### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (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.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 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. Each debtor in a joint case must complete the briefing.

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. Each debtor in a joint case must complete the course.

### 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.

<u>Chapter 13</u>: 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 installments 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:	petition preparer is not the Social Security nun principal, responsible p	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		
x	the bankruptcy petition (Required by 11 U.S.C.			
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	onsible person, or			
Certificate of I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor notice.			
GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET Printed Name(s) of Debtor(s)	X /s/ GAMALIER GONZALEZ RIVERA Signature of Deptor	<b>6/15/2009</b> Date		
Case No. (if known)	X /s/ SYBET MEDINA MARTINEZ Signature of Joint Debtor (if any)	<b>6/15/2009</b> Date		

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

In re: gonzalez rivera, gamalier & medina martinez, sybet								
	Debtor(s)							
Case Number:								
	(If Imaxim)							

### 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. (	CALCULATIO	ON OF MO	ONTHLY INCO	OME .			
1	a. [ b. [	ital/filing status. Check the box the Unmarried. Complete only Colu Married, not filing jointly. Comp Married, filing jointly. Complete Lines 2-10.	ımn A ("Debto olete only Colu	or's Incomo umn A ("Do	e") for Lines 2-1 ebtor's Income"	l0. ) for Lines	2-10	0.	
	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.							Column A Debtor's Income	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.							2,204.17	\$ 1,600.00
	Line busii	income from the operation of a but a and enter the difference in the appress, profession or farm, enter aggregate enter a number less than zero.	propriate colun	nn(s) of Lin	e 3. If more than	one			
3	a.	Gross receipts		\$					
	b.	Ordinary and necessary business	expenses	\$					
	c.	Business income		Subtract l Line a	Line b from		\$		\$
		rental and other real property incrence in the appropriate column(s)							
4	a.	Gross receipts		\$					
4	b.	Ordinary and necessary operating	expenses	\$					
	c.	Rental income		Subtract l Line a	Line b from		\$		\$
5	Inte	rest, dividends, and royalties.					\$		\$
6	Pens	sion 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	How was	mployment compensation. Enter the ever, if you contend that unemploy a benefit under the Social Security arm A or B, but instead state the am	ment compensa Act, do not list	the amount	ed by you or you	r spouse			
	cla	employment compensation imed to be a benefit under the cial Security Act	Debtor \$		Spouse \$		\$		\$

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

	(	(chapter 11) (01/00)					
9	source main othe recei	ome from all other sources. Specify source and amount. If necessary, list add ces on a separate page. Total and enter on Line 9. Do not include alimony or ntenance payments paid by your spouse if Column B is completed, but increase payments of alimony or separate maintenance. Do not include any benefitived under the Social Security Act or payments received as a victim of a war one against humanity, or as a victim of international or domestic terrorism.	separate clude all its				
	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).						1,600.00
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.						3,804.17
	Part II. VERIFICATION						
		clare under penalty of perjury that the information provided in this statement is debtors must sign.)	s true and co	orrect	. (If this a jo	oint	case,
12	Date: June 15, 2009 Signature: /s/ GAMALIER GONZALEZ RIVERA						
	Date	e: June 15, 2009 Signature: /s/ SYBET MEDINA MARTINEZ	Debtor, if any)				

B1 (Official Form 1) (1/08)

United States Bankruptcy Court District of Puerto Rico						Vol	untary Petition		
Name of Debtor (if individual, enter Last, First, Mi GONZALEZ RIVERA, GAMALIER	ddle):		Name of Joint Debtor (Spouse) (Last, First, Middle):  MEDINA MARTINEZ, SYBET						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						e Joint Debtor i nd trade names)		3 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>6373</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1588					
Street Address of Debtor (No. & Street, City, State CALLE 203 AE-2 URB. LAS CASCADAS	& Zip Code):	Zip Code):			Street Address of Joint Debtor (No. & Street, City, CALLE 203 AE-2 URB. LAS CASCADAS				
TOA ALTA, PR	ZIPCODE 00953	ZIPCODE <b>00953</b>			ADAG	ZIPCODE <b>00953</b>			
County of Residence or of the Principal Place of Business:  Toa Alta				Residenc	e or of the	he Principal Place	ce of Busin	ness:	
Mailing Address of Debtor (if different from street PO BOX 1133 SABANA SECA		Mailing Ad PO BOX	1133	Joint De	ebtor (if differen	t from stre	eet address):		
TOA BAJA, PR	ZIPCODE <b>00952-113</b>	33	TOA BAJ					ZIPCODE <b>00952-1133</b>	
Location of Principal Assets of Business Debtor (if	different from street address	ss abo	ove):				I		
								ZIPCODE	
Type of Debtor	Nature							Code Under Which	
(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Busine ☐ Single Asset Real I U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker	Stockbroker Commodity Broker Clearing Bank		☐ Chapter 7		☐ Cha Rec Mai ☐ Cha Rec	(Check one box.) pter 15 Petition for ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign main Proceeding  Dehts		
	Tax-Exe (Check box Debtor is a tax-exe Title 26 of the Unit	, if a mpt o ted S	pplicable.) organization u tates Code (th		deb § 1 ind per	ebts are primarilets, defined in 1 01(8) as "incurrividual primarilesonal, family, od d purpose."	1 U.S.C. red by an y for a		
Filing Fee (Check one b	oox)		CI. I			Chapter 11 I	Debtors		
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule	ation certifying that the deb		Debtor is Check if:	s a small s not a sr	nall busi	iness debtor as o	defined in	J.S.C. § 101(51D). 11 U.S.C. § 101(51D). owed to non-insiders or	
3A.	1000(b). See Official I offi		affiliates	are less	than \$2,	,190,000.	ned debis	owed to non-insiders or	
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					e boxes: led with ne plan v	this petition		rom one or more classes of	
						THIS SPACE IS FOR COURT USE ONLY			
Estimated Number of Creditors									
	5,001- 10,000		001- 000	25,001- 50,000		50,001- 100,000	Over 100,000		
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1 million \$1	,000,001 to \$10,000,001 0 million to \$50 million		0,000,001 to 00 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More tha		
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$1	´ 🗆	\$50	0,000,001 to	\$100,00	0,001		More that		

