

**United States Bankruptcy Court
District of Puerto Rico**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): **SALCEDO OQUENDO, RAUL A** Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): **RAUL ANTONIO SALCEDO OQUENDO dba OFICINA DE PODIATRIA** All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): **9908 / 66-0514986** Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):

Street Address of Debtor (No. & Street, City, State & Zip Code): **620 Calle Mar De Bering Urb Paseo Corales I DORADO, PR ZIPCODE 00646** Street Address of Joint Debtor (No. & Street, City, State & Zip Code): ZIPCODE

County of Residence or of the Principal Place of Business: **Dorado** County of Residence or of the Principal Place of Business:

Mailing Address of Debtor (if different from street address): **1845 CARR 2 STE 901 BAYAMON, PR ZIPCODE 00959-7206** Mailing Address of Joint Debtor (if different from street address): ZIPCODE

Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE

<p>Type of Debtor (Form of Organization) (Check one box.)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box.)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input type="checkbox"/> Other</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)</p> <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p>
	<p>Tax-Exempt Entity (Check box, if applicable.)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Nature of Debts (Check one box.)</p> <p><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."</p> <p><input type="checkbox"/> Debts are primarily business debts.</p>

<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</p> <p><input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</p>	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.</p> <p>-----</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition</p> <p><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).</p>
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<p>Statistical/Administrative Information</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p>THIS SPACE IS FOR COURT USE ONLY</p>
<p>Estimated Number of Creditors</p> <p><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000</p>	
<p>Estimated Assets</p> <p><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion</p>	
<p>Estimated Liabilities</p> <p><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion</p>	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): SALCEDO OQUENDO, RAUL A
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Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

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

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

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

<p align="center">Exhibit A</p> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p align="center">Exhibit B</p> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X <u>/s/ Jaime Rodriguez Perez</u> 10/29/08 <small>Signature of Attorney for Debtor(s) Date</small>
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Exhibit C

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

Yes, and Exhibit C is attached and made a part of this petition.
 No

Exhibit D

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

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

If this is a joint petition:

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

Information Regarding the Debtor - Venue
(Check any applicable box.)

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

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

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

Certification by a Debtor Who Resides as a Tenant of Residential Property
(Check all applicable boxes.)

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

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

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

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

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

Voluntary Petition

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

Name of Debtor(s):
SALCEDO OQUENDO, RAUL A

Signatures

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

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

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

X /s/ RAUL A SALCEDO OQUENDO
Signature of Debtor **RAUL A SALCEDO OQUENDO**

X _____
Signature of Joint Debtor
(787) 421-5111
Telephone Number (If not represented by attorney)

October 29, 2008
Date

Signature of a Foreign Representative

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

(Check only **one** box.)

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

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Jaime Rodriguez Perez
Signature of Attorney for Debtor(s)

Jaime Rodriguez Perez 221011
Printed Name of Attorney for Debtor(s)

Jaime Rodriguez Law Office, PSC
Firm Name

Atrium Plaza Apt 28 225 Jose Oliver St.
Address

San Juan, PR 00918-9704

(787) 797-4174
Telephone Number

October 29, 2008
Date

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

Signature of Non-Attorney Petition Preparer

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

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

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

Address

Signature of Debtor (Corporation/Partnership)

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

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

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

X _____
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

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

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter 11

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

[X] 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

[] 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

[] 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

[] 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

- [] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
[] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
[] Active military duty in a military combat zone.

[] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ RAUL A SALCEDO OQUENDO

Date: October 29, 2008

Certificate Number: 02114-PR-CC-005265829

CERTIFICATE OF COUNSELING

I CERTIFY that on 10/28/08, at 02:51 o'clock PM EST, RAUL A SALCEDO received from Consumer Credit Counseling Service of Greater Atlanta, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the DISTRICT OF PUERTO RICO, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

Date: 10-28-2008

By /s/ ELIONAI RUIZ

Name ELIONAI RUIZ

Title Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter **11**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,324,000.00		
B - Personal Property	Yes	3	\$ 141,066.56		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$ 1,727,692.80	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 5,843.49	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 677,901.54	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 22,500.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 21,700.00
TOTAL		20	\$ 1,465,066.56	\$ 2,411,437.83	

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United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter **11**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 5,814.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 52,000.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 57,814.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 22,500.00
Average Expenses (from Schedule J, Line 18)	\$ 21,700.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,138.55

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 229,958.80
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 5,843.49	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 677,901.54
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 907,860.34

IN RE SALCEDO OQUENDO, RAUL A

Debtor(s)

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<p>MEDICAL OFFICE LOCATED AT BAYAMON MEDICAL PLAZA STE. 901 AT BAYAMON, PR. THE PROPERTY CONSIST IN 1,052.35 SQUARE FEETS.</p> <p>ON JULY 7, 2008 DEBTOR APPRAISE THE PROPERTY FOR THE AMOUNT OF \$244,000.</p>		J	244,000.00	353,311.80
<p>RESIDENTIAL PROPERTY LOCATED 620 CALLE MAR DE BERING, PASEO LOS CORALES 1, DORADO, PR. THE PROPERTY CONSISTS OF FOUR BEDROOMS, TWO BATHROOM, LIVING ROOM, DINING ROOM, KITCHEN, BALCONY, SWIMING POOL AND CAR PORT.</p> <p>DEBTOR INFORMS THAT THE PROPERTY HAS A MARKET VALUE OF \$500,000.</p> <p>ON JULY 7, 2008 DEBTOR APPRAISE THE PROPERTY FOR THE AMOUNT OF \$500,000.</p> <p>ON DEBTORS ACQUIRED THE PROPERTY AT \$.</p>		J	500,000.00	583,000.00
<p>RESIDENTIAL PROPERTY LOCATED AT AQUABELLA AT PALMAS DEL MAR, HUMACAO, PR. THE PROPERTY CONSISTS OF FOUR BEDROOMS, TWO BATHROOM, LIVING ROOM, DINING ROOM, KITCHEN, BALCONY.</p> <p>DEBTOR INFORMS THAT THE PROPERTY HAS A MARKET VALUE OF \$580,000.</p> <p>CADASTER NUMBER 354-012-730-02-000</p> <p>ON DEBTORS ACQUIRED THE PROPERTY AT \$.</p>		J	580,000.00	654,279.00
TOTAL			1,324,000.00	

