC., is owed \$197,064.49 as per the Proof of Claim # 6-1 filed by the Creditor. Account # XXXX6618.

Pointe West Master Property Owners Association, Inc. is owed \$9,925.06 for pre-petition arrears as per the Proof of Claim # 10 filed by the Creditor. Account # 7054 01. The pre-petition arrears owed to the Association is unsecured debt.

Pointe West Central Village Townhomes, Inc. is owed \$22,348.79 for pre-petition arrears as per the Proof of Claim # 11 filed by the creditor. Account # 5004 01. The pre-petition arrears owed to the Association is an unsecured debt.

[Each claim is identified and treated in Article VI, Section B of this Disclosure Statement.]

- c. **Investment property located at 1523 Par Court, Vero Beach, FL 32966:** **First Mortgage:** HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing, LLC., is owed \$209,214.65 as per the Proof of Claim # 7-1 filed by the Creditor. Account # XXXX6634.

Pointe West Master Property Owners Association, Inc. is owed \$17,942.98 for pre-petition arrears as per the Proof of Claim # 10 filed by the Creditor. Account # 7015 01. The pre-petition arrears owed to the Association is an unsecured debt.

Pointe West Central Village Townhomes, Inc. is owed \$23,115.54 for pre-petition arrears as per the Proof of Claim # 11 filed by the creditor. Account #

1005 01. The pre-petition arrears owed to the Association is an unsecured debt.

[Each claim is identified and treated in Article VI, Section B of this Disclosure Statement.]

d. Investment property located at 1296 Vintage Dr., Vero Beach, FL 32966:

First Mortgage: HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing, LLC., is owed \$314,756.35 as per the Proof of Claim # 2-1 filed by the Creditor in Case No. 14-24297-JKO for Carol Cevenini, Chapter 13 case. Account # XXXX4163. Creditor has not filed a Claim in this proceeding. No Distributions will be made to this Creditor for this Property.

Second Mortgage: The Bank of New York Mellon, as Trustee c/o Specialized Loan Servicing, LLC., is owed \$40,304.81 as per the Proof of Claim # 3, Filed in Case No. 14-24297-JKO for Carol Cevenini, Chapter 13 case. Account # 7019. This mortgage is unsecured debt. Creditor has not filed a Claim in this proceeding. No Distributions will be made to this Creditor for this Property.

Pointe West Master Property Owners Association, Inc. is owed \$5219.45 for pre-petition arrears as per the Proof of Claim # 10 filed by the Creditor. Account # 2053 01. The pre-petition arrears owed to the Association is an unsecured debt.

[Each claim is identified and treated in Article VI, Section B of this Disclosure Statement.]

e. Investment property located 2601 Archer Street, 336-I, Gainesville, FL 32608:

First Mortgage: Bank of America, N.A./Seneca Mortgage Servicing is owed \$188,202.17, as per the Proof of Claim # 7 filed in Case No. 14-24297-JKO for Carol Cevenini, Chapter 13 case. Account # XXXX3933. Creditor has not filed a Proof of Claim in this case.

Second Mortgage: Bank of America is owed \$37,361.00. Creditor has not filed a Proof of Claim in this case. This mortgage is unsecured debt.

University Commons Condominium Association, Inc., and/or University Commons Condominium Association 1, Inc.: Association is owed approximately \$17,391.75 for pre-petition Association dues. This pre-petition dues is an unsecured debt. Creditor has not filed a Claim in this case.

[Each claim is identified and treated in Article VI, Section B of this Disclosure Statement.]

2. Allowed Administrative Claims.

“Administrative Claims” shall consist of Allowed Claims for liabilities incurred by the Debtor in the ordinary course during the Chapter 11 Case including the Administrative Claims of professionals. Each holder of an Allowed Administrative Claim arising during the ordinary course of business shall receive, on the latest to occur of (i) the effective date, (ii) the date on which its Administrative Claim becomes an Allowed Administrative Claim, and (iii) the date on which its Administrative claim becomes payable under any agreement relating thereto, cash equal to the unpaid portion of the Allowed Administrative Claim. Notwithstanding the foregoing, (a) any Allowed Administrative Claim arising during the Bankruptcy Case shall be paid in the ordinary course of business in accordance with the terms and conditions of any agreement relating thereto; and (b) any Allowed Administrative Claim may be paid on such other terms as may be agreed on between the holder of such claim and the Debtor.

a. Professional Fees and Expense Claims

Compensation of professionals and reimbursement of expenses incurred by professionals are Administrative Claims pursuant to sections 503(b)(2), 503(b)(3), 503(b)(4) and 503(b)(5) of the Code (the “**Professional Fees and Expenses Claims**”). All payments to Professionals for Professional Fees and Expenses Claims will be made in accordance with the procedures established by the Code, the Rules and the Court relating to the payment of interim and final compensation for services rendered and reimbursement of expenses. The Court will review and determine all applications for compensation for services rendered and reimbursement of expenses.

All entities seeking an award by the Court of Professional Fees and Expenses shall file their respective final applications for allowance of compensation for services rendered and reimbursement of expenses incurred through the Effective Date pursuant to section 330 of the Code and Rule 2016 by the date that is ten (10) days after the Effective Date or such other date as may be fixed by the Court.

The time for filing objections to applications for allowance and payment of Professional Fees and Expenses, and the date and time for a hearing in respect of such applications and the related objections, if any, shall be set forth in the Confirmation Order or other Order of the Court.

To date, Debtor has incurred attorney fees and expenses in the amount of approximately \$30,000.00 for approximately 120 hours worked as of the date of the filing of this Plan. Attorney fees will continue to accrue consistent with the provisions of the retainer agreement and a fee application will be filed reflecting these earned amounts. All earned amounts specified in the first fee application were charged against the initial retainer of \$940.00. It is estimated that Debtor will incur an additional \$5,000.00 to \$10,000.00 in attorney fees. DCS Law Group, P.A. will receive, on the Effective Date, payment through the Debtor’s Plan of Reorganization.

Notwithstanding anything herein to the contrary, all Professional Fees and Expenses that

are awarded by the Court shall become Allowed Administrative Claims and shall be paid in full in Cash on the later of the Effective Date of the Plan, the date on which such Professional Fees and Expense Claim becomes an Allowed Administrative Claim by Final Order of the Court or as soon thereafter as is reasonably practicable.

b. United States Trustee's Fees

Notwithstanding any other provisions of the Plan to the contrary, the Debtor shall pay the United States Trustee the appropriate sum required pursuant to 28 U.S.C. §1930(a)(6), within ten (10) days of the entry of the order confirming the Plan, for pre-confirmation periods and simultaneously provide to the United States Trustee an appropriate affidavit indicating the cash disbursements for the relevant period. The Debtor, as 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 post-confirmation periods within the time period set forth in 28 U.S.C. §1930(a)(6), based upon all post-confirmation disbursements made by the Reorganized Debtor, until the earlier of the closing of this case by the issuance of a Final Decree by the Bankruptcy Court, or upon the entry of an Order by the Bankruptcy Court dismissing this case or converting this case to another chapter under the United States Bankruptcy Code, and the Reorganized Debtor shall provide to the United States Trustee upon the payment of each post-confirmation payment, and concurrently filed with the Court, Post-Confirmation Quarterly Operating Reports indicating all the cash disbursements for the relevant period.

3. Priority Tax Claims

Priority Tax Claims shall consist of those Allowed Claims which are given priority under Section 507(a)(8) of the Bankruptcy Code. On, or as soon as reasonably practical thereafter, the later to occur of (i) the Effective Date and (ii) the date such Priority Tax Claim becomes an Allowed Priority Tax Claim, each holder of an Allowed Priority Tax Claim shall receive in full satisfaction, settlement, release, and discharge of, and in exchange for such Allowed Priority Tax Claim, in the sole discretion of the Debtor: (a) cash equal to the unpaid portion of such Allowed Priority Tax Claim, (b) deferred cash payments over a period not exceeding five (5) years from the Petition Date, or not exceeding May 26, January 17, 2020, or (c) such other treatment as to which the Debtor and such holder shall have agreed in writing; provided, however, that the Reorganized 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 Distribution Date without premium or penalty.

Debtor does not owe taxes to the Internal Revenue Service.

4. Debt to Unsecured Priority Creditors

Certain priority claims that are referred to in §507 of the Bankruptcy Code are to be placed in classes. The Bankruptcy Code requires that each holder of such a claim receive cash on the effective date of the Plan equal to the allowed amount of such claim. However, a class of holders

of such claims may vote to accept different treatment.

Debtor has indicated on Schedule E that no creditors hold unsecured priority claims.

5. Debt to Unsecured Creditors

General Unsecured Claims are not secured by property of the estate and are not entitled to priority under §507(a) of the Code.

In addition to the indebtedness described in Section B(1), pursuant to Proofs of Claim filed in Debtor's case and undisputed amount scheduled for creditors that have not filed Proofs of Claim the aggregate amount of scheduled unsecured claims is \$170,061.00 as indicated on Schedule F attached hereto as **Exhibit "C"**.

NOTICE TO CLASS ---- GENERAL UNSECURED CREDITORS: Pursuant to 11 U.S.C. §1129(a)(15), unsecured creditors have a right to object to confirmation of the Plan. If you object to confirmation of the Plan, the value of the property to be distributed under the Plan shall not be less than the projected disposable income of the Debtor (as defined in 11 U.S.C. §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).

VI. SUMMARY OF THE PLAN

For purposes of the Plan, the Claims of Creditors shall be classified as follows:

A. Classified Claims

1. **Class I** consists of the Allowed Secured Claim of HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC.as described, classified and treated in Section 4.01 of the Plan, and Article VI, Section B of this Disclosure Statement, for property located at 1296 Vintage Drive, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code. No distributions will be made to this Creditor on this Property.
2. **Class II** consists of the Allowed Secured Claim of HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC.as described, classified and treated in Section 4.02 of the Plan, and Article VI, Section B of this Disclosure Statement for property located at 1523 Par Court, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
3. **Class III** consists of the Allowed Secured Claim of HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC., as described, classified and treated in Section 4.03 of the Plan, and Article VI, Section B of this Disclosure Statement for property located at 7526 Masters Lane, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.