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B1 (Official Form 1) (1/08)
Voluntary Petition
(This page must be completed and filed in every case)

Location

Name of Debtor(s):

Case Number:

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

**GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET** 

Date Filed:

Page 2

Where Filed: <b>None</b>			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)	
Name of Debtor:  GAMALIER GONZALEZ TRUCKING, INC.	Case Number: Date Filed: 11/24/2008		
District: PUERTO RICO/	Relationship: OWNERS	Judge: BKT	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties) I, the attorney for the petitioner results I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available under the second complete.	shibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify ne notice required by § 342(b) of the  sq. 6/15/09	
	Signature of Attorney for Debtor(s)	Date	
(To be completed by every individual debtor. If a joint petition is filed, early		ch a separate Exhibit D.)	
Exhibit D completed and signed by the debtor is attached and ma	ade a part of this petition.		
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.		
		is District for 180 days immediately	
☐ There is a bankruptcy case concerning debtor's affiliate, general		his District.	
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg		in the United States in this District,	
Certification by a Debtor Who Reside		oceeding [in a federal or state court]	
	ard to the relief sought in this Dist es as a Tenant of Residential I	oceeding [in a federal or state court] rict.	
	es as a Tenant of Residential I	property	

(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

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

filing of the petition.

### **Voluntary Petition**

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

Name of Debtor(s):

### **GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYB**

### **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/ GAMALIER GONZALEZ RIVERA

Signature of Debtor

**GAMALIER GONZALEZ RIVERA** 

X /s/ SYBET MEDINA MARTINEZ

Signature of Joint Debtor

**SYBET MEDINA MARTINEZ** 

Telephone Number (If not represented by attorney)

June 15, 2009

Date

### Signature of Attorney\*

X /s/ Antonio Fiol Matta, Esq.

Signature of Attorney for Debtor(s)

Antonio Fiol Matta, Esq. 201501 Antonio Fiol Matta Law Offices 1561 Ave. Americo Miranda San Juan, PR 00921-2018 (787) 792-4368 Fax: (787) 792-4763 afiollaw@onelinkpr.net

### June 15, 2009

Date

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

### Signature of Debtor (Corporation/Partnership)

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

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

Signature of Authorized Individual	
Printed Name of Authorized Individual	
Fitle of Authorized Individual	

### 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.
8 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.

Signature of Foreign Representative
Printed Name of Foreign Representative
Printed Name of Foreign Representative

### **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 Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

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

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

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

## United States Bankruptcy Court District of Puerto Rico

District of 1 to	er to Kico
IN RE:	Case No
GONZALEZ RIVERA, GAMALIER	Chapter 11
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL</b>	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to rest and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , If the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the accertificate and a copy of any debt repayment plan developed through the control of the cont	e opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	e opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an approduct from the time I made my request, and the following exigent circumstance requirement so I can file my bankruptcy case now. [Summarize exigent countries of the countries o	ircumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obta you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failu case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	m the agency that provided the counseling, together with a copy are to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may r filing your bankruptcy case without first receiving a credit
4. I am not required to receive a credit counseling briefing because a motion for determination by the court.]	of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reof realizing and making rational decisions with respect to finance.	eason of mental illness or mental deficiency so as to be incapable cial responsibilities.);
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically in participate in a credit counseling briefing in person, by telephon</li> <li>Active military duty in a military combat zone.</li> </ul>	npaired to the extent of being unable, after reasonable effort, to ne, or through the Internet.);
5. The United States trustee or bankruptcy administrator has determ does not apply in this district.	nined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is	is true and correct.
Signature of Debtor: /s/ GAMALIER GONZALEZ RIVERA	