(Report also on Summary of Schedules)

IN RE SALCEDO OQUENDO, RAUL A

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND LOCATION: IN DEBTOR POSSESION		1,000.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CERTIFICATE OF DEPOSIT AT BANCO POPULAR LOCATION: BANCO POPULAR CARR 167 BAYAMON BRANH, BAYAMON, PR	H	50,000.00
		DORAL CHECKING BUSINESS ACCOUNT, OFICINA DE PODIATRIA DOCTOR SALCEDO, DBA, ACCOUNT NUMBER 0940003130. HERMANOS MELENDEZ BRANCH, BAYAMON, PR	H	3,400.00
		DORAL CHECKING PERSONAL ACCOUNT (DORAL DIAMANTE), ACCOUNT NUMBER 0900109406. HERMANOS MELENDEZ BRANCH, BAYAMON, PR	H	3,200.00
		DORAL SAVINGS ACCOUNT (DORAL DIAMANTE), ACCOUNT NUMBER 0900109406. HERMANOS MELENDEZ BRANCH, BAYAMON, PR	J	500.00
		FLEXICUENTA BANCO POPULAR, ACCOUNT NUMBER 052288374 LOCATION: BAYAMON CARR 167 BRANCH, BAYAMON PR	H	1.00
		GOLF CART LOCATION: HUMACAO, PR		3,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		SEE INVENTORY HOUSE, EXHIBIT A. LOCATION: 620 CALLE MAR DE BERING, PASEO LOS CORALES 1, DORADO, PR		11,078.75
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			

INVENTORY
Dr. Raul Salcedo
House

PAGE 1 of

Item Number	Description	Units	Market Value Per Unit	Total Item Value
25	Washer machine		799.99	399
26	Tumble dryer machine	1	589.99	294
27	TV	2	2,517.49	1,258.75
28	Bedrooms	4	3,000	1,500
29	Water cistern		1,854	927
30	Electric Generator		13,400	6,700
TOTAL		7	\$22,161.47	\$11,078.75

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D W I F E J O I N T O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		INVERSIONES BPPR, PRIVATE MANAGEMENT ACCOUNT, ACCOUNT NUMBER 052-499367. LOCATION: CARR 167 BAYAMON BRANCH, BAYAMON PR	J	44.98
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		ACCOUNTS RECEIVABLES FROM MEDICAL INSURANCE COMPANIES LOCATION: BAYAMON, PR		8,251.83
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 TOYOTA AVALON XLE, FOUR DOORS, WHITE COLOR, IDENTIFICATION PLATE: MATURITY DATE:		38,000.00
		2008 TOYOTA COROLLA, FOUR DOORS, GRAY COLOR, IDENTIFICATION PLATE HHA-826 MATURITY DATE: APRIL 2014		18,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		SEE INVENTORY OFFICE MATERIALS AND EQUIPMENT, EXHIBIT B. LOCATION: BAYAMON MEDICAL PLAZA, SUITE 901, CARR 2, BAYAMON, PR		4,590.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
			TOTAL	141,066.56

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0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

INVENTORY
Dr. Raul Salcedo
Offices Materials

PAGE 1 of 3

Item Number	Description	Units	Market Value Per Unit	Total Item Value
1	Desk	1	200	100
2	Chair	8	30	120
3	Chair Waiting	4	20	40
4	Library Chest	1	50	25
5	Phone	3	25	37.50
6	Office materials		100	75
7	Computer	1	500	280
8	Microwave	1	45	22.50
TOTAL		19	\$970.00	\$700.00

INVENTORY
Dr. Raul Salcedo

PAGE 2 of 3

Item Number	Description	Units	Market Value Per Unit	Total Item Value
9	Refrigerator	1	20	20
10	TV	1	50	50
11	Special chair	3	200	475
12	Surgery lamp	1	25	25
13	Ultrasound equipment	1	150	75
14	Laser equipment	1	250	125
15	Sonography equipment	1	150	150
16	Equipment chair	1	20	20
TOTAL		10	\$865.00	\$940.00

INVENTORY
Dr. Raul Salcedo

PAGE 3 of 3

Item Number	Description	Units	Market Value Per Unit	Total Item Value
17	Autoclave Equipment	1	100	75
18	Whirlpool machine	1	65	45
19	Parafina machine	1	10	10
20	Rayos X Machine	1	200	150
21	Revelatory plaque	1	85	45
22	Other medics equipment		400	275
23	Air conditioner	1	200	175
24	Medicines (anesthesia, antibiotics, splices, needles, etc)		300	175
TOTAL		7	\$1,360	\$950.00

IN RE SALCEDO OQUENDO, RAUL A

Debtor(s)

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
CASH ON HAND LOCATION: IN DEBTOR POSSESION	11 USC § 522(d)(5)	79.42	1,000.00
SEE INVENTORY HOUSE, EXHIBIT A. LOCATION: 620 CALLE MAR DE BERING, PASEO LOS CORALES 1, DORADO, PR	11 USC § 522(d)(3) 11 USC § 522(d)(5)	10,775.00 303.75	11,078.75
ACCOUNTS RECEIVABLES FROM MEDICAL INSURANCE COMPANIES LOCATION: BAYAMON, PR	11 USC § 522(d)(5)	8,251.83	8,251.83
SEE INVENTORY OFFICE MATERIALS AND EQUIPMENT, EXHIBIT B. LOCATION: BAYAMON MEDICAL PLAZA, SUITE 901, CARR 2, BAYAMON, PR	11 USC § 522(d)(5) 11 USC § 522(d)(5) 11 USC § 522(d)(6)	1,075.00 1,490.00 2,025.00	4,590.00