4. **Class IV** consists of the Allowed Secured Claim of Bank of America, N.A./Seneca Mortgage Servicing, as described, classified and treated in Section 4.04 of the Plan, and Article VI, Section B of this Disclosure Statement for property located at 2601 Archer Road, Apt 336-I, Gainesville, Florida 32608. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
5. **Class V** consists of the Allowed Secured Claim of Wells Fargo Bank, as described, classified and treated in Section 4.05 of the Plan, and Article VI, Section B of this Disclosure Statement for homestead property located at 687 Lone Pine Lane, Weston, Florida 33327. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
6. **Class VI** – consists of the Allowed Secured Claim of Point West Property Owners Association, Inc., as described, classified and treated in Section 4.06 of the Plan, and Article VI, Section B of this Disclosure Statement for non-homestead property Located at 1296 Vintage Drive, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
7. **Class VII** – consists of the Allowed Secured Claim of Point West Master Property Owners Association, Inc., as described, classified and treated in Section 4.07 of the Plan, and Article VI, Section B of this Disclosure Statement for non-homestead property Located at 1523 Par Court, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
8. **Class VIII** – consists of the Allowed Secured Claim of Property West Central Village Townhomes, Inc., as described, classified and treated in Section 4.08 of the Plan, and Article VI, Section B of this Disclosure Statement for non-homestead Property Located at 1523 Par Court, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
9. **Class IX** – consists of the Allowed Secured Claim of Point West Master Property Owners Association, Inc., as described, classified and treated in Section 4.09 of the Plan, and Article VI, Section B of this Disclosure Statement for non-homestead Property Located at 7526 Masters Lane, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
10. **Class X** – consists of the Allowed Secured Claim of Property West Central Village Townhomes, Inc., as described, classified and treated in Section 4.10 of the Plan, and Article VI, Section B of this Disclosure Statement for non-homestead Property Located at 7526 Masters Lane, Vero Beach, Florida 32966. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.
11. **Class XI** – consists of the Allowed Secured Claim of The Falls Maintenance Association, Inc., as described, classified and treated in Section 4.11 of the Plan, and

Article VI, Section B of this Disclosure Statement for homestead Property Located at 687 Lone Pine Lane, Weston, Florida 33327. This Class is impaired within the meaning of 1124 of the Bankruptcy Code.

12. **Class XII** shall mean the Allowed General Unsecured Claims, as described, classified and treated and Article VI, Section B of this Disclosure Statement.

B. Classification and Treatment of Claims and Interests, and Right to Vote.

1. CLASS I – Allowed Secured Claim held by Specialized Loan Servicing LLC. [Lender], on Real Property Located at 1296 Vintage Drive, Vero Beach, Florida 32966 – (Impaired)

(a) Description. Class I consists of the Allowed Secured Claim of HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC., in the amount of \$201,560.00, secured by a senior mortgage lien against Debtor's non-homestead real property located at 1296 Vintage Drive, Vero Beach, Florida 32966.

(b) Treatment. Debtor Carol Cevenini, wife of the Debtor in this Case, is seeking a loan modification under the Court's MMM program in Case No. 14-24297-JKO, Carol Cevenini. Debtor's Motions to Value this property in this case was denied as per DE # 180 & 181 in this Chapter 11 case.

(c) Lender shall not receive any distributions under this Plan.

(d) Lender has relief from the automatic stay in this case.

HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC. [Second Mortgage]

(e) HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC., N.A. holds a second mortgage on Debtor's non-homestead real property located at 1296 Vintage Drive, Vero Beach, Florida 32966. Specialized Loan Servicing LLC. has not filed a Proof of Claim in this case. Debtor Motion to Value was denied as per DE # 180 & 181.

(f) Lender has relief from the automatic stay in this case.

(g) Impairment. Class I Claims are not Impaired. Lender does not have a right to vote on this Claim. Lender has relief from the automatic stay in this case.

2. CLASS II – Allowed Secured Claim held by HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC [Claim # 7] [Lender] on Real Property Located at 1523 Par Court, Vero Beach, Florida 32966 – (Impaired)

(a) Description. Class II consists of the Allowed Secured Claim of HSBC Bank, N.A., as

Trustee c/o Specialized Loan Servicing LLC., in the amount of \$130,500.00 secured by a senior mortgage lien against Debtor's non-homestead real property located at 1523 Par Court, Vero Beach, Florida 32966.

(b) Treatment. In the Agreed Order [DE # 203], the Court has valued the Property at \$130,500.00. Therefore, Claim # 7 is bifurcated into a Secured Claim of \$130,500.00, and an Unsecured Claim of \$78,714.65. However, since the Lender has filed a Sec. 1111(b)(2) election, the Lender shall receive a total of \$209,214.65 as per Claim # 7 in deferred payments but with a present value of \$130,500.00. Except to the extent Lender has been paid prior to the effective date or agrees to a different treatment, Lender shall be paid \$130,500.00 over Thirty (30) years at the rate of 3.435 % interest, in equal monthly payments of \$581.28 in full satisfaction, settlement, release, extinguishment, and discharge of this Claim. Payments, if not already commenced, shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Debtor shall be responsible for the payment of taxes and insurance on this property.

(d) Debtor reserves the right to object to Claim # 7.

(e) Impairment. Class II Claims are Impaired.

3. CLASS III – Allowed Secured Claim held by HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC. [Claim # 6] [Lender] on Real Property Located at 7526 Masters Lane, Vero Beach, Florida 32966 – (Impaired)

(a) Description. Class III consists of the Allowed Secured Claim of HSBC Bank, N.A., as Trustee c/o Specialized Loan Servicing LLC., in the amount of \$126,250.00 secured by a senior mortgage lien against Debtor's non-homestead real property located at 7526 Masters Lane, Vero Beach, Florida 32966.

(b) Treatment. In the Agreed Order [DE # 204], the Court has valued the Property at \$126,250.00. Therefore, Claim # 6 is bifurcated into a Secured Claim of \$126,250.00, and an Unsecured Claim of \$71,697.46. However, since the Lender has filed a Sec. 1111(b)(2) election, the Lender shall receive a total of \$197,947.46 as per Claim # 6 in deferred payments but with a present value of \$126,250.00. Except to the extent Lender has been paid prior to the effective date or agrees to a different treatment, Lender shall be paid \$126,250.00 over Thirty (30) years at the rate of 3.26 % interest, in equal monthly payments of \$550.14 in full satisfaction, settlement, release, extinguishment, and discharge of this Claim. Payments, if not already commenced, shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Debtor shall be responsible for the payment of taxes and insurance on this property.

(d) Debtor reserves the right to object to Claim # 6.

(e) Impairment. Class III Claim is Impaired.

4. CLASS IV – Allowed Secured Claim held by Bank of America, N.A./Seneca Mortgage Servicing [Lender] on Real Property Located at 2601 SW Archer Road, Apt 336-I, Gainesville, Florida 32608 – (Impaired)

(a) Description. Class IV consists of the Allowed Secured Claim of Bank of America, N.A./Seneca Mortgage Servicing, in the amount of \$54,000.00, secured by a senior mortgage lien against Debtor's non-homestead real property located at 2601 SW Archer Road, Apt 336-I, Gainesville, Florida 32608.

(b) Treatment. On the Effective Date, except to the extent the holder of the Secured Claim now held by Lender, agrees to different treatment, Lender, shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, payment according to a thirty (30) year fixed fully amortized loan at 3.00%. The amortization will consist of three-hundred and sixty (360) equal monthly payments of \$227.67. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Deficiency Claim Treatment. Bank of America, N.A. retains a deficiency claim in the amount of \$133,202.17 as senior lienholder for Debtor's non-homestead real property located at 2601 SW Archer Road, Apt 336-I, Gainesville, Florida 32608. Bank of America, N.A. is entitled to distributions pursuant to the treatment specified in Class XI (Allowed Unsecured Claims) to be applied toward Bank of America, N.A.'s deficiency claim on its senior lienholder position.

(d) Debtor shall be responsible for the payment of taxes and insurance on this property.

(e) Debtor will be responsible for reimbursement of post-petition escrow advances totaling \$11,946.88 to be paid in equal payments of \$199.11 for 60 months. Payments to begin 30 days from the effective date of the plan.

(f) Seneca will retain its lien to the same extent, validity, and priority as existed pre-petition.

(g) Default provision – If the Debtor fails to make the tax and insurance payments when due, Seneca may elect to advance the amounts due and may impound to collect escrow. Further, should Debtor default in payments of the cramdown amount, taxes or insurance, Debtor is required within 30 days of a filed Affidavit of Default, modify the plan or agree to relief from stay.

(h) Debtor reserves the right to object to the Claim if one is filed in this case by Lender.

Bank of America, N.A. [Second Mortgage]

(i) Bank of America, N.A., holds a second mortgage on Debtor's non-homestead real property located at 2601 SW Archer Road, Apt 336-I, Gainesville, Florida 32608. Bank of America, N.A.,

has not filed a Proof of Claim. Bank of America, N.A., retains a deficiency claim in the amount of \$37,361.00 as junior lienholder. Bank of America, N.A., is entitled to distributions pursuant to the treatment specified in Class XI (Allowed Unsecured Claims) to be applied toward Bank of America, N.A.'s deficiency claim on its junior lienholder position.

(j) Impairment. Class IV Claim is Impaired.

5. CLASS V – Allowed Secured Claim held by Wells Fargo Bank, N.A., as Trustee [Claim # 8] on Homestead Real Property Located at 687 Lone Pine Lane, Weston, Florida 33327 – (Impaired)

(a) Description. Class V consists of the Allowed Secured Claim of Wells Fargo Bank, N.A., in the amount of \$615,349.95, secured by a senior mortgage lien against Debtor's homestead real property located at 687 Lone Pine Lane, Weston, Florida 33327. Debtor Carol Cevenini was seeking a loan modification under the Court's MMM program in Case No. 14-24297-JKO, Carol Cevenini. The Loan Modification was denied allegedly for failure to provide documents. Debtor is currently working directly with the Lender to get a loan modification, and has submitted all required documents as of the date of the filing of this Amended Disclosure Statement and Plan.

(b) Treatment. If the Debtor receives a Loan Modification from the Lender by the time this case comes before the Court for a Confirmation hearing on November 9, 2016, Debtor will abide by the Terms of the Loan Modification Agreement, and seek appropriate approvals from the Court in this case and in case # 14-24297-JKO for Carol Cevenini. However, should the Loan Modification be not approved by that date, then on the Effective Date, Debtor shall cure and maintain, and except to the extent the holder of the Secured Claim now held by Wells Fargo Bank, N.A., agrees to different treatment, Wells Fargo Bank, N.A shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, Regular monthly mortgage payments consisting of principal and interest in the amount of \$2042.21 as per the Note and Mortgage. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Arrears Claim Treatment. As per the Claim # 8, the arrears owed on the secured debt is \$150,484.31. Debtor shall pay the \$150,484.31 arrears owed to Wells Fargo Bank, N.A., in equal payments of \$418.02 per month for 360 months, as senior lienholder for Debtor's homestead real property located at 687 Lone Pine Lane, Weston, Florida 33327.

(d) Debtor shall be responsible for the payment of taxes and insurance on this property.

(e) Debtor reserves the right to object to Claim # 8.

(f) Impairment. Class V Claim is Impaired.