Date: June 15, 2009

## United States Bankruptcy Court District of Puerto Rico

District of 1	ruerto Rico
IN RE:	Case No
MEDINA MARTINEZ, SYBET	Chapter 11
	R'S STATEMENT OF COMPLIANCE ELING REQUIREMENT
Warning: You must be able to check truthfully one of the five st do so, you are not eligible to file a bankruptcy case, and the cour whatever filing fee you paid, and your creditors will be able to a and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is f one of the five statements below and attach any documents as direct	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through	the opportunities for available credit counseling and assisted me in e agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate fa copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through
☐ 3. I certify that I requested credit counseling services from an ap days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig	
If your certification is satisfactory to the court, you must still of you file your bankruptcy petition and promptly file a certificate frof any debt management plan developed through the agency. Fa case. Any extension of the 30-day deadline can be granted only falso be dismissed if the court is not satisfied with your reasons counseling briefing.	rom the agency that provided the counseling, together with a copy ilure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may
motion for determination by the court.]	y reason of mental illness or mental deficiency so as to be incapable
• • •	impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has deted does not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	ve is true and correct.
Signature of Debtor: /s/ SYBET MEDINA MARTINEZ	

Date: June 15, 2009

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

IN RE:	Case No
GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET	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).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim (if secured also state value of security)
GENERAL ELECTRIC CAPITAL COM., INC.		Bank loan	- Subject to seton	414,159.45
BANCO SANTANDER DE PUERTO RICO PO BOX 194439		Bank Ioan		194,035.98
SAN JUAN, PR 00919-4439		001101111		
BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936-2708		CONSUMER CREDIT	Disputed	34,920.00 Collateral: 0.00
				Unsecured: 34,920.00
EMPREAS DAN D/B/A EMPRESAS NIMAY C/O ERNESTO JUAN RIVERA OTERO URB. SAN FRANCISCO CALLE GARDENIA O-10-B SAN JUAN, PR 00927		Trade debt		24,114.69
EUROLEASE DIVISION OF EUROBANK P. O. BOX 192099 SAN JUAN, PR 00919		Bank Ioan		22,323.71
RG BANK		PERSONAL		19,500.00
PO BOX 2510 GUAYNABO, PR 00970-2510		LOAN		10,000.00
AUTO TRUCK FINANCES PO BOX 3157 BAYAMON, PR 00960		Bank loan		71,891.82 Collateral: 55,000.00 Unsecured: 16,891.82
CITIFINANCIAL PO BOX 499 Hanover, MD 21076		CONSUMER CREDIT		7,260.00
COOPERATIVA DE A/C VEGA ALTA PO BOX 1078 VEGA ALTA, PR 00692-1078		PERSONAL LOAN		5,516.00
RG PREMIER BANK CONS. CRED. DEP. PO BOX 2510		PERSONAL LOAN		4,568.00
GUAYNABO, PR 00970  NATIONAL PAYMENT CENTER US DEPARTMENT OF EDUCATION PO BOX 4169 GREENVILLE, TX 75403-4169		STUDENT LOAN		4,516.15
AMERICAN EXPRESS PO BOX 981537 EL PASO, TX 79998		CONSUMER CREDIT		3,207.00

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UMER 2,507.53
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AN
1,931.84
UMER 1,015.00
EDIT
100 00
UMER 429.00 EDIT
ווט:
UMED 04.740.00
UMER 24,746.08 EDIT Collateral:
24,380.00
24,300.00 Unsecured:
366.08
ISI RE ISI RE ISI

### 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: <b>June 15, 2009</b>	Signature	/s/ GAMALIER GONZALEZ RIVERA	
	of Debtor		GAMALIER GONZALEZ RIVERA
Date: June 15, 2009	Signature	/s/ SYBET MEDINA MARTINEZ	
	of Joint De	ebtor	SYBET MEDINA MARTINEZ
	(if any)		

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

IN RE:	Case No.
GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET	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	\$ 270,000.00		
B - Personal Property	Yes	3	\$ 107,280.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 370,490.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 1,931.84	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 710,238.51	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,003.36
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,000.00
	TOTAL	15	\$ 377,280.00	\$ 1,082,661.25	

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## United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET	Chapter 11
Debtor(s)	-
STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELA	ATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debts, as defined in § 1 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested b	* · · · · · · · · · · · · · · · · · · ·
Check this box if you are an individual debtor whose debts are NOT primarily consumer information here.	er debts. You are not required to report any
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 the	em.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,931.84
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)	\$ 0.00
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	\$ 1,931.84

### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 4,003.36
Average Expenses (from Schedule J, Line 18)	\$ 4,000.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,804.17

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 52,177.90
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,931.84	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 710,238.51
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 762,416.41

R6A	(Official	Form	6A)	(12/07)

DINA MARTINEZ, SYBET	Case No

Debtor(s)