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. UNIT 78 AQUABELLA HOMEOWNERS ASSOCIATION 90 CANDELERO DR STE ADM PALMAS DEL MAR HUMACAO, PR 00791-7908	J	HOMEOWNERS ASSOCIATION VALUE \$ 580,000.00				2,509.00	2,509.00
ACCOUNT NO. UNIT ID 901, TENANT 98 ASOCIACION COND. BAYAMON MEDICAL PLAZA 1845 STATE ROAD NO 2 ADM. OFFICE BAYAMON, PR 00959		OFFICE OWNERS ASSOCIATION VALUE \$ 244,000.00				3,311.80	3,311.80
ACCOUNT NO. 8785355 BANCO POPULAR PO BOX 71375 SAN JUAN, PR 00936-7077	J	FIRST MORTGAGE MORTGAGE ARREARS: 0.00 VALUE \$ 500,000.00				583,000.00	83,000.00
ACCOUNT NO. BANCO POPULAR Gpo Box 3229 SAN JUAN, PR 00936		Assignee or other notification for: BANCO POPULAR VALUE \$					

2 continuation sheets attached

Subtotal (Total of this page)	\$ 588,820.80	\$ 88,820.80
Total (Use only on last page)	\$	\$

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. xxx-xx-9908 BANCO POPULAR PO BOX 71375 SAN JUAN, PR 00936-7077	J	FIRST MORTGAGE MORTGAGE ARREARS: 0.00 VALUE \$ 244,000.00				350,000.00	106,000.00
ACCOUNT NO. 052288374 BANCO POPULAR PO BOX 71375 SAN JUAN, PR 00936-7077		J	RESERVE LINE VALUE \$ 50,001.00				60,000.00
ACCOUNT NO. 52499367 Bp-maxi Serv De Credito A Individuos San Juan, PR 00936	H		Revolving account opened 2005-05 VALUE \$ 1.00				15,000.00
ACCOUNT NO. 354-012-730-02-000 CRIM PO BOX 70235 SAN JUAN, PR 00936-8235			REAL PROPERTY TAXES VALUE \$ 580,000.00				1,870.00
ACCOUNT NO. XXX-XX-9908 POPULAR AUTO PO Box 15011 San Juan, PR 00902-8511			LOAN, GOLF CART VALUE \$ 3,000.00				5,000.00
ACCOUNT NO. 7576-1378388 RG MORTGAGE PO BOX 362394 SAN JUAN, PR 00936-2394		J	FIRST MORTGAGE MORTGAGE ARREARS: 8,000.00 MONTHLY PAYMENT: \$4,021.98 VALUE \$ 645,000.00				649,900.00

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page) \$ **1,081,770.00** \$ **139,769.00**

Total
(Use only on last page) \$ _____ \$ _____

(Report also on Summary of Schedules.)
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			UNLIQUIDATED	DISPUTED		
ACCOUNT NO. RG MORTGAGE 280 Jesus T Pinero Ave San Juan, PR 00919		Assignee or other notification for: RG MORTGAGE				
		VALUE \$				
ACCOUNT NO. VELMA E. DIAZ CARRASQUILLO PO BOX 361508 SAN JUAN, PR 00936-0619		Assignee or other notification for: RG MORTGAGE				
		VALUE \$				
ACCOUNT NO. 70404061215150001 Toyota Motor Credit Co 300 Las Cumbres Ave Ste Rio Piedras, PR 00926	H	Installment account opened 2008-05-28 MATURITY DATE, MAY 28, 2014			37,733.00	
		VALUE \$ 38,000.00				
ACCOUNT NO. 70404061198520001 Toyota Motor Credit Co 300 Las Cumbres Ave Ste Rio Piedras, PR 00926	H	Installment account opened 2008-04-25 MATURITY DATE: APRIL 25, 2014 IN POSSESSION OF DEBTOR SPOUSE, MRS. LIZETTE ROBLES.			19,369.00	1,369.00
		VALUE \$ 18,000.00				
ACCOUNT NO.						
		VALUE \$				
ACCOUNT NO.						
		VALUE \$				

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	\$ 57,102.00	\$ 1,369.00
Total (Use only on last page)	\$ 1,727,692.80	\$ 229,958.80

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

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B6E (Official Form 6E) (12/07)
IN RE SALCEDO OQUENDO, RAUL A

Debtor(s)

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. XXX-XX-9908 CRIM PO BOX 195387 SAN JUAN, PR 00919-5387	H	PERSONAL PROPERTY CONTRIBUTIONS				29.49	29.49	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims	Subtotal (Totals of this page)	\$ 29.49	\$ 29.49	\$
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)	Total	\$		
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)	Total		\$	\$

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Domestic Support Obligations

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT		AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
			UNLIQUIDATED	DISPUTED			
ACCOUNT NO. XXX-XX-9908 CARMEN M. GRACIA ROSADO URB ESTANCIAS DE LA FUENTE C-9 CONDE ST. TOA BAJA, PR 00953		DOMESTIC SUPPORT OBLIGATION, CHILD SUPPORT			5,814.00	5,814.00	
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims	Subtotal (Totals of this page)	\$ 5,814.00	\$ 5,814.00	\$
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)	Total	\$ 5,843.49		
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)	Total		\$ 5,843.49	\$