6. CLASS VI – Allowed Secured Claim held by Point West Property Owners

Association, Inc. [Association] on Real Property Located at 1296 Vintage Drive, Vero Beach, Florida 32966 – (Impaired)

- (a) Description. Class VI consists of the Allowed Secured Claim of Point West Property Owners Association, Inc., [Order DE # 168] in the amount of \$2,609.72, secured by a lien against Debtor's non-homestead real property located at 1296 Vintage Drive, Vero Beach, Florida 32966.
- (b) Treatment. On the Effective Date, except to the extent the holder of the Secured Claim now held by Association, agrees to different treatment, Association, shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, payments of \$43.49 per month for 60 months. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.
- (c) Deficiency Claim Treatment. Point West Property Owners Association, Inc. retains a deficiency claim in the amount of \$2,609.72 on Debtor's non-homestead real property located at 1296 Vintage Drive, Vero Beach, Florida 32966. Association is entitled to distributions pursuant to the treatment specified in Class XI (Allowed Unsecured Claims) to be applied toward Association's deficiency claim.
- (d) Impairment. Class VI Claim is Impaired.

7. CLASS VII – Allowed Secured Claim held by Point West Master Property Owners Association, Inc. [Association], on Real Property Located at 1523 Par Court, Vero Beach, Florida 32966 – (Impaired)

- (a) Description. Class VII consists of the Allowed Secured Claim of Point West Master Property Owners Association, Inc., [Order DE # 169] in the amount of \$8,971.49, secured by a lien against Debtor's non-homestead real property located at 1523 Par Court, Vero Beach, Florida 32966.
- (b) Treatment. On the Effective Date, except to the extent the holder of the Secured Claim now held by Association, agrees to different treatment, Association shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, payments of \$149.52 per month for 60 months. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.
- (c) Deficiency Claim Treatment. Point West Property Master Property Owners Association, Inc. retains a deficiency claim in the amount of \$8,971.49 [Order DE # 169] on Debtor's non-homestead real property located at 1523 Par Court, Vero Beach, Florida 32966. Association is entitled to distributions pursuant to the treatment specified in Class XI (Allowed Unsecured Claims) to be applied toward Association's deficiency claim.
- (d) Impairment. Class VII Claim is Impaired.

8. CLASS VIII – Allowed Secured Claim held by Property West Central Village Townhomes, Inc., [Association], on Real Property Located at 1523 Par Court, Vero Beach, Florida 32966 – (Impaired)

(a) Description. Class VIII consists of the Allowed Secured Claim of Property West Central Village Townhomes, Inc., [Order DE # 170] in the amount of \$11,557.77, secured by a lien against Debtor's non-homestead real property located at 1523 Par Court, Vero Beach, Florida 32966.

(b) Treatment. On the Effective Date, except to the extent the holder of the Secured Claim now held by Association, agrees to different treatment, Association shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, payments of \$192.62 per month for 60 months. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Deficiency Claim Treatment. Property West Central Village Townhomes, Inc., [Order DE # 170] retains a deficiency claim in the amount of \$11,557.77 on Debtor's non-homestead real property located at 1523 Par Court, Vero Beach, Florida 32966. Association is entitled to distributions pursuant to the treatment specified in Class XI (Allowed Unsecured Claims) to be applied toward Association's deficiency claim.

(d) Impairment. Class VIII Claim is Impaired.

9. CLASS IX – Allowed Secured Claim held by Point West Master Property Owners Association, Inc. [Association] on Real Property Located at 7526 Masters Lane, Vero Beach, Florida 32966 – (Impaired)

(a) Description. Class IV consists of the Allowed Secured Claim of Point West Master Property Owners Association, Inc. [Order DE # 171] in the amount of \$4,962.53, secured by a lien against Debtor's non-homestead real property located at 7526 Masters Lane, Vero Beach, Florida 32966.

(b) Treatment. On the Effective Date, except to the extent the holder of the Secured Claim now held by Association, agrees to different treatment, Association shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, payments of \$82.70 per month for 60 months. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Deficiency Claim Treatment. Point West Master Property Owners Association, Inc., [Order DE # 171] retains a deficiency claim in the amount \$4,962.53 on Debtor's non-homestead real property located at 7526 Masters Lane, Vero Beach, Florida 32966. Association is entitled to distributions pursuant to the treatment specified in Class XI (Allowed Unsecured Claims) to be applied toward Association's deficiency claim.

(d) Impairment. Class IX Claim is Impaired.

10. CLASS X – Allowed Secured Claim held by Property West Central Village Townhomes, Inc., [Association], on Real Property Located at 7526 Masters Lane, Vero Beach, Florida 32966 – (Impaired)

(a) Description. Class X consists of the Allowed Secured Claim of Property West Central Village Townhomes, Inc., [Order DE # 172] in the amount of \$11,174.39, secured by a lien against Debtor's non-homestead real property located at 7526 Masters Lane, Vero Beach, Florida 32966.

(b) Treatment. On the Effective Date, except to the extent the holder of the Secured Claim now held by Association, agrees to different treatment, Association shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, payments of \$186.23 per month for 60 months. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Deficiency Claim Treatment. Property West Central Village Townhomes, Inc., [Order DE # 172] retains a deficiency claim in the amount \$11,174.39 on Debtor's non-homestead real property located at 7526 Masters Lane, Vero Beach, Florida 32966. Association is entitled to distributions pursuant to the treatment specified in Class XI (Allowed Unsecured Claims) to be applied toward Association's deficiency claim.

(d) Impairment. Class IX Claim is Impaired.

11. CLASS XI – Allowed Secured Claim held by The Falls Maintenance Association, Inc., [Association], on Real Property Located at 687 Lone Pine Lane, Weston, Florida 33327 – (Impaired)

(a) Description. Class XI consists of the Allowed Secured Claim of The Falls Maintenance Association, Inc., in the amount of \$8,037.52 for pre-petition and post-petition fines, fees and regular monthly assessments, secured by a lien against Debtor's homestead real property located at 687 Lone Pine Lane, Weston, Florida 33327.

(b) Treatment. On the Effective Date, except to the extent the holder of the Secured Claim now held by Association, agrees to different treatment, Association shall receive, in full satisfaction, settlement, release, extinguishment and discharge of such Secured Claim, payments of \$133.95 per month for 60 months. Payments shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Secured Claim becomes a Final Order.

(c) Deficiency Claim Treatment. None

(d) Debtor disputes that he owes the Association \$8,037.52 for pre-petition fines and penalties, and believes that the Association is engaged in “selectively enforcement” behavior against him. Litigation will not benefit the Debtor’s estate as the legal fees and costs may very well exceeds the alleged amounts owed, however, should the Association continue the “selective enforcement,” Debtor reserves the right, if appropriate, to bring legal action against the Association in this Chapter 11 case.

(e) Debtor will make timely payment of his quarterly maintenance assessments going forward (currently \$365 per quarter), and a \$25 late fee for any payment not made by the 30th day of the month in which the quarterly payment is due (January, April, July, and October).

(f) Debtor will make timely payment of any additional amounts that are assessed, including any fines or special assessments, and a \$25 late fee for any payment not made by the 30th day of the month in which the additional amount is due.

(g) Debtor shall maintain the subject property in conformance with the governing documents, and agree to rectify any infractions within 30 days of receipt of a notice from the Association.

(h) Should the Debtor default in his obligations to the Association under the Plan, Association shall provide a notice to the Debtor and Debtor's counsel and give an additional ten (10) days to cure the defaults. If Debtor does not cure the defaults, the Association shall file an Affidavit of Non-Compliance with the Bankruptcy Court, and an ex-parte Motion for Relief to commence foreclosure proceeding under non bankruptcy law. If no objections are filed to the Motion, the Court may enter an Order granting relief without a hearing.

(i) Impairment. Class IX Claim is Impaired.

12. CLASS XII– Allowed General Unsecured Claims – (Impaired)

(a) Description. Class XII consists of the Allowed General Unsecured Claims, including: the Allowed Unsecured Claims specified on Debtor’s Schedule F; Allowed Unsecured Deficiencies on the First and Second Mortgages for all Non-Homestead Properties, and Pre-Petition Arrears owed to Homeowners or Condo owners Associations, attached hereto as Exhibit C.

(b) Treatment. On the Effective Date, each holder of an Allowed General Unsecured Claim shall receive, in full and final satisfaction of their respective claims, a Pro Rata share of \$1000.00 per quarter for payments one (1) through twenty (20) to be paid from the New Value payment of Mauro Cevinini pursuant to the payment schedule established in Debtor’s Disclosure Statement Payment shall commence upon the latter of (i) the Effective Date or, (ii) the date on which an order approving payment of such Allowed Unsecured Claim becomes a Final Order and be paid according to the following schedule:

1st Payment of \$1,000.00 due by December 10, 2016
2nd Payment of \$1,000.00 due by March 10, 2017
3rd Payment of \$1,000.00 due by June 10, 2017

4th Payment of \$1,000.00 due by September 10, 2017
5th Payment of \$1,000.00 due by December 10, 2017
6th Payment of \$1,000.00 due by March 10, 2018
7th Payment of \$1,000.00 due by June 10, 2018
8th Payment of \$1,000.00 due by September 10, 2018
9th Payment of \$1,000.00 due by December 10, 2018
10th Payment of \$1,000.00 due by March 10, 2019
11th Payment of \$1,000.00 due by June 10, 2019
12th Payment of \$1,000.00 due by September 10, 2019
13th Payment of \$1,000.00 due by December 10, 2019
14th Payment of \$1,000.00 due by March 10, 2020
15th Payment of \$1,000.00 due by June 10, 2020
16th Payment of \$1,000.00 due by September 10, 2020
17th Payment of \$1,000.00 due by December 10, 2020
18th Payment of \$1,000.00 due by March 10, 2021
19th Payment of \$1,000.00 due by June 10, 2021
20th Payment of \$1,000.00 due by September 10, 2021

(c) Impairment. Class XI Claims are Impaired.

NOTICE TO CLASS ---- GENERAL UNSECURED CREDITORS: Pursuant to 11 U.S.C. §1129(a)(15), unsecured creditors have a right to object to plan confirmation. If you object to confirmation of the Plan, the value of the property to be distributed under the Plan shall not be less than the projected disposable income of the Debtor (as defined in 11 U.S.C. §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).

C. Means for Implementation of Plan

1. Vesting of the Property of the Estate

On the Effective Date, all property of the Debtor's Estate, including all real and personal property interests, shall vest in the Debtor.

2. Source of Plan Funding

Funds to be used to make cash payments under the Plan shall derive from the following income source: (i) Debtor's rental income generated by the investment properties located at: 1296 Vintage Drive, Vero Beach, Florida 32966; 1523 Par Court, Vero Beach, Florida 32966; 7526 Masters Lane, Vero Beach, Florida 32966; and 2601 SW Archer Road, Apt 336-I, Gainesville, Florida 32608, (ii) Income is derived from his occupation as a Business Consultant, and (iii) his wife's income as a tax preparer.

The budget, attached hereto as **Exhibit “A”** (the “Budget”) is a monthly budget that illustrates the projected income and liabilities of the Debtor going forward pursuant to the Debtor’s Plan.

3. Disputed Claims

Notwithstanding any other provision of the Plan, if any portion of a Claim is disputed, the full amount of such Claim shall be treated as a Disputed Claim for purposes of this Plan, and no payment or Distribution provided under the Plan shall be made on account of such Claim unless and until such Disputed Claim becomes an Allowed Claim or Allowed Equity Interest (in whole or in Part).