(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
URB. LAS CASCADAS		J	270,000.00	238,933.00
URB. LAS CASCADAS		J	270,000.00	230,933.00
CALLE 20 B AE-2				
TOA ALTA, PR. 00952				
1 LIVING ROOM, 1 DINING ROOM, 1 KITCHEN, 1 FAMILY,				
3 BATHROOMS, 4 BEDROOMS, 1 TERRACE, 1 POOL.				
DATTINGOMO, 4 DEDITOOMO, 1 TERRITOE, 11 OOE				

TOTAL

270,000.00

(Report also on Summary of Schedules)

EDINA WARTINEZ, STBET	Case No		
htor(e)		(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	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.	X	FIRST DANK BUEDTO BIGG	١.	
2.	Checking, savings or other financial accounts, certificates of deposit or		FIRST BANK PUERTO RICO ACCT. #512105800	J	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		SHARES AQUARIUS DORADO DEL MAR	J	20,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		1 LIVING ROOM SET, 1 DINNING ROOM SET, 3 BEDROOM SET, 1 REFRIGERATOR, 1 STOVE OVEN, 1 MICROWAVE, 2 LAMPS, 2 TV, 2 AIR CONDITIONER, 1 WASH MACHINE, 1 DRY MACHINE.	J	4,600.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		PERSONAL CLOTHES	J	1,000.00
7.	Furs and jewelry.		JEWELRY	J	2,000.00
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			
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).)	X			
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.		GAMALIER GONZALEZ TRUCKING, INC. 100 % INTEREST CORPORATION IS IN CHAPTER 11 CASE NO. 08-07965 BKT	J	0.00

supplies used in business.

30. Inventory.

X

### IN RE GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET

Case No.	
	(If known)

Debtor(s)

**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
		s in partnerships or joint s. Itemize.	Х			
		ment and corporate bonds and egotiable and non-negotiable tents.	X			
	16. Accour	its receivable.	X			
	propert	y, maintenance, support, and y settlements in which the is or may be entitled. Give ars.	X			
,		equidated debts owed to debtoring tax refunds. Give ars.	X			
	estates, exercis debtor	ole or future interest, life and rights or powers able for the benefit of the other than those listed in le A - Real Property.	X			
	interest	gent and noncontingent s in estate of a decedent, death plan, life insurance policy, or	X			
S	claims refunds and rig	ontingent and unliquidated of every nature, including tax , counterclaims of the debtor, hts to setoff claims. Give ed value of each.	X			
		, copyrights, and other tual property. Give particulars.	X			
		es, franchises, and other intangibles. Give particulars.	Х			
	contain informa 101(41 individ obtaining the deb	ner lists or other compilations ing personally identifiable ation (as defined in 11 U.S.C. § A.)) provided to the debtor by uals in connection with a product or service from tor primarily for personal, or household purposes.	X			
		obiles, trucks, trailers, and ehicles and accessories.		2002 KENWORTH TRUCK 2007 JEEP WRANGLER REPOSSESED ON 05/22/2009	J	55,000.00 24,380.00
	26. Boats,	motors, and accessories.	X			
	27. Aircraf	t and accessories.	X			
	28. Office supplie	equipment, furnishings, and s.	X			
		ery, fixtures, equipment, and	X			

$\sim$	TA T	
Case	NO	
Casc	INU.	

Debtor(s)

(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
31.	Animals.		1 CHIHUAHUA	J	100.00
	Crops - growing or harvested. Give particulars.	x			
33	Farming equipment and implements.	х			
	Farm supplies, chemicals, and feed.	X			
		l .			
	Other personal property of any kind not already listed. Itemize.	X			
		I	TO'	ΓAL	107,280.00

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Case No.

Debtor(s)

(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
SCHEDULE A - REAL PROPERTY			EXEMITIONS
URB. LAS CASCADAS CALLE 20 B AE-2	11 USC § 522(d)(1)	31,067.00	270,000.00
TOA ALTA, PR. 00952 1 LIVING ROOM, 1 DINING ROOM, 1 KITCHEN, 1 FAMILY, 3 BATHROOMS, 4 BEDROOMS, 1 TERRACE, 1 POOL.			
SCHEDULE B - PERSONAL PROPERTY			
FIRST BANK PUERTO RICO ACCT. #512105800	11 USC § 522(d)(5)	200.00	200.00
1 LIVING ROOM SET, 1 DINNING ROOM SET, 3 BEDROOM SET, 1 REFRIGERATOR, 1 STOVE OVEN, 1 MICROWAVE, 2 LAMPS, 2 TV, 2 AIR CONDITIONER, 1 WASH MACHINE, 1 DRY MACHINE.	11 USC § 522(d)(3)	4,600.00	4,600.00
PERSONAL CLOTHES	11 USC § 522(d)(3)	1,000.00	1,000.00
JEWELRY	11 USC § 522(d)(4)	2,000.00	2,000.00
1 CHIHUAHUA	11 USC § 522(d)(3)	100.00	100.00

R6D	(Official	Form	<b>6D</b> )	(12/07)

Debtor(s)

(If known)

Case No.