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED			AMOUNT OF CLAIM
ACCOUNT NO. 4200276964pa00001 Aes/citibank 1200 N 7th St Harrisburg, PA 17102	H	Installment account opened 1998-08-05 STUDENT LOAN				60,501.00
ACCOUNT NO. 3499910717053963 Amex Po Box 297871 Fort Lauderdale, FL 33329	H	Open account opened 1987-04-23				2,584.00
ACCOUNT NO. 377812326359752 Banco Popular De Puert 209 Munoz Rivera Ave San Juan, PR 00918	H	Revolving account opened 1999-07-09				71,195.00
ACCOUNT NO. 4549053281366780 Banco Popular De Puert 209 Munoz Rivera Ave San Juan, PR 00918	H	Revolving account opened 1996-07-12				46,104.00

3 continuation sheets attached

Subtotal
(Total of this page) \$ **180,384.00**

Total
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

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IN RE SALCEDO OQUENDO, RAUL A

Debtor(s)

Case No. _____

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5310594200718092 Banco Popular De Puert 209 Munoz Rivera Ave San Juan, PR 00918	H	Revolving account opened 2006-05-17				638.00
ACCOUNT NO. 5490-3538-9141-2362 Bank Of America Pob 17054 Wilmington, DE 19884	H	Revolving account opened 1999-06-11				12,833.00
ACCOUNT NO. 5582-5086-2166-2375 CHASE PO BOX 94014 PALATINE, IL 60094-4014	J	CREDIT CARD PURCHASE				10,094.49
ACCOUNT NO. 4301-5420-0471-2948 Chase 800 Brooksedge Blvd Westerville, OH 43081	H	Revolving account opened 1990-07-05				57,522.00
ACCOUNT NO. 419800302412 Chase Po Box 901039 Fort Worth, TX 76101	H	Revolving account opened 1996-05-11				21,160.00
ACCOUNT NO. 4266-8120-2965-7664 Chase 800 Brooksedge Blvd Westerville, OH 43081	H	Revolving account opened 2001-06-24				18,362.00
ACCOUNT NO. 5300-2100-0611-2016 Chase 800 Brooksedge Blvd Westerville, OH 43081	H	Revolving account opened 1995-09-15				10,663.00

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) \$ **131,272.49**

Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

IN RE SALCEDO OQUENDO, RAUL A

Debtor(s)

Case No. _____

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5410-6544-5126-3211 Citi Po Box 6241 Sioux Falls, SD 57117	H	Revolving account opened 1989-10-01				32,680.00
ACCOUNT NO. 5490-4170-5482-5023 Fia Csna Po Box 17054 Wilmington, DE 19884	H	Revolving account opened 2001-08-02				56,389.00
ACCOUNT NO. 4744-0870-2111-3360 Fia Csna Po Box 17054 Wilmington, DE 19884	H	Revolving account opened 2006-05-31				54,613.00
ACCOUNT NO. 9908890117 Glelsi/goal Financial 2401 International Ln Madison, WI 53704	H	Installment account opened 2005-11-07				39,501.00
ACCOUNT NO. 104700000027000004 GREAT LAKES PO BOX 3059 MILWAKEE, WI 53201-3059		STUDENT LOAN				52,000.00
ACCOUNT NO. 7002407629 MERCEDES BENZ FINANCIAL 2050 ROANOKE RD. WESTLAKE, TX 76262-9616		AUTOMOBILE LOAN ON APRIL 2008 DEBTOR SURRENDER THE COLLATERAL MB CLS 550				79,766.05
ACCOUNT NO. 7002639008 MERCEDES BENZ FINANCIAL 2050 ROANOKE RD. WESTLAKE, TX 76262-9616		AUTOMOBILE LOAN. ON APRIL 2008 DEBTOR SURRENDER THE COLLATERAL. MB 350				1.00

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page) \$ **314,950.05**

Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

IN RE SALCEDO OQUENDO, RAUL A

Debtor(s)

Case No. _____

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2600186610037308 Popleasin Po Box 363228 San Juan, PR 00936-3228	H	Installment account opened 2004-12 AUTOMOBILE LEASE CONTRACT. THE COLLATERAL WAS RETURNED TO CREDITOR, APRIL 2008				12,642.00
ACCOUNT NO. 2600186610003979 Popleasin Po Box 363228 San Juan, PR 00936-3228	H	Installment account opened 2007-02				5,607.00
ACCOUNT NO. 5414800090290737 Santanvisa Gpo Box 2589 San Juan, PR 00936	H	Revolving account opened 2007-04				28,889.00
ACCOUNT NO. 70404061196530001 Toyota Motor Credit Co 300 Las Cumbres Ave Ste Rio Piedras, PR 00926	H	Installment account opened 2008-04-22				81.00
ACCOUNT NO. 6035251107686136 Zales/cbsd Po Box 6497 Sioux Falls, SD 57117	H	Revolving account opened 2007-04-25				4,076.00
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. **3** of **3** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **51,295.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **677,901.54**

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
POPULAR LEASING Po Box 363228 SAN JUAN, PR 00936 POPULAR LEASING Po Box 363228 SAN JUAN, PR 00936	GOLF CART., ACCOUNT NUMBER 2600186610003979 DEBTOR REJECTS LEASE CONTRACT AND SURRENDERS THE COLLATERAL LASER LEASE AGREEMENT, ACCOUNT NUMBER XXX-XX-9908. DEBTOR ASSUMES LEASE CONTRACT, RETAINS COLLATERAL AND WILL CONTINUE MAKING REGULAR PAYMENTS FOR THE AMOUNT OF \$680/MONTH.

IN RE SALCEDO OQUENDO, RAUL A

Debtor(s)

Case No.

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT: DEBTOR		SPOUSE
Occupation Name of Employer How long employed Address of Employer		

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 0.00	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ _____
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 22,500.00	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 22,500.00	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 22,500.00	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 22,500.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

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IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 222A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Table with 2 columns: Description of expenditure and Amount. Includes items like Rent (3,505.83), Utilities (250.00, 72.00, 125.00), Food (145.00), Clothing (70.00), Medical (10.00), Recreation (96.66), Reserve for Social Security (800.00), and Total (21,700.00).