4. Disallowed Claims

All Claims held by Persons against whom the Debtor or Reorganized Debtor has commenced an Action under sections 542, 543, 544, 545, 547, 548, 549, and/or 550 of the Code, shall be deemed “disallowed” Claims pursuant to section 502(d) of the Code and holders of such Claims shall not be entitled to vote to accept or reject the Plan. Claims that are deemed disallowed shall continue to be disallowed for all purposes until the Avoidance Action against such party has been settled or resolved by Final Order and any sums due to the Estate from such party have been paid.

5. Disbursing Agent

The Reorganized Debtor, or such Person(s) as the Reorganized Debtor may designate with approval of the Court, will act as Disbursing Agent under the Plan with respect to all Distributions to holders of Claims and Equity Interests, and will make all distributions required to be distributed under the applicable provisions of the Plan.

6. Unclaimed Distributions

To the extent that a Disputed Claim is not Allowed or becomes an Allowed Claim in an amount less than the Disputed Claim Amount, the excess of Cash and any other consideration in the Disputed Claims Reserve over the amount of Cash and any other consideration actually distributed on account of such Disputed Claim shall vest in the Reorganized Debtor.

7. Determination of Tax Liability

The Debtor reserves his right to seek determination of any tax liabilities pursuant to 11 U.S.C. §505.

D. Treatment of Executory Contracts and Unexpired Leases

NOTICE TO PARTIES OF ALL EXECUTORY CONTRACTS AND UNEXPIRED LEASES TO WHICH THE DEBTOR IS A PARTY: The Plan provides that all executory

contracts and unexpired leases to which the Debtor is a party, except for such contracts and leases as (i) have been assumed or rejected under an order of the Bankruptcy Court, (ii) rejected by operation of law under Bankruptcy Code § 365(d)(4), or (iii) are the subject of a motion to assume and assign that is pending before the Bankruptcy Court on the Effective Date, are rejected. To the extent that any executory contract is not assumed and assigned, any claims arising thereunder will be deemed unsecured claims pursuant to Class IX, for purposes of treatment and distribution under the Plan.

E. Miscellaneous Plan Revisions

In connection with the Plan, the Debtor will comply with all withholding and reporting requirements imposed by federal, state, local, and foreign taxing authorities, and all distributions under the Plan will be subject to the withholding and reporting requirements.

VII. CONFIRMATION AND CONSUMMATION PROCEDURES

A. Voting Requirements

1. Impaired Classes to Vote

Each Impaired class of creditors with claims against the Debtor's Estate will be entitled to vote separately to accept or reject the Plan. Classes II, III, IV, V, VI, VII, VIII, IX, X, XI and XII are impaired and entitled to vote. **Some creditors might hold Claims in more than one Impaired Class and must vote separately for each Class. Such creditors will receive a separate ballot for all of their claims in each Class and should complete and sign each ballot separately.**

2. Acceptance by Class of Creditors

An Impaired Class of creditors is deemed to have accepted the Plan if the Plan is accepted by at least two-thirds (2/3) in amount and more than one-half (1/2) in number of the Allowed Claims of such Class.

3. Voting Procedures

Votes on the Plan will be counted only with respect to Claims and Interests in Impaired Classes: (a) that are listed on the Debtor's Schedules of Assets and Liabilities, other than as disputed, contingent or unliquidated; or (b) that are filed and not the subject of a pending objection. Any vote by a holder of a Claim or Interest shall not be counted if such Claim or Interest has been disallowed or is the subject of an unresolved objection, absent an order of the Bankruptcy Court allowing such claim for voting purposes pursuant to Bankruptcy Code § 502 Code and Federal Rule of Bankruptcy Procedure 3018.

After carefully reviewing this Second Amended Disclosure Statement, including the attached exhibits, please indicate your acceptance or rejection of the Plan by voting in favor of or

against the Plan on the enclosed ballot or ballots and return them in the postage-paid envelope provided.

TO BE SURE YOUR BALLOT IS COUNTED, IT MUST BE COMPLETELY FILLED IN, SIGNED, AND RECEIVED AT:

CLERK OF THE UNITED STATES BANKRUPTCY COURT

299 East Broward Blvd, Room 112
Fort Lauderdale, Florida 33301

with a copy to:

DCS LAW GROUP, P.A.

111 N. Pine Island Road
Suite 205
Plantation, Florida 33324
Email: dtdlaw@aol.com
Facsimile: 954-357-2267

If your ballot is not signed and returned as described, it will not be counted. If your ballot is damaged or lost, or if you do not receive a ballot, you may request a replacement by addressing a written request to the Debtor's attorney: Elias Leonard Dsouza, Esq., **DCS LAW GROUP, P.A.** 111 N. Pine Island Road, Suite 205, Plantation, Florida 33324, Email: dtdlaw@aol.com Facsimile: 954-357-2267.

Please follow the directions contained on the enclosed ballot carefully.

4. Cramdown

In the event that any impaired Class of creditors with claims against the Debtor's Estate fails to accept the Plan in accordance with section 1129(a) of the Bankruptcy Code, the Debtor will request the Bankruptcy court to confirm the Plan in accordance with section 1129(b) of the Bankruptcy Code (the "**Cramdown Provisions**") For purposes of seeking confirmation of the Plan under the Cramdown Provisions, the Debtor reserves the right to modify or vary the terms of the Plan or the treatment of the Claims of those Classes that rejected the Plan so as to comply with the requirements of the Cramdown Provisions.

5. Confirmation Hearing

The Bankruptcy Court shall schedule the Confirmation Hearing to consider approval of this Disclosure Statement and confirmation of the Plan before the Honorable John K. Olson, Judge for the United States bankruptcy Court for the Southern District of Florida, located at the United States Bankruptcy Court, 299 Broward Boulevard, Room 301, Fort Lauderdale, Florida 33301. The Confirmation Hearing may be adjourned from time to time without notice except as given at the Confirmation Hearing or any subsequent adjourned Confirmation Hearing. The Bankruptcy Court shall set forth a deadline to file objections, if any, to the approval of this Disclosure

Statement or the confirmation of the Plan.

6. Effects of Confirmation of the Plan

Debtor shall receive a discharge upon completion of all payments under the Plan or upon satisfaction of §1141(d)(5)(B), the Reorganized Debtor will be discharged, pursuant to section 1141(d)(1) of the Bankruptcy Code, from all Claims and debts that arose before the Effective Date of this Plan and from any liability of any kind whether or not: (a) a Proof of Claim is filed or deemed to be filed under Section 501 of the Bankruptcy Code; (b) such Claim is allowed under section 502 of the Bankruptcy Code; or (c) the holder of such Claim has accepted the Plan. **PURSUANT TO 11 U.S.C. §1141(D)(5), DEBTOR WILL NOT RECEIVE A DISCHARGE UNTIL COMPLETION OF ALL PAYMENTS UNDER THE PLAN.**

On the Effective Date, all persons who have held, hold or may hold Claims against the Debtor, will be enjoined from taking any of the following actions or affecting the Reorganized Debtor, the Debtor's Estate, the assets or properties of the Reorganized Debtor, other than actions brought to enforce any rights or obligations under the Plan or appeals, if any, from the Confirmation Order: (i) commencing, conducting or continuing in any manner, directly or indirectly, any suit, action or other proceeding of any kind against the Reorganized Debtor; (ii) enforcing, levying, attaching, collecting or otherwise recovering by any manner or means whether directly or indirectly any judgment, award, decree or order against the Reorganized Debtor or the Debtor's Estate or the assets or properties of the Reorganized Debtor or the Debtor's Estate; (iii) creating, perfecting or otherwise enforcing in any manner, directly or indirectly, any encumbrance of any kind against the Reorganized Debtor or the Debtor's Estate or any direct or indirect successor-in-interest to the Reorganized Debtor, or any assets or properties of any such transferee or successor other than as contemplated by the Plan; (iv) asserting any set off, right of subrogation or recoupment of any kind, directly or indirectly, against any obligation due the Reorganized Debtor or the Debtor's Estate or the assets or property of the Reorganized Debtor, or any direct or indirect transferee of any assets or property of, successor-in-interest to, the Reorganized Debtor; and (v) proceeding in any manner in any place whatsoever that does not conform or comply with the provisions of the Plan.

7. Objections to Confirmation

Any objection to the confirmation of the Plan must be made within the time period set forth on the Order Approving Disclosure Statement and Setting Confirmation Hearing to:

CLERK OF THE UNITED STATES BANKRUPTCY COURT
299 East Broward Blvd, Room 112
Fort Lauderdale, Florida 33301

with copies to:

DCS LAW GROUP, P.A.
111 N. Pine Island Road
Suite 205

Plantation, Florida 33324
Email: dtdlaw@aol.com
Facsimile: 954-357-2267

and

OFFICE OF THE UNITED STATES TRUSTEE
51 SW First Avenue
Miami, Florida 33130

Objections to confirmation of the Plan are governed by Federal Rule of Bankruptcy Procedure 9014. Unless an objection to confirmation is timely filed and served it may not be considered by the Bankruptcy Court.

8. Reservation of Rights Under Sections 1141(d)(5) and 350(a)

The Debtor reserves the right, after confirmation, to seek the closing of this bankruptcy proceeding prior to the entry of an Order of Discharge, upon the payment of the initial payments under this Plan, payment of all outstanding quarterly United States Trustee Fees, and the filing of any outstanding federal income tax returns. Such a request may be granted only upon notice and hearing, with the notice to all creditors and interested parties. If such request is granted, then upon the satisfaction of all payments required to be paid pursuant to the Plan to Classes II, III, IV, V, VI, VII, VIII, IX, X & XI, the Debtor may file a motion to reopen this bankruptcy proceeding, pursuant to 11 U.S.C. §350(b), and the Court may then grant the Debtor a discharge, pursuant to 11 U.S.C. §1141(d)(5). **THIS PARAGRAPH ONLY PRESERVES THE DEBTOR'S RIGHT TO SEEK THE RELIEF DESCRIBED ABOVE AND DOES NOT CONCLUSIVELY GRANT SUCH RELIEF. CREDITORS' AND INTERESTED PARTIES' RIGHTS TO OBJECT TO SUCH RELIEF SHALL SIMILARLY BE PRESERVED UNTIL SUCH TIME AS IT IS REQUESTED BY THE DEBTOR AFTER CONFIRMATION.**

VIII. TAX IMPLICATIONS OF THE PLAN

The tax consequences of the implementation of the Plan to a specific creditor will depend on a number of factors, including whether the Creditor's Claim constitutes a "security" for federal income tax purposes, whether a Creditor has already taken a deduction of loss with respect to its Claim, and the timing of any distributions under the Plan. It is possible that certain creditors will recognize gain or income as a result of distributions under the Plan. There also may be state, local or foreign tax considerations applicable to particular holders of Claims, none of which are discussed herein. Each holder of a Claim or any other party in interest in this Case is strongly urged to consult with their tax advisor regarding the federal, state and local income and other tax consequences that the implementation of this Plan may have on them.