### 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. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OI PROPERTY SUBJECT TO LIEN	T. HARLOWELKOO	TINI TOTTIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 175-575		J	AUTO LOAN 2002		T		71,891.82	16,891.82
AUTO TRUCK FINANCES PO BOX 3157 BAYAMON, PR 00960			VALUE \$ <b>55,000.00</b>					
ACCOUNT NO. 02500783530040101		J	AUTO LEASE		$\dagger$	Х	34,920.00	34,920.00
BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936-2708			03/2005 CAR WAS STOLEN					·
			VALUE \$		1			
ACCOUNT NO. 1029021271  CHRYSLER FINANCIAL PO BOX 9001921  LOUISVILLE, KY 40290-1921		J	AUTO LOAN 12/2006				24,746.08	366.08
			VALUE \$ 24,380.00					
ACCOUNT NO. 89391000063271		J	MORTGAGE LOAN 2004		T		238,933.00	
DORAL FINANCIAL CORPORATION PO BOX 71528 SAN JUAN, PR 00936-8628								
			VALUE \$ <b>270,000.00</b>					
<b>0</b> continuation sheets attached			(Total	Su of this	bto pag		\$ 370,490.90	\$ 52,177.90
			(Use only		То	tal	\$ 370,490.90	\$ 52,177.90

(Report also on Summary of Schedules.)

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

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R6E	(Official	Form	<b>6E</b> )	(12/07)

a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

Debtor(s)

(If known)

Case No.

### 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. © 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only 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,

\* 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.

Debtor(s)	
Dedioi(s)	

Case No.	
	(If known)

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

### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED		DISPUTED	AMOUNT OF CLAIM		AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. XXX-XX-6373	T	J	TAXES	Н						
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PR 19114-0326								1,931.84	1,931.84	
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
ACCOUNT NO.										
Sheet no1 of1 continuation sheets	att	ached	to	Sub						
Schedule of Creditors Holding Unsecured Priority	Cla	aims	(Totals of th	is p	age	:)	\$	1,931.84	\$ 1,931.84	\$
(Use only on last page of the comp	lete	ed Sch	edule E. Report also on the Summary of Sch	edu		.)	\$	1,931.84		
(Uso report also on the	e or	ıly on atistic	last page of the completed Schedule E. If apparal Summary of Certain Liabilities and Related	olica	Γota able ata.	<b>)</b> ,			\$ 1,931.84	\$

Debtor(s

ase mo.	
	(If known)

Summary of Certain Liabilities and Related Data.) \$

### 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. (See Instructions Above.)	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. <b>3499914226347253</b>		J	CREDIT CARD				
AMERICAN EXPRESS PO BOX 981537 EL PASO, TX 79998			03/2007				3,207.00
ACCOUNT NO. <b>499449</b>		J	COLLECT AGENCY 2008 (APEX ALARMS)				· · · · · · · · · · · · · · · · · · ·
ANDERSON CRENSHAW & ASSO 6116 N CENTRAL EXP. SUITE 1090 DALLAS, TX 75206							2,205.00
ACCOUNT NO. <b>4732-7800-0150-9672</b>		J	CREDIT CARD				
BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN, PR 00936-4745			05/2003				1,015.00
ACCOUNT NO. <b>7006537841</b>	Х	J	CODEBTORS TO EQUIPMENT LEASE				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
BANCO SANTANDER DE PUERTO RICO PO BOX 194439 SAN JUAN, PR 00919-4439							194,035.98
_				Sub			·
2 continuation sheets attached			(Total of the	•	age Fota	Ė	\$ 200,462.98
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules and, if applicable, on the S	t als	0 0	n	

Case	No.	

Debtor(s)

(If known)

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

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	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. 6032593010278789		J	PERSONAL LOAN	П		Ħ	
CITIFINANCIAL PO BOX 499 Hanover, MD 21076			03/2005				2,881.00
ACCOUNT NO. 6074591217137925		J	REVOLVING ACCOUNT	П			
CITIFINANCIAL PO BOX 499 Hanover, MD 21076			02/2007				7,260.00
ACCOUNT NO. <b>6010004001040504</b>	Х	J	PERSONAL LOAN 2004	H			,
COOPERATIVA DE A/C VEGA ALTA PO BOX 1078 VEGA ALTA, PR 00692-1078							5,516.00
ACCOUNT NO. <b>N/A</b>		J	JUDGMENT SUPERIOR COURT	H			5,510100
EMPREAS DAN D/B/A EMPRESAS NIMAY C/O ERNESTO JUAN RIVERA OTERO URB. SAN FRANCISCO CALLE GARDENIA O-10-B SAN JUAN, PR 00927			DIESAL AND GASOLINE SOLD				24,114.69
ACCOUNT NO. <b>5593082947</b>	х	J	CODEBTOR TO GAMALIER GONZALEZ	Н			21,111100
EUROLEASE DIVISION OF EUROBANK P. O. BOX 192099 SAN JUAN, PR 00919			TRUCKING, INC.				22,323.71
ACCOUNT NO. 5178-0077-8400-8013		J	CREDIT CARD	Н			22,020.11
FIRST PREMIER BANK 3820 N. LOUISE AVE. SIOUX FALLS, SD 57107-0145			01/2008				
							429.00
ACCOUNT NO. 411-11894  GENERAL ELECTRIC CAPITAL COM., INC.	X	J	CODEBTOR COMMERCIAL LOAN TRUCK SALE TO GAMAALIER GONZALEZ TRUCKING, INC. VARIOUS TRUCKS, VEHICLES OR EQUIPMENT 411-12713; 411-12056;411-12456				
Sheet no. 1 of 2 continuation sheets attached to				Cvr	tot		414,159.45
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	•	age	)	\$ 476,683.85
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Case		$\sim$
Case	1.4	v.