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. \$ 21,700.00)

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

20. STATEMENT OF MONTHLY NET INCOME. Table with 2 columns: Description and Amount. Includes Average monthly income (22,500.00), Average monthly expenses (21,700.00), and Monthly net income (800.00).

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Expenses	
STUDENT LOAN GREAT LAKES	607.00
STUDENT LOAN WITH AES	543.12
BARBER	30.00
FOOD OUTSIDE HOME	108.00

IN RE SALCEDO OQUENDO, RAUL A Debtor(s) Case No. _____ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: October 29, 2008 Signature: /s/ RAUL A SALCEDO OQUENDO
RAUL A SALCEDO OQUENDO Debtor

Date: _____ Signature: _____
(Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

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

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____ Social Security No. (Required by 11 U.S.C. § 110.) _____
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address _____

Signature of Bankruptcy Petition Preparer _____ Date _____

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

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

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

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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

IN RE SALCEDO OQUENDO, RAUL A

Case No. _____

Debtor(s)

BUSINESS INCOME AND EXPENSES

Continuation Sheet - Page 1 of 1

Other:

Professional Services	2,605.00
Salaries And Wages	1,125.00
Medical Equipment Rental	719.00
Insurance	583.00
Legal And Accounting	325.00
Telephone	318.00
Utilities	500.00
Office Supplies	100.00
Auto Expenses	170.00
REpair And Maintenance	278.39
Education And Training	100.00
Health Plan	441.00
Medical Supplies	200.00
Waste Disposal	87.00
Automobile Loan Used In Office	658.00
ASOC. CONDOMINES BAY MED. PLAZA	325.00

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter **11**

Debtor(s)

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 123,630.78

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 22,500.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

- 3. Net Employee Payroll (Other Than Debtor) \$ _____
- 4. Payroll Taxes \$ _____
- 5. Unemployment Taxes \$ _____
- 6. Worker's Compensation \$ _____
- 7. Other Taxes \$ _____
- 8. Inventory Purchases (Including raw materials) \$ _____
- 9. Purchase of Feed/Fertilizer/Seed/Spray \$ _____
- 10. Rent (Other than debtor's principal residence) \$ 3,803.00
- 11. Utilities \$ _____
- 12. Office Expenses and Supplies \$ _____
- 13. Repairs and Maintenance \$ _____
- 14. Vehicle Expenses \$ _____
- 15. Travel and Entertainment \$ _____
- 16. Equipment Rental and Leases \$ _____
- 17. Legal/Accounting/Other Professional Fees \$ _____
- 18. Insurance \$ _____
- 19. Employee Benefits (e.g., pension, medical, etc.) \$ _____
- 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): \$ _____

21. Other (Specify): \$ 8,534.39
See Continuation Sheet

22. Total Monthly Expenses (Add items 3-21) \$ 12,337.39

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 10,162.61

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter 11

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
334,823.00	2006- PROFESSIONAL SERVICES GROSS INCOME
384,645.00	2007- PROFESSIONAL SERVICES GROSS INCOME
123,451.78	2008- PROFESSIONAL SERVICES YTD

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None *a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
RG PREMIER BANK PUERTO RICO VS. RAUL SALCEDO, LIZETTE OYOLA, ET ALS, CASE NUMBER HSC2008 01009, (207)	MONEY COLLECTION AND MORTGAGE EXECUTION	PUERTO RICO STATE DISTRICT COURT, HUMACAO COURTHOUSE, HUMACAO, PR	SUMMON

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
MERCEDES BENZ FINANCIAL 2050 ROANOKE RD. WESTLAKE, TX 76262-9616	APRIL 2008	ACCOUNT NUMBER 7002639008 2008 MB 350, \$60,000.00 VOLUNTARY RETURN
MERCEDES BENZ FINANCIAL 2050 ROANOKE RD. WESTLAKE, TX 76262-9616	APRIL 2008	ACCOUNT NUMBER 7002639008 2008 CL 550, \$100,000.00 VOLUNTARY RETURN
POPULAR LEASING Po Box 363228 SAN JUAN, PR 00936	APRIL 2008	AUTOMOBILE LEASE CONTRACT. 2007 TOYOTA FOUR RUNNER THE COLLATERAL WAS RETURNED TO CREDITOR, APRIL 2008 VALUE: \$20,000.00
POPULAR LEASING Po Box 363228 SAN JUAN, PR 00936	APRIL 2008	2006 BMW X5. \$30,000

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
JAIME RODRIGUEZ-PEREZ ATRIUM PLAZA APT 28, 225 JOSE OLIVER SAN JUAN, PR 00918		8,861.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

LIZETTE ROBLES MAESTRE, MARRIED ON 06/01/2005, SEPARATED SINCE DECEMBER 2007

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
DR. RAUL SALCEDO	660514986	BAYAMON MEDICAL PLAZA SUITE 901 CARR 2 BAYAMON, PR 00959-7200	PODIATRIC, MEDICAL SPECIALIST	BEGINNING: 1992 TO PRESENT DATE

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
RAUL HERNANDEZ MORAGON, CPA
PO BOX 50145
TOA BAJA, PR 00950-0145

DATES SERVICES RENDERED
JULY 2008 TO PRESENT DATE

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 29, 2008 Signature /s/ RAUL A SALCEDO OQUENDO
of Debtor RAUL A SALCEDO OQUENDO

Date: _____ Signature _____
of Joint Debtor
(if any)

_____ **0** continuation pages attached

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

B22B (Official Form 22B) (Chapter 11) (01/08)

In re: SALCEDO OQUENDO, RAUL A
Debtor(s)

Case Number: _____
(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF MONTHLY INCOME