The issuance, transfer or exchange of a security or the making or delivery of an instrument of transfer under this Plan, including the execution or recording of any mortgage modification, security agreement and related note, shall be deemed to be free of any tax under any law imposing

a stamp or similar tax pursuant to Section 1146(c) of the Bankruptcy Code.

IX. LIQUIDATION AND FEASIBILITY ANALYSIS

A Plan proponent must demonstrate as a condition of confirmation, that each impaired Class of Creditors will receive as much as it would receive in a Chapter 7 proceeding. A Plan proponent must also demonstrate that the Plan is “feasible,” i.e., that confirmation of the Plan is not likely to be followed by the liquidation or need for further financial reorganization of the Debtor. The Debtor has prepared and has attached a Liquidation Analysis as **Exhibit “B”** (the “**Liquidation Analysis**”)

If no plan can be confirmed, the Debtor’s Chapter 11 Case may be converted to a case under Chapter 7, in which a trustee would be elected or appointed to liquidate the assets of the Debtor for distribution to his creditors in accordance with the priorities established by the Bankruptcy Code. **The Debtor believes that a Chapter 7 liquidation represents an inferior alternative to the Plan in all material respects.** The Debtor believes that at this time liquidation under Chapter 7 would result in diminution of the value of his Estate because of additional administrative expenses involved in the appointment of a trustee and attorneys, accountants, and other professionals to assist a trustee.

The Budget demonstrates the Debtor’s ability to make all payments required under this Plan. These projections make certain assumptions and take into account Debtor’s plans for the future. Accordingly, the Debtor asserts that he is able to perform all of his obligations under the Plan, and as such, the Debtor’s Plan satisfies §1129(a)(11) of the Code. See the Feasibility Analysis, attached as **Exhibit “A”** demonstrating the Debtor’s ability to make all payments required under this Plan.

X. MISCELLANEOUS

A. Modification

The Debtor reserves the right to revoke or withdraw the Plan in his sole discretion, at any time before the Confirmation Date, or, if for any reason the Plan cannot be consummated after the Confirmation Date, at any time up to and including the Effective Date. If the Plan is revoked and withdrawn, then (a) nothing contained herein shall be deemed to constitute a waiver or release of any Claims by or against the Estate or to prejudice in any manner the rights of any person in any further proceedings in the Chapter 11 Case or otherwise; and, (b) any provision of the Confirmation Order shall be null and void and all such rights of or against the Estate shall exist as though the Plan had not been filed and no actions were taken to effectuate it.

The Debtor may modify the Plan, in his sole discretion, either pre- or post-confirmation in accord with the Bankruptcy Code, or, if for any reason the Plan cannot be consummated after the Confirmation Date, at any time up to and including the Effective Date.

9. Confirmation Order Controls

To the extent the Disclosure Statement is inconsistent with the Plan, the Plan shall control. To the extent that the Plan, the Disclosure Statement or any agreement entered into between or among the Debtor and any third party is inconsistent with the Confirmation Order, the Confirmation Order shall control.

10. Effectuating Documents and Further Transactions

The Debtor shall be authorized to execute, deliver, file or record such documents, contracts, instruments, releases and other agreements and take such other action as may be necessary to effectuate and further evidence the terms and conditions of the Plan. The Debtor's counsel shall have no continuing duties post-confirmation other than to make the distributions required on the Effective Date unless otherwise agreed to by the Reorganized Debtor and counsel.

11. Terms of the Plan are Binding

Pursuant to Section 1141 of the Bankruptcy Code, the Plan and all of its terms, when approved and confirmed by the Bankruptcy Court, shall be binding upon, including, without limitation, the Debtor, the Debtor's Estate, the Reorganized Debtor, all holders of Claims, Allowed or not, and his respective successors and assigns.

If, after the Confirmation Date, any term or provision of this Plan is determined to be unenforceable, the remaining terms and provisions of this Plan shall nonetheless continue in full force and effect.

Upon the entry of the Confirmation Order and after the Debtor's completion of all payments under the Plan or upon satisfaction of §1141(d)(5)(B), the Debtor shall be discharged from any debt that arose before the date of Confirmation and of any debt of any kind specified in Section 502(g), 502(h), or 502(i) of the Bankruptcy Code whether or not a proof of Claim based upon such debt is filed or deemed filed pursuant to Section 501 of the Bankruptcy Code, such Claim as allowed under the Section 502 of the Bankruptcy Code, or the holder of such Claim has accepted the Plan.

12. Injunction

The Confirmation Order shall act as an injunction to the extent Debtor remains current on his plan payments:

1. Against the filing, commencing, conducting or continuing in any manner, directly or indirectly, any suit, action or other proceeding (including, without limitation, any proceeding in a judicial, arbitral, administrative or other forum) against or affecting the Debtor, with respect to any property of any of the foregoing or any direct or indirect transferee of any property of, or direct or indirect successor in interest to, any of the foregoing, or any property of any such transferee or success except as specifically authorized in the Plan;

2. Enforcing, levying, attaching (including, without limitation, any prejudgment attachment), collecting or otherwise recovering by any means or in any manner, whether directly

or indirectly, any judgment award, decree or other Order against the Debtor, with respect to any property of any of the foregoing or any of the direct or indirect transferee of any property of, or direct or indirect successor in interest to, any of the foregoing, or any property of any such transferees or successor, except as specifically authorized in the Plan;

3. Creating, perfecting or otherwise enforcing in any manner, directly or indirectly, any liens or encumbrances against the Debtor, with respect to any property of any of the foregoing or any direct or indirect transferee of any property of, or direct or indirect successor in interest to, any of the foregoing, or any property of any such transferee or successor except as specifically authorized in the Plan;

4. Setting-off, seeking reimbursement or contribution from or subrogation against or otherwise recouping in any manner, directly or indirectly, any amount against any liability owed to the Debtor, or any direct or indirect transferee of any property of, or successor in interest to, any of the foregoing except as specifically authorized in the Plan; or

5. Proceeding in any manner and any place with regard to liquidating any Claim in any forum other than United States Bankruptcy Court for the Southern District of Florida or, if that Court does not have jurisdiction thereon, in the United States District Court for the Southern District of Florida, or in such forum deemed appropriate by the Debtor.

XI. RETENTION OF JURISDICTION BY THE BANKRUPTCY COURT

The Bankruptcy Court shall retain jurisdiction of these proceedings after the Confirmation Date of this Plan until the entry of the final decree pursuant to Bankruptcy Rule 3022 for the following purposes:

A. To hear and determine pending applications for the assumption or rejection of executory contracts or unexpired leases, if any are pending, and the allowance of Claims resulting, therefrom;

B. To determine any and all adversary proceedings, motions, applications and contested matters, and other litigated matters pending on the Confirmation Date;

C. To hear and determine any objections to or the allowance, classification, priority, compromise, estimation or payments of any Administrative Claims or Claims;

D. To ensure that Distribution to holders of Allowed Claims are accomplished as provided in the Plan;

E. To enter and implement such order as may be appropriate in the event the Confirmation Order is for any reason stayed, revoked, modified or vacated;

F. To issue such orders in aid of execution and consummation of the Plan, to the extent authorized by section 1142 of the Code;

G. To consider any amendments to or modifications of the Plan, to cure any defect or

omission, or to reconcile any inconsistency in the Plan, the Plan supplement, or any order of the Court, including, without limitation, the Confirmation Order;

H. To hear and determine all applications for compensation and reimbursement of expenses of Professionals under sections 330, 331, and 503(b) of the Code;

I. To hear and determine disputes arising in connection with the interpretation, implementation or enforcement of the Plan;

J. To recover all Assets of the Debtor and Property of the Estate, wherever located;

K. To determine any Claim of or any liability to a governmental unit that may be asserted as a result of the transactions contemplated herein;

L. To enforce the Plan, the Confirmation Order and any other order, judgment, injunction or ruling entered or made in the Case, including, without limitation, the discharge, injunction, exculpation and releases provided for in the Plan;

M. To take any action and issue such order as may be necessary to construe, enforce, implement, execute, and consummate the Plan or to maintain the integrity of the Plan following consummation;

N. To hear and determine matters concerning state, local and federal taxes in accordance with sections 346, 505, and 1146 of the Code (including, but not limited to, an expedited determination under section 505(b) of the Code of the tax liability of the Debtor for all taxable periods through the Effective Date for all taxable periods of the Debtor through the liquidation and dissolution of such entity);

O. To hear any other matter not inconsistent with the Code; and

P. To enter a final decree closing the Case; provided however, that nothing in the Plan shall divest or deprive any other court or agency of any jurisdiction it may have over the Reorganized Debtor under applicable environmental laws.

XII. ALTERNATIVES TO THE PLAN

Although this Disclosure Statement is intended to provide information to assist the holders of Claims in determining whether to vote for or against the Plan, a summary of the alternatives to confirmation of the Plan may be helpful.

If the Plan is not confirmed with respect to the Debtor, the following alternatives are available: (i) confirmation of another Chapter 11 Plan; (ii) conversion of the Chapter 11 Case to a case under Chapter 7 of the Bankruptcy Code; (iii) dismissal of the Chapter 11 Case leaving creditors to pursue available non-bankruptcy remedies. Due to the declining market conditions with regards to the Debtor's real and personal property and the additional delays and administrative costs associated with the appointment of a Chapter 7 Trustee or state court foreclosure, these

alternatives to the Plan are very limited and not likely to maximize the value of the assets of this Estate which would reduce the creditors' distribution. Although the Debtor could theoretically file a new plan, the most likely result if the Plan is not confirmed is that the Chapter 11 Case will be converted to a case under Chapter 7 and would result in significant delays in distributions to all creditors who would have received a distribution under the Plan. If the Chapter 11 Case is dismissed, the creditors would be free to pursue non-bankruptcy remedies in their attempts to satisfy claims against the Debtor.

XIII. CONCLUSION

The Debtor has analyzed all scenarios and believes that the Plan provides the best option for both the Debtor and his Creditors. Any alternative other than Confirmation of the Plan could result in extensive delays and increased administrative expenses resulting in potentially smaller distributions to the holders of Claims. Accordingly, the Debtor recommends Confirmation of the Plan and urges all holders of Impaired Claims to vote to accept the Plan and to indicate acceptance by returning their Ballots so as to be received by the date set forth on the Order Approving Disclosure Statement and Scheduling Confirmation Hearing.

Respectfully submitted this 6th day of October, 2016.

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By: /s/ Elias Leonard Dsouza
Elias Leonard Dsouza, Esq.
Florida Bar No.399477

ATTORNEY FOR THE DEBTOR

CERTIFICATE OF SERVICE

I CERTIFY that on this 6th day of October, 2016, I electronically filed this Disclosure Statement with the Clerk of Court using CM/ECF. I also certify that the foregoing document is being served this day on the U.S. Trustee and each party in interest that is entitled to receive a copy thereof pursuant to Bankruptcy Rule 3017(a), via ECF on all parties registered on the ECF system, and all others on the attached list via U.S. Mail.