Debtor(s)

(If known)

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

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	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. 1813078	H	J	PERSONAL LOAN 2007	П		H	
MONEY EXPRESS PO BOX 11890 SAN JUAN, PR 00922-1890							2,000.00
ACCOUNT NO. 160644		J	STUDENT LOAN			П	
NATIONAL PAYMENT CENTER US DEPARTMENT OF EDUCATION PO BOX 4169 GREENVILLE, TX 75403-4169							4,516.15
ACCOUNT NO. XXX-XX-6373		J	AQUARIUS TIME SHARES			П	·
RG BANK PO BOX 2510 GUAYNABO, PR 00970-2510							19,500.00
ACCOUNT NO. 9500019394		J	PERSONAL LOAN	H		Н	10,000.00
RG PREMIER BANK CONS. CRED. DEP. PO BOX 2510 GUAYNABO, PR 00970	-		10/2003				4,568.00
ACCOUNT NO. <b>6035251106589570</b>		J	CREDIT CARD	T		Н	,
ZALE/CBSD PO BOX 6497 SIOUX FALLS, SD 57117-6497			10/2006				2,507.53
ACCOUNT NO.							2,001.00
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets attached to				Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th				\$ 33,091.68
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$ <b>710,238.51</b>

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NA MARTINEZ, SYBET Case No.

(	Τf	l <sub>m</sub>	wn)
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### 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. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.
STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. OF OTHER PARTIES TO LEASE OR CONTRACT **EUROBANK AUTO CONTRACT LEASE** PO BOX 5447 SAN JUAN, PR 00919-5447

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Case No.	

Debtor(s)

(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).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
ELVIN FONSECA	COOPERATIVA DE A/C VEGA ALTA PO BOX 1078 VEGA ALTA, PR 00692-1078
GAMALIER GONZALEZ TRUCKING, INC. P. O. BOX 1133 SABANA SECA, PR 00952-1133	VEGA ALTA, PR 00692-1078 EUROLEASE DIVISION OF EUROBANK P. O. BOX 192099 SAN JUAN, PR 00919  GENERAL ELECTRIC CAPITAL COM., INC.  BANCO SANTANDER DE PUERTO RICO PO BOX 194439 SAN JUAN, PR 00919-4439

Debtor's Marital Status

Case No.

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor(s)

(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.

Married	RELATIO Son Son	ONSHIP(S):				AGE(S 11 10	):
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	TRUCK DRIVER GAMALIER GONZALE 7 years PO BOX 1133 SABANA SECA, PR 0		SECRETARY GAMALIER GO 7 years PO BOX 1133 SABANA SECA			, INC.	
		ed monthly income at time commissions (prorate if		\$	DEBTOR <b>2,400.00</b>		SPOUSE <b>2,400.00</b>
2. Estimated month	y overtime	•	•	\$		\$	
3. SUBTOTAL				\$	2,400.00	\$	2,400.00
4. LESS PAYROLI a. Payroll taxes ar				\$	398.32	\$	398.32
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify)				- \$		\$	
5. SUBTOTAL OF	PAYROLL DEDUCT	TIONS		\$	398.32		398.32
6. TOTAL NET M	ONTHLY TAKE HO	ME PAY		\$	2,001.68	\$	2,001.68
		ss or profession or farm (	(attach detailed statement)	\$		\$	
8. Income from real 9. Interest and divid				\$		\$	
		ents payable to the debtor	for the debtor's use or	Ψ		Ψ	
that of dependents l 11. Social Security	sted above or other government assi	istance		\$		\$	
				\$		\$	
10 D :				\$		\$	
12. Pension or retire 13. Other monthly i	ncome					\$	
(Specify)				- \$		\$	
				\$		\$	
14. SUBTOTAL O	F LINES 7 THROUGI	Н 13		\$		\$	
15. AVERAGE M	ONTHLY INCOME (A	Add amounts shown on lin	nes 6 and 14)	\$	2,001.68	\$	2,001.68

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

4,003.36

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: IT IS BELIEVED THAT INCOME WILL INCREASE WHEN COPRPORATION CONFIRMS ITS PLAN.