1	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A (“Debtor’s Income”) for Lines 2-10.</p> <p>b. <input checked="" type="checkbox"/> Married, not filing jointly. Complete only Column A (“Debtor’s Income”) for Lines 2-10.</p> <p>c. <input type="checkbox"/> Married, filing jointly. Complete both Column A (“Debtor’s Income”) and Column B (“Spouse’s Income”) for Lines 2-10.</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	Column A Debtor’s Income	Column B Spouse’s Income												
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	\$												
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross receipts</td> <td style="width:15%; text-align:right;">\$</td> <td style="width:15%; text-align:right;">20,605.13</td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align:right;">\$</td> <td style="text-align:right;">17,466.58</td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$	20,605.13	b.	Ordinary and necessary business expenses	\$	17,466.58	c.	Business income	Subtract Line b from Line a		\$	\$
a.	Gross receipts	\$	20,605.13												
b.	Ordinary and necessary business expenses	\$	17,466.58												
c.	Business income	Subtract Line b from Line a													
3		3,138.55													
4	<p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; text-align:center;">a.</td> <td style="width:65%;">Gross receipts</td> <td style="width:15%; text-align:right;">\$</td> <td style="width:15%;"></td> </tr> <tr> <td style="text-align:center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align:right;">\$</td> <td></td> </tr> <tr> <td style="text-align:center;">c.</td> <td>Rental income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts	\$		b.	Ordinary and necessary operating expenses	\$		c.	Rental income	Subtract Line b from Line a		\$	\$
a.	Gross receipts	\$													
b.	Ordinary and necessary operating expenses	\$													
c.	Rental income	Subtract Line b from Line a													
5	Interest, dividends, and royalties.	\$	\$												
6	Pension and retirement income.	\$	\$												
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor’s dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor’s spouse if Column B is completed.	\$	\$												
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width:30%;">Debtor \$ _____</td> <td style="width:30%;">Spouse \$ _____</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____													

B22B (Official Form 22B) (Chapter 11) (01/08)

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a.	\$	\$	\$
	b.	\$		
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 3,138.55	\$
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ 3,138.55	

Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>	
	Date: October 29, 2008	Signature: <u>/s/ RAUL A SALCEDO OQUENDO</u> <small>(Debtor)</small>
	Date: _____	Signature: _____ <small>(Joint Debtor, if any)</small>

5:56 PM

10/22/08

Accrual Basis

Profit & Loss
January through September 2008

	Jan 08	Feb 08	Mar 08	Apr 08	May 08	Jun 08	Jul 08	Aug 08	Sep 08	TOTAL
Ordinary Income/Expense										
Income										
4100 - Medical Office	10,735.79	15,604.44	15,460.45	16,161.65	18,929.19	15,992.98	29,775.46	22,765.81	19,826.62	165,252.39
4150 - Interest Income	0.27	4.51	1.64	1.15	0.96	1.00	0.32	2.27	173.37	185.49
Total Income	10,736.06	15,608.95	15,462.09	16,162.80	18,930.15	15,993.98	29,775.78	22,768.08	19,999.99	165,437.88
Expense										
5210 - Professional Service	7,216.57	7,328.01	5,589.06	5,016.88	2,393.76	1,905.95	3,959.07	4,023.75	2,683.76	40,116.81
5211 - Salaries and wages	981.57	1,606.88	1,259.06	1,293.75	1,293.76	1,326.57	1,256.25	1,519.69	1,200.01	11,737.54
5212 - Payroll Taxes										
5212-1 - Social Security	75.09	122.92	96.33	98.96	98.98	101.88	96.10	116.25	91.41	897.92
5212-2 - Disability insurance	2.95	4.77	3.82	3.89	3.88	4.02	3.77	0.00	-0.10	27.00
5212-3 - SUTA expense	15.81	38.57	30.22	31.05	31.06	21.29	0.00	0.00	0.00	168.00
5212-4 - FUTA expense	5.27	12.86	10.07	10.35	10.35	7.10	0.00	0.00	0.00	56.00
Total 5212 - Payroll Taxes	99.12	179.12	140.44	144.25	144.27	134.29	99.87	116.25	91.31	1,148.92
5213 - Medical Equipment Rental	719.00	719.00	719.00	719.00	719.00	719.00	25.00	300.00	1,200.12	5,839.12
5214 - Insurance	1,604.33	4,089.96	1,604.32	604.32	2,704.32	1,354.32	454.32	829.15	707.73	13,952.77
5215 - Legal and Accounting	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325.00	325.00	650.00
5216 - Telephone	937.11	558.56	681.53	673.81	719.53	229.07	688.02	962.75	650.87	6,101.25
5217 - Licences	551.00	0.00	0.00	961.61	0.00	0.00	0.00	0.00	0.00	1,512.61
5218 - Utilities										
5218-1 - Electric power	389.67	1,341.96	970.65	200.00	301.80	92.93	370.12	761.36	1,711.06	6,139.55
5218-2 - Water	394.95	49.77	85.38	149.31	0.00	0.00	153.92	90.48	0.00	923.81
5218-3 - Cable TV	113.12	181.20	197.89	176.80	138.50	139.55	109.12	0.00	0.00	1,056.18
Total 5218 - Utilities	897.74	1,572.93	1,253.92	526.11	440.30	232.48	633.16	851.84	1,711.06	8,119.54
5219 - Office supplies	279.88	83.14	215.66	286.46	113.05	104.16	193.60	446.63	218.94	1,941.52
5220 - Auto expenses	12,990.03	158.60	324.62	1,057.13	645.22	100.00	1,187.09	823.16	966.22	18,252.07
5221 - Bank Charges	299.92	101.53	87.38	459.35	707.89	1,036.49	917.19	457.13	70.10	4,136.98
5222 - Interest paid	5,463.59	6,298.25	6,330.38	6,499.99	9,286.20	11,161.78	9,157.19	3,440.56	5,935.43	63,573.37
5223 - Repair and maintenance	53.50	262.25	133.50	0.00	0.00	0.00	53.50	1,002.53	614.36	2,119.64
5224 - Dues and subscriptions	337.62	1,132.00	41.39	155.46	0.00	75.00	9.38	138.48	657.34	2,546.67
5225 - Education and training	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,300.00	1,300.00
5226 - Delivery expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.31	31.67	77.98
5227 - Property tax	1,298.50	61.07	61.07	61.07	61.07	61.07	61.07	0.00	122.14	1,787.06
5228 - Travel	435.72	3,730.34	1,403.14	-4,036.44	0.00	384.80	-7,449.24	0.00	0.00	-5,531.68
5231 - Miscellaneous	53.41	301.65	153.24	66.14	53.41	0.00	650.00	147.85	941.35	2,367.05
5232 - Health plan	1,179.00	1,379.00	1,337.00	1,081.00	405.00	2,362.00	360.00	1,336.00	441.00	9,880.00
5234 - Medical supplies	860.38	490.87	945.02	456.97	957.67	786.18	273.98	1,211.31	349.30	6,331.68
5235 - Auto Operational Lease	6,351.47	6,204.92	6,204.92	2,504.30	0.00	0.00	0.00	0.00	0.00	21,265.61
5237 - Workmens Compensation Expense	0.00	0.00	0.00	0.00	0.00	0.00	65.06	0.00	0.00	65.06
5238 - Meals and Entertainment	231.76	231.74	465.39	296.77	231.74	0.00	0.00	0.00	0.00	1,457.40
5239 - Waste Disposal	22.00	66.00	44.00	44.00	44.00	0.00	0.00	272.00	60.00	552.00
5240 - Adversisement	444.00	588.00	300.00	444.00	144.00	50.00	0.00	0.00	0.00	1,970.00
Total Expense	43,307.22	37,143.82	29,294.04	19,315.93	21,064.19	22,023.16	12,594.51	18,250.39	20,277.71	223,270.97
Net Ordinary Income	-32,571.16	-21,534.87	-13,831.95	-3,153.13	-2,134.04	-6,029.18	17,181.27	4,517.69	-277.72	-57,833.09
Other Income/Expense										
Other Expense										
Creditos Pendientes	0.00	-68,780.58	-8,200.00	0.00	0.00	0.00	0.00	0.00	0.00	-76,980.58