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By: /s/ Elias Leonard Dsouza
Elias Leonard Dsouza, Esq.
Florida Bar No.399477

Year # 1		Jan-16	Jan-16	Feb-16	Feb-16	Mar-16	Mar-16	Apr-16	Apr-16	May-16	May-16	Jun-16	Jun-16
Case#: 15-19488-JKO		Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
1	Income [Rentals]		2825		2825		2825		2825		2825		2825
1	Income [Consulting] *		7500		9975		9975		9975		9975		4500
	Costs [Total Expenses Below]		7807		7482		10582		7807		11162		7807
	Balance		2518		5318		2218		4993		1638		-482
15	Cummulative Cash Balance		8019.8		13337.8		15555.8		20548.8		22186.8		21704.8

EXPENSES

2	HOA Condominium Fees						2100				2100		
3	Household [Food,Ph,Travel]		650		650		650		650		650		650
4	Household Utilities [Elec, H2O]		350		350		350		350		350		350
5	Automobile Insurance										480		
6	Property Insurance												
7	Secrd Crdtrs MrtgPmnts		5732		5732		5732		5732		5732		5732
8	Property Taxes												
9	US Trustee Qtrly Fees		325						325				325
10	Legal Fees												
11	Repairs/Advertising/Upkeep		750		750		750		750		750		750
12	Automobile Maintenance										100		
13	Unscrdr Allwd Crdtrs Pmnts						1000				1000		
14	Totals [exp]		7807		7482		10582		7807		11162		7807

* Deposited in Wife's Account to Show Income for Loan Modification
 ** Debtor is current on all post-petition payments on investment properties [Mtg, Ins, Tax, HOA]
 *** Projection does not include vacancies
 **** Projection does not include unexpected major appliance repairs in rental properties

Case#: 15-19488-JKO		Jul-16	Jul-16	Aug-16	Aug-16	Sep-16	Sep-16	Oct-16	Oct-16	Nov-16	Nov-16	Dec-16	Dec-16
		Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
1	Income [Rentals]		2825		2825		2825		2825		2825		2825
1	Income [Consulting]		4500		4500		7500		9975		9975		5000
	Costs [Total Expenses Below]		7482		7482		10907		17682		19466.76		11057
	Balance		-157		-157		-582		-4882		-6666.76		-3232
15	Cummulative Cash Balance		8484.8		8327.8		7745.8		2863.8		-3802.96		-7034.96

EXPENSES

2	HOA Condominium Fees						2100						2100
3	Household [Food,Ph,Travel]		650		650		650		650		800		800
4	Household Utilities [Elec, H2O]		350		350		350		350		350		350
5	Automobile Insurance												
6	Property Insurance								10200				
7	Secrd Crdtrs MrtgPmnts		5732		5732		5732		5732		5732		5732
8	Property Taxes										11834.76		
9	US Trustee Qtrly Fees						325						325
10	Legal Fees												
11	Repairs/Advertising/Upkeep		750		750		750		750		750		750
12	Automobile Maintenance												
13	Unscrdr Allwd Crdtrs Pmnts						1000						1000
14	Totals [exp]		7482		7482		10907		17682		19466.76		11057

Year # 2

Case#: 15-19488-JKO		Jan-17	Jan-17	Feb-17	Feb-17	Mar-17	Mar-17	Apr-17	Apr-17	May-17	May-17	Jun-17	Jun-17
		Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
1	Income [Rentals]		2825		2825		2825		2825		2825		2825
1	Income [Consulting] *		7500		9975		9975		9975		9975		4500
	Costs [Total Expenses Below]		7807		7482		10582		7807		11162		7807
	Balance		2518		5318		2218		4993		1638		-482
15	Cummulative Cash Balance		8019.8		13337.8		15555.8		20548.8		22186.8		21704.8

EXPENSES

2	HOA Condominium Fees						2100				2100		
3	Household [Food,Ph,Travel]		650		650		650		650		650		650
4	Household Utilities [Elec, H2O]		350		350		350		350		350		350
5	Automobile Insurance										480		
6	Property Insurance												
7	Secrd Crdtrs MrtgPmnts		5732		5732		5732		5732		5732		5732
8	Property Taxes												
9	US Trustee Qtrly Fees		325						325				325
10	Legal Fees												
11	Repairs/Advertising/Upkeep		750		750		750		750		750		750
12	Automobile Maintenance										100		
13	Unscrdr Allwd Crdtrs Pmnts						1000				1000		
14	Totals [exp]		7807		7482		10582		7807		11162		7807

* Deposited in Wife's Account to Show Income for Loan Modification
 ** Debtor is current on all post-petition payments on investment properties [Mtg, Ins, Tax, HOA]
 *** Projection does not include vacancies
 ****Projection does not include unexpected major appliance repairs in rental properties

Case#: 15-19488-JKO		Jul-17	Jul-17	Aug-17	Aug-17	Sep-17	Sep-17	Oct-17	Oct-17	Nov-17	Nov-17	Dec-17	Dec-17
		Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
1	Income [Rentals]		2825		2825	2825	2825	2825	2825	2825	2825	2825	2825
1	Income [Consulting]		4500		4500	7500		9975		9975		5000	
	Costs [Total Expenses Below]		7482		7482	10907		17682		19466.76		11057	
	Balance		-157		-157	-582		-4882		-6666.76		-3232	
15	Cummulative Cash Balance		8484.8		8327.8	7745.8		2863.8		-3802.96		-7034.96	

EXPENSES

2	HOA Condominium Fees					2100						2100	
3	Household [Food,Ph,Travel]		650		650	650		650		800		800	
4	Household Utilities [Elec, H2O]		350		350	350		350		350		350	
5	Automobile Insurance												
6	Property Insurance							10200					
7	Secrd Crdtrs MrtgPmnts		5732		5732	5732		5732		5732		5732	
8	Property Taxes									11834.76			
9	US Trustee Qtrly Fees					325						325	
10	Legal Fees												
11	Repairs/Advertising/Upkeep		750		750	750		750		750		750	
12	Automobile Maintenance												
13	Unscrld Allwd Crdtrs Pmnts					1000						1000	
14	Totals [exp]		7482		7482	10907		17682		19466.76		11057	

Year # 3

Case#: 15-19488-JKO		Jan-18	Jan-18	Feb-18	Feb-18	Mar-18	Mar-18	Apr-18	Apr-18	May-18	May-18	Jun-18	Jun-18
		Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
1	Income [Rentals]		2825		2825	2825	2825	2825	2825	2825	2825	2825	2825
1	Income [Consulting] *		7500		9975	9975	9975	9975	9975	9975	9975	4500	
	Costs [Total Expenses Below]		7807		7482	10582		7807		11162		7807	
	Balance		2518		5318	2218		4993		1638		-482	
15	Cummulative Cash Balance		8019.8		13337.8	15555.8		20548.8		22186.8		21704.8	

EXPENSES

2	HOA Condominium Fees					2100						2100	
3	Household [Food,Ph,Travel]		650		650	650		650		650		650	650
4	Household Utilities [Elec, H2O]		350		350	350		350		350		350	350
5	Automobile Insurance											480	
6	Property Insurance												
7	Secrd Crdtrs MrtgPmnts		5732		5732	5732		5732		5732		5732	5732
8	Property Taxes												
9	US Trustee Qtrly Fees		325							325			325
10	Legal Fees												
11	Repairs/Advertising/Upkeep		750		750	750		750		750		750	750
12	Automobile Maintenance											100	
13	Unscrld Allwd Crdtrs Pmnts					1000						1000	
14	Totals [exp]		7807		7482	10582		7807		11162		7807	

* Deposited in Wife's Account to Show Income for Loan Modification
 ** Debtor is current on all post-petition payments on investment properties [Mtg, Ins, Tax, HOA]
 *** Projection does not include vacancies
 ****Projection does not include unexpected major appliance repairs in rental properties

Case#: 15-19488-JKO		Jul-18	Jul-18	Aug-18	Aug-18	Sep-18	Sep-18	Oct-18	Oct-18	Nov-18	Nov-18	Dec-18	Dec-18
		Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
1	Income [Rentals]		2825		2825	2825		2825		2825		2825	
1	Income [Consulting]		4500		4500	7500		9975		9975		5000	
	Costs [Total Expenses Below]		7482		7482	10907		17682		19466.76		11057	
	Balance		-157		-157	-582		-4882		-6666.76		-3232	
15	Cummulative Cash Balance		8484.8		8327.8	7745.8		2863.8		-3802.96		-7034.96	

EXPENSES

2	HOA Condominium Fees					2100						2100	
3	Household [Food,Ph,Travel]		650		650	650		650		800		800	
4	Household Utilities [Elec, H2O]		350		350	350		350		350		350	
5	Automobile Insurance												
6	Property Insurance							10200					
7	Secrd Crdtrs MrtgPmnts		5732		5732	5732		5732		5732		5732	
8	Property Taxes									11834.76			
9	US Trustee Qtrly Fees					325						325	

CHAPTER 7 LIQUIDATION ANALYSIS
[Mauro Cevenini, Case No. 15-19488-JKO]

SOURCE OF FUNDS FROM NON-EXEMPT ASSETS:

	VALUE
1. Investment Property: 7526 Masters Lane, Vero Beach, FL	\$61,880.00
2. Investment Property: 1523 Par Court, Vero Beach, FL	\$61,880.00
3. Investment Property: 1296 Vintage Dr., Vero Beach, FL*	\$0.00
4. Investment Property: 2601 Archer St, 336-I, Gainesville, FL	\$54,000.00
5. Cash on Hand	\$55.00
6. Checking Account \$ 2047	\$650.32
7. Household Goods & Furnishings	\$1,775.00
8. Clothing [deminimis value]	\$1.00
9. Wedding Band/Costume Jewelry	\$150.00
10. European Group Holding, LLC. [Dissolved]	\$1.00
11. 1984 Volvo GL with 350,000 miles	\$1000.00
12. 1991 BMW	\$500.00

TOTAL: **\$181,892.32**

* Relief Granted.

LESS:

1. Chapter 7 Trustee Fee	\$23,007.13 ¹
2. Chapter 7 Administrative Expenses	\$10,000.00 ²
3. Chapter 11 Administrative Expenses	\$10,650.00
A. Chapter 11 Debtor Professional Fees (estimated after application of retainer paid to Debtor's Bankruptcy counsel):	\$10,000.00
B. US Trustee Fees	\$650.00 ³

¹ Chapter 7 Trustee Fees are calculated in accordance with 11 USC §326, which provides: "In a case under chapter 7 or 11, the Court may allow reasonable compensation under section 330 of this title of the trustee for the trustee's services, payable after the trustee renders such services, not to exceed 25 percent on the first \$5,000 or less, 10 percent on any amount in excess of \$5,000 but not in excess of \$50,000, 5 percent on any amount in excess of \$50,000 but not in excess of \$1,000,000, and reasonable compensation not to exceed 3 percent of such monies in excess of \$1,000,000, upon all money disbursed or turned over in the case by the trustee to parties in interest, excluding the debtor, but including holders of secured claims."