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15;

if there is only one debtor repeat total reported on line 15)

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S	<b>S</b> )	,
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate a quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the dedu on Form22A or 22C.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a expenditures labeled "Spouse."	a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,654.00
a. Are real estate taxes included? Yes No No		
a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	110.00
c. Telephone	\$	
d. Other GAS	\$	30.00
CABLE TV	_ <del>*</del>	30.00
3. Home maintenance (repairs and upkeep)	<del>*</del>	125.00
4. Food	\$	500.00
5. Clothing	\$ —	100.00
6. Laundry and dry cleaning	\$ —	
7. Medical and dental expenses	\$ ——	
8. Transportation (not including car payments)	ψ ——	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	Φ	50.00
10. Charitable contributions	φ	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	
b. Life	• —	
	φ	
c. Health	ф —	
d. Auto	ф ——	
e. Other	— * —	
10 m ( 11 11 11 1 1 1 1 1 1 1 1 1 1 1 1 1	_ 2	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	
(Specify)	_ \$	
	_ \$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	566.00
b. Other COLEGIO	\$	435.00
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	4,000.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of <b>NONE</b>	this docu	ment:

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 4,003.36
b. Average monthly expenses from Line 18 above	\$ 4,000.00
c. Monthly net income (a. minus b.)	\$ 3.36

Debtor(s)

Case	No.
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(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 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: June 15, 2009 Signature: /s/ GAMALIER GONZALEZ RIVERA Debtor **GAMALIER GONZALEZ RIVERA** Signature: /s/ SYBET MEDINA MARTINEZ Date: June 15, 2009 (Joint Debtor, if any) **SYBET MEDINA MARTINEZ** [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.

(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.]

Signature: \_

### United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET	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

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 21,600.00 2009 INCOME 23,444.00 2008 INCOME 36,200.00 2007 INCOME

### 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.

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.)

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1993-2009

None	b. Debtor whose debts are not preceding the commencement of \$5,475. If the debtor is an individual obligation or as part of an alternate debtors filing under chapter 12 is filed, unless the spouses are second	of the case unless the ridual, indicate with a ative repayment sched or chapter 13 must income the control of the case unless	aggregate value on asterisk (*) any ule under a plan by clude payments ar	of all property the payments that we wan approved no and other transfers	at constitutes or is affect were made to a creditor or inprofit budgeting and cre	ted by such transfer is less than a account of a domestic support dit counseling agency. (Married
None	c. All debtors: List all payment who are or were insiders. (Marr a joint petition is filed, unless the	ied debtors filing und	er chapter 12 or ch	napter 13 must ir	clude payments by either	
4. Sui	its and administrative proceedi	ngs, executions, garr	nishments and att	tachments		
None	a. List all suits and administration bankruptcy case. (Married debter not a joint petition is filed, unle	ors filing under chapte	er 12 or chapter 13	3 must include in	nformation concerning ei	
AND DOR DOR VS. GAM SIBE	TION OF SUIT CASE NUMBER AL BANK AL FINANCIAL ALIER GONZALEZ RIVERA T MEDINA MARTINEZ NUM. 08-03446	NATURE OF PRO COBRO DE DINE EJECUCION DE HIPOTECA P ORDINARIA	RO Y	INSTANCIA	TION <b>De primera</b>	STATUS OR DISPOSITION PENDING
RICC VS. GAM TRU( SYBI	CO SANTANDER PUERTO  ALIER GONZALEZ CKING, INC. ET MEDINA MARTINEZ NUM. DCD09-0384	COBRO DE DINE	ERO	INSTANCIA	DE PRIMERA A ERIOR DE BAYAMON	PENDING
V. GAM	RESAS DAN ALIER GONZALEZ Y OTRO 3-1463	MONEY COLLEC	CTION	COURT OF TOA ALTA	FIRST INSTANCE, PART	JUDGMENT
None	b. Describe all property that has the commencement of this case or both spouses whether or not	. (Married debtors fili	ing under chapter	12 or chapter 13	must include information	on concerning property of either
5. Re	possessions, foreclosures and re	eturns				
None	List all property that has been re the seller, within <b>one year</b> imm include information concerning joint petition is not filed.)	ediately preceding the	e commencement	of this case. (M	arried debtors filing unde	er chapter 12 or chapter 13 must
DAIN PO B	E AND ADDRESS OF CREDIT ILER CHRYSLER FINANCIA BOX 9001921 ISVILLE, KY 40290-1921		DATE OF REPORT OF TRANSFER OF 05/22/2009	E SALE,	DESCRIPTION AND OF PROPERTY 2007 JEEP WRANG 20000.00	

### 6. Assignments and receiverships

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 Antonio Fiol Matta, Esq. 1561 Americo Miranda Ave. **Urb. Caparra Terrace** San Juan, PR 00921

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 04/23/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 3,000.00

### 10. Other transfers

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.)

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



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

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

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.

### 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.



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.



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.



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



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.

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.