	Apr 08	May 08	Jun 08	Jul 08	Aug 08	Sep 08	TOTAL
Ordinary Income/Expense							
Income							
4100 · Medical Office	16,161.65	18,929.19	15,992.98	29,775.46	22,765.81	19,826.62	123,451.71
4150 · Interest Income	1.15	0.96	1.00	0.32	2.27	173.37	179.07
Total Income	16,162.80	18,930.15	15,993.98	29,775.78	22,768.08	19,999.99	123,630.78
Expense							
5210 · Professional Service	5,016.88	2,393.76	1,905.95	3,959.07	4,023.75	2,683.76	19,983.17
5211 · Salaries and wages	1,293.75	1,293.76	1,326.57	1,256.25	1,519.69	1,200.01	7,890.03
5212 · Payroll Taxes							
5212-1 · Social Security	98.96	98.98	101.88	96.10	116.25	91.41	603.58
5212-2 · Disability insurance	3.89	3.88	4.02	3.77	0.00	-0.10	15.46
5212-3 · SUTA expense	31.05	31.06	21.29	0.00	0.00	0.00	83.40
5212-4 · FUTA expense	10.35	10.35	7.10	0.00	0.00	0.00	27.80
Total 5212 · Payroll Taxes	144.25	144.27	134.29	99.87	116.25	91.31	730.24
5213 · Medical Equipment Rental	719.00	719.00	719.00	25.00	300.00	1,200.12	3,682.12
5214 · Insurance	604.32	2,704.32	1,354.32	454.32	829.15	707.73	6,654.16
5215 · Legal and Accounting	0.00	0.00	0.00	0.00	325.00	325.00	650.00
5216 · Telephone	673.81	719.53	229.07	688.02	962.75		3,273.18
5217 · Licences	961.61	0.00	0.00	0.00	0.00	0.00	961.61
5218 · Utilities							
5218-1 · Electric power	200.00	301.80	92.93	370.12	761.36	1,711.06	3,437.27
5218-2 · Water	149.31	0.00	0.00	153.92	90.48	0.00	393.71
5218-3 · Cable TV	176.80	138.50	139.55	109.12	0.00	0.00	563.97
Total 5218 · Utilities	526.11	440.30	232.48	633.16	851.84	1,711.06	4,394.95
5219 · Office supplies	286.46	113.05	104.16	193.60	446.63	218.94	1,362.84
5220 · Auto expenses	1,057.13	645.22	100.00	1,187.09	823.16	966.22	4,778.82
5222 · Interest paid	6,499.99	9,286.20	11,161.78	9,157.19	3,440.56	5,935.43	45,481.15
5223 · Repair and maintenance	0.00	0.00	0.00	53.50	1,002.53	614.36	1,670.39
5225 · Education and training	0.00	0.00	0.00	0.00	0.00	1,300.00	1,300.00
5226 · Delivery expense	0.00	0.00	0.00	0.00	46.31	31.67	77.98
5228 · Travel	-4,036.44	0.00	384.80	-7,449.24	0.00	0.00	-11,100.88
5232 · Heath plan	1,081.00	405.00	2,362.00	360.00	1,336.00	441.00	5,985.00
5234 · Medical supplies	456.97	957.67	786.18	273.98	1,211.31	349.30	4,035.41
5235 · Auto Operational Lease	2,504.30	0.00	0.00	0.00	0.00	0.00	2,504.30
5237 · Workmens Compensation Expense	0.00	0.00	0.00	65.06	0.00	0.00	65.06
5239 · Waste Disposal	44.00	44.00	0.00	0.00	272.00	60.00	420.00
Total Expense	17,833.14	19,866.08	20,800.60	10,956.87	17,506.93	17,835.91	104,799.53
Net Ordinary Income	3,346.54	-935.93	-4,806.62	18,818.91	5,261.15	2,164.08	23,848.13

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter 11

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 150.00/hr

Prior to the filing of this statement I have received \$ 8,861.00

Balance Due \$ _____

2. The source of the compensation paid to me was: Debtor Other (specify):

3. The source of compensation to be paid to me is: Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- e. [Other provisions as needed]

For legal services, I have agreed to accept and client has agreed to pay at my discretion: \$150.00 per hour upon the filing of an Application For Compensation before this Court or without the filing of an Application for compensation, the fees established by this Court as per Standing Order.