² Chapter 7 Administrative Costs are difficult to quantify as they vary based on whether the Trustee employs professional who could include attorneys, accountants, appraisers and liquidators. Therefore, the \$10,000 value is arbitrary and for use in this analysis only.

³ US Trustee Fees are calculated in accordance with 28 U.S.C. §§ 1930(3) and (6), which provides: "For a case commenced under chapter 11 of title 11 that does not concern a railroad, as defined in section 101 of title 11, \$1,717...In addition to the filing fee paid to the clerk, a quarterly fee shall be paid to the United States trustee, for deposit in the Treasury, in each case under chapter 11 of title 11 for each quarter (including any fraction thereof) until the case is converted or dismissed, whichever occurs first. The fee shall be \$325 for each quarter in which disbursements total less than \$15,000; [and] \$650 for each quarter in which disbursements total

TOTAL: **\$43,657.13**

BALANCE: **\$138,235.19**

4. Secured Claims:

A. Select Portfolio Servicing, Inc. [7526 Masters Lane, Vero Bch, FL]1st	\$197,064.49
B. Select Portfolio Servicing, Inc. [7526 Masters Lane, Vero Bch, FL]2nd	\$16,665.00
C. Point West Master POA, Inc. [7526 Masters Lane, Vero Bch, FL]	\$9,925.06
D. Point West Central Village [7526 Masters Lane, Vero Bch, FL]	\$22,348.79
E. Specialized Loan Servicing [1523 Par Court, Vero Bch, FL]1st	\$209,214.65
F. Specialized Loan Servicing [1523 Par Court, Vero Bch, FL]2nd	\$16,665.00
G. Point West Master POA, Inc. [1523 Par Court, Vero Bch, FL]	\$17,942.98
H. Point West Central Village [1523 Par Court, Vero Bch, FL]	\$23,115.54
I. Bank of America, N.A., [2601 Archer St, 336-1, Gainesville]1st	\$188,202.17
J. Bank of America, N.A. [2601 Archer St, 336-1, Gainesville]2nd	\$37,361.00

TOTAL: **\$738,504.68**

BALANCE: **(\$600,269.49)**

**TOTAL DOLLAR AMOUNT AVAILABLE TO
UNSECURED CREDITORS' CLAIMS:** **\$0.00**

**Percentage of Claims to which Unsecured Creditors
would Receive or Retain in a Chapter 7 Liquidation:** **0.00 %**

EXHIBIT "B"

\$15,000 or more but less than \$75,000...The fee shall be payable on the last day of the calendar month following the calendar quarter for which the fee is owed.”

Unsecured Claims

Creditor	Amount owed as per Claim or Scheduled	Percentage of Total	Proposed Dividend	Percentage of Debt Owed
1 Prepetition Arrears, Point West Master POA, Inc. on 1296 Vintage Drive, Vero Bch, Florida	5219.45	0.72	216.93	4.16
2 Deficiency, SLS, 1523 Par Court, Vero Bch, FL	147334.65	20.41	6123.38	4.16
3 Prepetition Arrears, Point West Master POA, Inc. on 1523 Par Court, Vero Bch, FL	17942.98	2.49	745.73	4.16
4 Prepetition Arrears, Point West Central Village Townhomes, Inc on 1523 Par Court, Vero Bch, FL	23115.54	3.20	960.71	4.16
5 Deficiency, SLS, 7526 Masters Lane, Vero Bch, FL	136067.46	18.85	5655.10	4.16
6 Prepetition Arrears, Point West Master POA, Inc. on 7526 Masters Lane, Vero Bch, FL	9925.06	1.37	412.50	4.16
7 Prepetition Arrears, Point West Central Village Townhomes, Inc. on 7526 Masters Lane, Vero Bch, FL	22348.79	3.10	928.84	4.16
8 Deficiency, BOA, 2601 SW Archer Rd, 336-1, Gainesville	133202.17	18.45	5536.02	4.16
9 Unsecured, BOA, 2nd Mtg, 2601 SW Archer Rd, 336-1, Gainesvi	37361.00	5.18	1552.76	4.16
10 American Express # 6753	2109.18	0.29	87.66	4.16
11 Bank of America # 5781	5501.00	0.76	228.63	4.16
12 Bank of America # 5930	47400.00	6.57	1969.99	4.16
13 Bank of America # 9722	20029.00	2.77	832.43	4.16
14 Chase Bank # 4979	29264.00	4.05	1216.24	4.16
15 Citibank # Unknown	3000.00	0.42	124.68	4.16
16 Discover # 4554	14126.00	1.96	587.09	4.16
17 Macys # 420	80.00	0.01	3.32	4.16
18 Portfolio Recovery Service # Unknown	331.00	0.05	13.76	4.16
19 Real Time Resolutions # 1755	22508.26	3.12	935.47	4.16
20 Sears/CBNA # 1962	330.00	0.05	13.72	4.16
21 State Farm Bank # 0001	27790.00	3.85	1154.98	4.16
22 Wells Fargo Card # 5519	3522.00	0.49	146.38	4.16
23 Midland # 3429	13322.35	1.85	553.69	4.16
Total Unsecured Claims	721829.89	100.00	30000.00	

Fill in this information to identify your case:

Debtor 1 Mauro Cevenini
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF FLORIDA, FORT LAUDERDALE DIVISION

Case number 15-19488-JKO
(if known)

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
- Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	American Express Nonpriority Creditor's Name POB 297871 Ft Lauderdale, FL 33329 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>6753</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Revolving account opened 12/07</u>	<u>\$2,109.00</u>

Debtor 1 **Cevenini, Mauro**

Case number (if known) **15-19488-JKO**

4.2	Bank Of America	Last 4 digits of account number 5781	\$5,501.00
	Nonpriority Creditor's Name		
	4161 Piedmont Pky Greensboro, NC 27410	When was the debt incurred? _____	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify Revolving account opened 10/05	

4.3	Bank Of America	Last 4 digits of account number 5930	\$47,400.00
	Nonpriority Creditor's Name		
	POB 982235 El Paso, TX 79998	When was the debt incurred? _____	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify Revolving account opened 7/95	

4.4	Bank Of America	Last 4 digits of account number 9722	\$20,029.00
	Nonpriority Creditor's Name		
	POB 982238 El Paso, TX 79998	When was the debt incurred? _____	
	Number Street City State Zip Code		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify Revolving account opened 9/75	

Debtor 1 **Cevenini, Mauro**

Case number (if known) **15-19488-JKO**

4.5	Chase Bank USA Nonpriority Creditor's Name	Last 4 digits of account number 4979	\$29,264.00
	POB 15298 Wilmington, DE 19850 Number Street City State Zip Code	When was the debt incurred? _____	
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Revolving account opened 1/08</u>	

4.6	Citibank SD, NA Nonpriority Creditor's Name	Last 4 digits of account number _____	\$3,000.00
	POB 20363 Attn: Centralized Bankruptcy Kansas City, MO 64195 Number Street City State Zip Code	When was the debt incurred? _____	
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Cards</u>	

4.7	Discover Financial Services Nonpriority Creditor's Name	Last 4 digits of account number 4554	\$14,126.00
	POB 15316 Wilmington, DE 19850 Number Street City State Zip Code	When was the debt incurred? _____	
	Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Revolving accounts opened 4/08</u>	

Debtor 1 Cevenini, Mauro Case number (if known) 15-19488-JKO

4.8	Dsnb/MACYS	Last 4 digits of account number 420	\$80.00
	Nonpriority Creditor's Name		
	POB 17759	When was the debt incurred? _____	
	Clearwater, FL 33762		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>Revolving account opened 7/10</u>	

4.9	Portfolio Recovery Associates LLC	Last 4 digits of account number _____	\$331.00
	Nonpriority Creditor's Name		
	120 Corporate Blvd #100	When was the debt incurred? _____	
	Norfolk, VA 23502		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify _____	

4.10	Real Time Resolutions	Last 4 digits of account number 1755	\$16,579.00
	Nonpriority Creditor's Name		
	1750 Retgal Row # N	When was the debt incurred? _____	
	Dallas, TX 75235		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>Revolving account opened 4/07</u>	

Debtor 1 Cevenini, Mauro Case number (if known) 15-19488-JKO

4.11	Sears/CBNA	Last 4 digits of account number 1962	\$330.00
	Nonpriority Creditor's Name		
	POB 6282	When was the debt incurred? _____	
	Sioux Falls, SD 57117		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>Revolving account opened 8/09</u>	

4.12	State Farm Bank	Last 4 digits of account number 0001	\$27,790.00
	Nonpriority Creditor's Name		
	3 State Farm Plazan-3	When was the debt incurred? _____	
	Bloomington, IL 61791		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>Credit line account opened 12/06</u>	

4.13	Wells Fargo Card Services	Last 4 digits of account number 5519	\$3,522.00
	Nonpriority Creditor's Name		
	POB 14517	When was the debt incurred? _____	
	Des Moines, IA 50306-3517		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	<input checked="" type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent	
	<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated	
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed	
	<input type="checkbox"/> At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans	
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts	
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify <u>Revolving account opened 8/7</u>	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 **Cevenini, Mauro**

Case number (if known) **15-19488-JKO**

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a. \$ <u> </u> 0.00
	6b. Taxes and certain other debts you owe the government	6b. \$ <u> </u> 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <u> </u> 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <u> </u> 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e. \$ <u> </u> 0.00
Total Claim		
Total claims from Part 2	6f. Student loans	6f. \$ <u> </u> 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <u> </u> 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <u> </u> 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <u> </u> 170,061.00
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <u> </u> 170,061.00

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
FORT LAUDERDALE DIVISION

IN RE: MAURIO CEVENINI } CASE NUMBER: 15-19488-JKO
 } }
 } }
 } } JUDGE JKO
 } }
DEBTOR. } CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD
FROM JULY 1, 2016 TO JULY 31, 2016.