[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: June 15, 2009	Signature /s/ GAMALIER GONZALEZ RIVERA	
	of Debtor	GAMALIER GONZALEZ RIVERA
Date: <b>June 15, 2009</b>	Signature /s/ SYBET MEDINA MARTINEZ	
	of Joint Debtor	SYBET MEDINA MARTINEZ
	(if any)	
	<b>0</b> continuation pages attached	

### United States Bankruptcy Court District of Puerto Rico

IN RE: GONZALEZ RIVERA, GAMALIER & MEDINA MARTINEZ, SYBET		Case No Chapter 11	
	VERIFICATION OF CREDITOR M	IATRIX	
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing cre	editors is true to the best of my(our) knowledge.	
Date: June 15, 2009	Signature: /s/ GAMALIER GONZALEZ RI		
	GAMALIER GONZALEZ RIVE	RA Debtor	
Date: June 15, 2009	Signature: /s/ SYBET MEDINA MARTINE	<b>Z</b>	
	SYBET MEDINA MARTINEZ	Joint Debtor, if any	

GONZALEZ RIVERA, GAMALIER PO BOX 1133 SABANA SECA TOA BAJA, PR 00952-1133 CITIFINANCIAL PO BOX 499 Hanover, MD 21076 RG BANK PO BOX 2510 GUAYNABO, PR 00970-2510

MEDINA MARTINEZ, SYBET PO BOX 1133 SABANA SECA TOA BAJA, PR 00952-1133 COOPERATIVA DE A/C VEGA ALTA PO BOX 1078 VEGA ALTA, PR 00692-1078 RG PREMIER BANK CONS. CRED. DEP. PO BOX 2510 GUAYNABO, PR 00970

Antonio Fiol Matta Law Offices 1561 Ave. Americo Miranda San Juan, PR 00921-2018 DORAL FINANCIAL CORPORATION PO BOX 71528 SAN JUAN, PR 00936-8628 ZALE/CBSD PO BOX 6497 SIOUX FALLS, SD 57117-6497

AUTO TRUCK FINANCES PO BOX 3157 BAYAMON, PR 00960 EMPREAS DAN D/B/A EMPRESAS NIMAY C/O ERNESTO JUAN RIVERA OTERO URB. SAN FRANCISCO CALLE GARDENIA O-10-B SAN JUAN, PR 00927

AMERICAN EXPRESS PO BOX 981537 EL PASO, TX 79998 EUROBANK PO BOX 5447 SAN JUAN, PR 00919-5447

ANDERSON CRENSHAW & ASSO 6116 N CENTRAL EXP.
SUITE 1090
DALLAS, TX 75206

EUROLEASE DIVISION OF EUROBANK P. O. BOX 192099 SAN JUAN, PR 00919

BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN, PR 00936-4745 FIRST PREMIER BANK 3820 N. LOUISE AVE. SIOUX FALLS, SD 57107-0145

BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936-2708 INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA, PR 19114-0326

BANCO SANTANDER DE PUERTO RICO PO BOX 194439 SAN JUAN, PR 00919-4439 MONEY EXPRESS PO BOX 11890 SAN JUAN, PR 00922-1890

CHRYSLER FINANCIAL PO BOX 9001921 LOUISVILLE, KY 40290-1921 NATIONAL PAYMENT CENTER US DEPARTMENT OF EDUCATION PO BOX 4169 GREENVILLE, TX 75403-4169

## United States Bankruptcy Court District of Puerto Rico

IN RE:			Case No		
GC	ONZALEZ RIVERA, GAMALIER & MEDINA N	MARTINEZ, SYBET	Chapter <b>11</b>		
	Debtor(	s)	•		
	DISCLOSURE OF	COMPENSATION OF ATTORN	NEY FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 one year before the filing of the petition in bankruptcy, of or in connection with the bankruptcy case is as follow	or agreed to be paid to me, for services rendered			
	For legal services, I have agreed to accept			\$225.00/hr	
	Prior to the filing of this statement I have received			\$3,000.00	
	Balance Due			\$	
2.	The source of the compensation paid to me was: $\square$	Debtor Other (specify):			
3.	The source of compensation to be paid to me is: $\square$	Debtor Other (specify):			
4.	I have not agreed to share the above-disclosed com	pensation with any other person unless they are n	nembers and associates of my law	firm.	
	I have agreed to share the above-disclosed compentogether with a list of the names of the people share		nbers or associates of my law firm	1. A copy of the agreement,	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> </ul>					
	e. [Other provisions as needed]	ngs and other contested bankruptey matters,			
6.	By agreement with the debtor(s), the above disclosed fe	e does not include the following services:			
	certify that the foregoing is a complete statement of any a roceeding.	CERTIFICATION agreement or arrangement for payment to me for 1	representation of the debtor(s) in the	his bankruptcy	
	June 15, 2009	/s/ Antonio Fiol Matta, Esq.			
	Date	Antonio Fiol Matta, Esq. 201501 Antonio Fiol Matta Law Offices 1561 Ave. Americo Miranda San Juan, PR 00921-2018 (787) 792-4368 Fax: (787) 792-4763 afiollaw@onelinkpr.net			