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 29, 2008

Date

/s/ Jaime Rodriguez Perez

Signature of Attorney

Jaime Rodriguez Law Office, PSC

Name of Law Firm

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United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter 11

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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

Table with 5 columns: (1) Name of creditor and complete mailing address including zip code, (2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted, (3) Nature of claim (trade debt, bank loan, government contract, etc.), (4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff, (5) Amount of claim (if secured also state value of security). Rows include Banco Popular, Mercedes Benz Financial, Banco Popular De Puert, Chase, Fia Csna, Gllesi/goal Financial, Citi, Santanvisa, and Chase.

Bp-maxi Serv De Credito A Individuos San Juan, PR 00936	(787) 759-7000		15,000.00 Collateral: 1.00 Unsecured: 15,000.00
Bank Of America Pob 17054 Wilmington, DE 19884	(800) 421-2110		12,833.00
Popleasin Po Box 363228 San Juan, PR 00936-3228	(787) 111-1111		12,642.00
Chase 800 Brookside Blvd Westerville, OH 43081	(800) 955-9900		10,663.00
CHASE PO BOX 94014 PALATINE, IL 60094-4014		Bank loan	10,094.49
BANCO POPULAR PO BOX 71375 SAN JUAN, PR 00936-7077		Trade debt	60,000.00 Collateral: 50,001.00 Unsecured: 9,999.00
CARMEN M. GRACIA ROSADO URB ESTANCIAS DE LA FUENTE C-9 CONDE ST. TOA BAJA, PR 00953		DSO	5,814.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: October 29, 2008 Signature /s/ RAUL A SALCEDO OQUENDO
of Debtor **RAUL A SALCEDO OQUENDO**

Date: _____ Signature _____
of Joint Debtor
(if any)

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

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

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

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

SALCEDO OQUENDO, RAUL A

Printed Name(s) of Debtor(s)

X /s/ RAUL A SALCEDO OQUENDO

Signature of Debtor

10/29/2008

Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any)

Date

IN RE:

Case No. _____

SALCEDO OQUENDO, RAUL A

Chapter 11

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: October 29, 2008

Signature: /s/ RAUL A SALCEDO OQUENDO
RAUL A SALCEDO OQUENDO

Debtor

Date: _____

Signature: _____

Joint Debtor, if any

SALCEDO OQUENDO, RAUL A
1845 CARR 2 STE 901
BAYAMON, PR 00959-7206

Bp-maxi
Serv De Credito A Individuos
San Juan, PR 00936

GREAT LAKES
PO BOX 3059
MILWAKEE, WI 53201-3059

Jaime Rodriguez Law Office, PSC
Atrium Plaza Apt 28 225 Jose Oliver St.
San Juan, PR 00918-9704

CARMEN M. GRACIA ROSADO
URB ESTANCIAS DE LA FUENTE C-9
CONDE ST.
TOA BAJA, PR 00953

MERCEDES BENZ FINANCIAL
2050 ROANOKE RD.
WESTLAKE, TX 76262-9616

Aes/citibank
1200 N 7th St
Harrisburg, PA 17102

CHASE
PO BOX 94014
PALATINE, IL 60094-4014

Popleasin
Po Box 363228
San Juan, PR 00936-3228

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Chase
800 Brooksedge Blvd
Westerville, OH 43081

POPULAR AUTO
PO Box 15011
San Juan, PR 00902-8511

AQUABELLA HOMEOWNERS
ASSOCIATION
90 CANDELERO DR STE ADM
PALMAS DEL MAR
HUMACAO, PR 00791-7908

Chase
Po Box 901039
Fort Worth, TX 76101

POPULAR LEASING
Po Box 363228
SAN JUAN, PR 00936

ASOCIACION COND. BAYAMON MEDICAL
PLAZA
1845 STATE ROAD NO 2 ADM. OFFICE
BAYAMON, PR 00959

Citi
Po Box 6241
Sioux Falls, SD 57117

RG MORTGAGE
PO BOX 362394
SAN JUAN, PR 00936-2394

BANCO POPULAR
PO BOX 71375
SAN JUAN, PR 00936-7077

CRIM
PO BOX 195387
SAN JUAN, PR 00919-5387

RG MORTGAGE
280 Jesus T Pinero Ave
San Juan, PR 00919

BANCO POPULAR
Gpo Box 3229
SAN JUAN, PR 00936

CRIM
PO BOX 70235
SAN JUAN, PR 00936-8235

Santanvisa
Gpo Box 2589
San Juan, PR 00936

Banco Popular De Puert
209 Munoz Rivera Ave
San Juan, PR 00918

Fia Csna
Po Box 17054
Wilmington, DE 19884

Toyota Motor Credit Co
300 Las Cumbres Ave Ste
Rio Piedras, PR 00926

Bank Of America
Pob 17054
Wilmington, DE 19884

Glelsi/goal Financial
2401 International Ln
Madison, WI 53704

VELMA E. DIAZ CARRASQUILLO
PO BOX 361508
SAN JUAN, PR 00936-0619

Zales/cbsd
Po Box 6497
Sioux Falls, SD 57117