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated 20 AUG 2016

ELIAS L. DSOUZA
Attorney for Debtor

Debtor's Address
and Phone Number:
MAURIO CEVENINI
PO Box 267483
WESTON, FL 33326
Tel. 305.336.2658

Attorney's Address
and Phone Number:
111 N PINE ISLAND
#205 PLANTATION
FLORIDA 33324
Bar No. 399477
Tel. 954.358.5911

Note The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Monthly Operating Reports must be filed by the 20th day of the following month

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website.
http://www.usdoj.gov/usttr/21/reg_info.htm

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report.
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name: MAURO CEVENINI
 Case Number: 15-19488-JKO

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

	Month JULY 2016	Cumulative Total
CASH- Beginning of Month (Household) (PERSONAL)	4	4
CASH- Beginning of Month (Business) (RENTALS)	22603	25428
Total Household Receipts BANK MO. MAINT. FEE	5	4
Total Business Receipts (RENTALS)	2825	25428
Total Receipts	2830	25432
Total Household Disbursements FOR TRUSTEE'S FEES	—	650
Total Business Disbursements (RENTALS)	1082.	4204.15
Total Disbursements	1082	4854.15
NET CASH FLOW (Total Receipts minus Total Disbursements)	2829	22314.85
CASH- End of Month (Individual)	4	4
CASH- End of Month (Business)	2825	25428

FOR MORTGAGES &
 CONDO FEES NOT CASHED
 YET: \$3122.15 FROM JUNE.
 \$532 : 7526 MASTERS LN
 \$550 : 1523 PAR CT
 NOT CASHED YET JULY -
 \$3122.15 + 1082 = 4204.15

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above) TRUSTEE'S FEES	—	650
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	—	650

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 20 day of AUG 09 20 2016


 Debtor's Signature

SCHEDULE OF HOUSEHOLD (PERSONAL)
CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumulative
	JULY 2016	Total
CASH - Beginning of Month	4	4
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) FOR TRUSTEE'S	325	650
BANK MO. FEES.	5	4
TOTAL RECEIPTS	329	654
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing		
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees	325	650
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Total Household Disbursements	325	650
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	4	4

* CUM FEES TRUSTEE'S CASH IN 2016.

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**SCHEDULE OF BUSINESS (ALL 3 RENTALS)
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative
	JULY 2016	Total
CASH - Beginning of Month	22603	25428
BUSINESS CASH RECEIPTS		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income (ALL 3 RENTALS BUS. ACC'S)	2825	25428
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
Total Business Receipts	2825	25428
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)		
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
MORTGAGES 2 HOMES. 550+532	1082	4854.15
Total Business Disbursements		
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	2825	20577.85

* NOT CASHED YET

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MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

JULY 2016
BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4	
Name of Bank: <i>Regions</i>	<i>HOUSEHOLD</i>	<i>1523 PARCT</i>	<i>7526 MASTERS LA</i>	<i>1296 VINTAGE DR</i>	
Account Number:	<i>0233546193</i>	<i>0233545952</i>	<i>0233546770</i>	<i>0233545944</i>	
Purpose of Account (Business/Personal)	<i>PERS</i>	<i>BUS</i>	<i>BUS</i>	<i>BUS</i>	
Type of Account (e.g. checking)	<i>CHK</i>	<i>CHK</i>	<i>CHK</i>	<i>CHK</i>	
1. Balance per Bank Statement	<i>9</i>	<i>5138.70</i>	<i>5196.70</i>	<i>9145.45</i>	<i>19484.85</i>
2. ADD: Deposits not credited (attach list to this report)	<i>5</i>	<i>810</i>	<i>815</i>	<i>1200</i>	<i>2830</i>
3. SUBTRACT: Outstanding Checks (attach list)	<i>—</i>	<i>—</i>	<i>—</i>	<i>—</i>	
4. Other Reconciling Items (attach list to this report)	<i>—</i>	<i>—</i>	<i>—</i>	<i>—</i>	
5. Month End Balance (Must Agree with Books)	<i>9</i>	<i>5948.70</i>	<i>6011.70</i>	<i>10345.45</i>	<i>22314.85</i>
TOTAL OF ALL ACCOUNTS				<i>\$22314.85</i>	

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
<i>N/A</i>				
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

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MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 4

* NONE TO REPORT * JULY 2016

ACCOUNTS RECEIVABLE RECONCILIATION (Pre- & Post- Petition)	Scheduled Amount	Current Month
		JUNE 2016
Accounts Receivable Beginning Balance	0	0
Plus: Billings During the Month	0	0
Less: Collections During the Month	0	0
Adjustments or WriteOffs*	0	0
Accounts Receivable Ending Balance**	0	0

ACCOUNTS RECEIVABLE AGING (Pre- & Post- Petition)	Scheduled Amount	Current Month
		JUNE 2016
0 - 30 Days	0	0
31 - 60 Days	0	0
61 - 90 Days	0	0
Over 90 Days	0	0
Total Accounts Receivable**	0	0

* Attach explanation of any adjustment or writeoff.

** The "current month" of these two lines must equal.

POST-PETITION TAXES	Beginning Tax Liability*	Amount Withheld & or Accrued
Federal Taxes	0	0
Withholding**	0	0
FICA - Employee	0	0
FICA - Employer	0	0
Unemployment	0	0
Income	0	0
Other (Attach List)	0	0
Total Federal Taxes	0	0
State & Local Taxes	0	0
Withholding	0	0
Sales	0	0
Unemployment	0	0
Real Property	0	0
Personal Property	0	0
Other (Attach List)	0	0
Total State & Local Taxes	0	0
Total Post-Petition Taxes	0	0

* The beginning tax liability should represent the liability from the prior month, or if this is the first report, the amount should be zero

** Attach copies of IRS Form 6123 or your FTD coupon and payment receipt to verify payment or deposit

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ACCOUNTS TRANSFERS PAYMENTS INSIGHTS MOBILE BANKING CUSTOMER SERVICE

Summary View Detail / Register Online Statements Add Categories View/Edit Categories View Reports

Account Details - House Hold *****5944

Print Page

View and sort your current account activity for all of your accounts.

View Account: x-5944 House Hold \$9.00

Account Number	x-45944	Overdraft Protection	Enroll
YTD Interest	\$0.00	Posted Balance	\$4.00
Interest Rate	0.00 %	Available Balance	\$9.00
		Standard Overdraft Coverage	Opted Out [Edit]

Pending Transactions

Date	Type	Description/Category	Debit (-)	Credit (+)	Projected Balance
9/12/2016	CD	DEPOSIT		\$5.00	\$9.00

Transaction History

From: 08/28/2016 To: 09/12/2016 Current Month Previous Month

Filter Transaction History By: (Select One: [VIEW](#))

Date	Type	Description/Category	Debit (-)	Credit (+)	Posted Balance
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There are no posted transactions for the date range specified.

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Customer Receipt

Thank You for your Banking Business

PD09-12-2016 3:14P #98
FL6304 #08 DA **5944
CSH DEP \$5.00

TE1035 (Rev. 9/15) v1 361419



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13/1



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Summary View Detail / Register Online Statements Add Categories View/Edit Categories View Reports

Account Details - 1523 Par Court *****5952

Print Page

View and sort your current account activity for all of your accounts.

View Account: x-5952 1523 Par Court \$5,948.70

Account Number	x-45952	Overdraft Protection	Enroll
YTD Interest	\$0.00	Posted Balance	\$5,138.70
Interest Rate	0.00 %	Available Balance	\$5,948.70
		Standard Overdraft Coverage	Opted Out [Edit]

Pending Transactions

Date	Type	Description/Category	Debit (-)	Credit (+)	Projected Balance
9/12/2016	CD	DEPOSIT		\$810.00	\$5,948.70

Transaction History

From: 08/28/2016 To: 09/12/2016 Current Month Previous Month

Filter Transaction History By: (Select One): VIEW

Date	Type	Description/Category	Debit (-)	Credit (+)	Posted Balance
------	------	----------------------	-----------	------------	----------------

There are no posted transactions for the date range specified.

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Customer Receipt

Thank You for your Banking Business

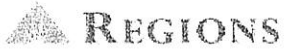
PD09-12-2016 3:13P #95
FL6304 #08 DA **5952
CSH DEP \$810.00

TE1035 (Rev. 9/15) 31364439



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Summary View Detail / Register Online Statements Add Categories View/Edit Categories View Reports

Account Details - 7526 Masters Lane *****6193

Print Page

View and sort your current account activity for all of your accounts.

View Account: x-6193 7526 Masters Lane \$6,011.70

Account Number	x-46193	Overdraft Protection	Enroll
YTD Interest	\$0.00	Posted Balance	\$5,196.70
Interest Rate	0.00 %	Available Balance	\$6,011.70
		Standard Overdraft Coverage	Opted Out [Edit]

Pending Transactions

Date	Type	Description/Category	Debit (-)	Credit (+)	Projected Balance
9/12/2016	CD	DEPOSIT		\$815.00	\$6,011.70

Transaction History

From: 08/28/2016 To: 09/12/2016 Current Month Previous Month

Filter Transaction History By: (Select One) [VIEW](#)

Date	Type	Description/Category	Debit (-)	Credit (+)	Posted Balance
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There are no posted transactions for the date range specified.

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Thank You for your Banking Business

PD09-12-2016 3:13P #96
FL6304 #08 DA **6193
CSH DEP \$815.00

TE1035 (REV. 9/15) N13684439



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Summary View Detail / Register Online Statements Add Categories View/Edit Categories View Reports

Account Details - 1296 Vintage Dr *****6770

Print Page

View and sort your current account activity for all of your accounts.

View Account: x-6770 1296 Vintage Dr \$10,345.45

Table with account details: Account Number (x-46770), YTD Interest (\$0.00), Interest Rate (0.00%), Overdraft Protection (Enroll), Posted Balance (\$9,145.45), Available Balance (\$10,345.45), Standard Overdraft Coverage (Opted Out).

Pending Transactions

Table with pending transactions: Date (9/12/2016), Type (CD), Description/Category (DEPOSIT), Debit (-), Credit (+) (\$1,200.00), Projected Balance (\$10,345.45).

Transaction History

From: 08/28/2016 To: 09/12/2016 Current Month Previous Month

Filter Transaction History By: (Select One) VIEW

Table header for transaction history: Date, Type, Description/Category, Debit (-), Credit (+), Posted Balance.

There are no posted transactions for the date range specified.

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Customer Receipt Thank You for your Banking Business

PD09-12-2016 3:14P #97
FL6304 #08 DA **6770
CSH DEP \$1,200.00

TE1035 (Rev. 9/15) M38149



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FEDERAL BANKRUPTCY COURT APPROVED PROTECTION ADEQUATE PAYMENT

MAURO CEVENINI
DEBTOR IN POSSESSION

106
63-466/631

AUG 2016
DATE

PAY TO THE ORDER OF SPECIALIZED LOAN SERVICING \$ 550.

FIVE HUNDRED FIFTY DOLLARS DOLLARS

FBI: 1523 PAR COURT, VERO BEACH, FL 32966

REGIONS CASE#: 15-19488-JKO
CH11

FOR Acct #: 1006646634

Mauro Cevenini

⑆063104668⑆ 0233545952⑈00106

Harland Clarke

FEDERAL BANKRUPTCY COURT APPROVED PROTECTION ADEQUATE PAYMENT

MAURO CEVENINI
DEBTOR IN POSSESSION

1006
63-466/631

AUG 2016
DATE

PAY TO THE ORDER OF SPECIALIZED LOAN SERVICING \$ 532.

FIVE HUNDRED, THIRTY TWO DOLLARS DOLLARS

FBI: 7526 MASTERS LANE, VERO BEACH, FL 32966

REGIONS CASE#: 15-19488-JKO (CH11)

FOR Acct #: 1006646618

Mauro Cevenini

⑆063104668⑆ 0233546193⑈01006

Harland Clarke

17/17

