

United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. \_\_\_\_\_

SOSA BETANCOURT, FERNANDO ARTURO & FUENTES GARCIA, ARACELIS

Chapter 11

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

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

For legal services, I have agreed to accept ..... \$ 250.00/hr

Prior to the filing of this statement I have received ..... \$ 7,000.00

Balance Due ..... \$ \_\_\_\_\_

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

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

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

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

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

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

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

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CERTIFICATION

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

December 3, 2009

Date

/s/ ANTONIO I. HERNANDEZ SANTIAGO

ANTONIO I. HERNANDEZ SANTIAGO USDC-PR 201602  
Hernandez Law Offices  
PO BOX 8509  
SAN JUAN, PR 00936-6431  
(787) 250-0575 Fax: (787) 753-7655  
ahernandezlaw@yahoo.com

**WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2**

## 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)**

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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

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

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.**

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. \_\_\_\_\_

SOSA BETANCOURT, FERNANDO ARTURO & FUENTES GARCIA, ARACELIS

Chapter 11

Debtor(s)

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

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 the attached notice, as required by § 342(b) of the Bankruptcy Code.

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

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

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

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

SOSA BETANCOURT, FERNANDO ARTURO & FUENTES GAR
Printed Name(s) of Debtor(s)

X /s/ FERNANDO ARTURO SOSA BETANCOURT
Signature of Debtor

12/03/2009
Date

Case No. (if known)

X /s/ ARACELIS FUENTES GARCIA
Signature of Joint Debtor (if any)

12/03/2009
Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court District of Puerto Rico		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>SOSA BETANCOURT, FERNANDO ARTURO</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>FUENTES GARCIA, ARACELIS</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>FERNANDO A SOSA BETANCOURT</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4854 / 66-0385006</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>1463</b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>CALLE PASEO DEL PARQUE JA-9 GARDEN HILLS GUAYNABO, PR</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>CALLE PASEO DEL PARQUE JA-9 GARDEN HILLS GUAYNABO, PR</b>
ZIPCODE <b>00966</b>		ZIPCODE <b>00966</b>
County of Residence or of the Principal Place of Business: <b>Guaynabo</b>		County of Residence or of the Principal Place of Business: <b>Guaynabo</b>
Mailing Address of Debtor (if different from street address): <b>PMB 281 PO BOX 7891 GUAYNABO, PR</b>		Mailing Address of Joint Debtor (if different from street address):
ZIPCODE <b>00970</b>		ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above):		
ZIPCODE		
<p style="text-align: center;"><b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.)</p> <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____	<p style="text-align: center;"><b>Nature of Business</b> (Check <b>one</b> box.)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____	<p style="text-align: center;"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <p style="text-align: center;"><b>Nature of Debts</b> (Check one box.)</p> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
<p style="text-align: center;"><b>Filing Fee</b> (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<p style="text-align: center;"><b>Chapter 11 Debtors</b></p> <p><b>Check one box:</b></p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p><b>Check if:</b></p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- <p><b>Check all applicable boxes:</b></p> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
<p><b>Statistical/Administrative Information</b></p> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<p>Estimated Number of Creditors</p> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		
<p>Estimated Assets</p> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5 million <input type="checkbox"/> \$5 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<p>Estimated Liabilities</p> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1,000,000 <input type="checkbox"/> \$1,000,001 to \$5 million <input type="checkbox"/> \$5 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>SOSA BETANCOURT, FERNANDO ARTURO &amp; FUENTES GARCIA, ARACELIS</b>
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**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="text-align: right;"> <input checked="" type="checkbox"/> <u>/s/ ANTONIO I. HERNANDEZ SANTIAGO</u>      <b>12/03/09</b>                  Signature of Attorney for Debtor(s)      Date             </p>
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**Exhibit C**

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

Yes, and Exhibit C is attached and made a part of this petition.

No

**Exhibit D**

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

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

If this is a joint petition:

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

**Information Regarding the Debtor - Venue**

(Check any applicable box.)

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

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

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

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

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

\_\_\_\_\_

(Name of landlord or lessor that obtained judgment)

\_\_\_\_\_

(Address of landlord or lessor)

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

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

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

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

Name of Debtor(s):  
**SOSA BETANCOURT, FERNANDO ARTURO & FUENTES GAL**

**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.

/s/ FERNANDO ARTURO SOSA BETANCOURT  
Signature of Debtor **FERNANDO ARTURO SOSA BETANCOURT**

/s/ ARACELIS FUENTES GARCIA  
Signature of Joint Debtor **ARACELIS FUENTES GARCIA**

Telephone Number (If not represented by attorney)

**December 3, 2009**

Date

**Signature of a Foreign Representative**

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

(Check only **one** box.)

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

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

\_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

/s/ ANTONIO I. HERNANDEZ SANTIAGO  
Signature of Attorney for Debtor(s)

**ANTONIO I. HERNANDEZ SANTIAGO USDC-PR 201602  
Hernandez Law Offices  
PO BOX 8509  
SAN JUAN, PR 00936-6431  
(787) 250-0575 Fax: (787) 753-7655  
ahernandezlaw@yahoo.com**

**December 3, 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 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.

Date

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

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

**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

Title of Authorized Individual

Date

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. \_\_\_\_\_

SOSA BETANCOURT, FERNANDO ARTURO

Chapter 11

Debtor(s)

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

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

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

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

[ ] 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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

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

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

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

Signature of Debtor: /s/ FERNANDO ARTURO SOSA BETANCOURT

Date: December 3, 2009



Certificate Number: 03605-PR-CC-009189611

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on December 2, 2009, at 2:44 o'clock PM AST,

FERNANDO A SOSA BETANCOURT received from

Consumer Credit Counseling Service of Puerto Rico, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: December 2, 2009

By /s/VERONICA RODRIGUEZ

Name VERONICA RODRIGUEZ

Title COUNSELOR

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

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. \_\_\_\_\_

FUENTES GARCIA, ARACELIS

Chapter 11

Debtor(s)

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

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

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

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

[ ] 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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

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

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

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

Signature of Debtor: /s/ ARACELIS FUENTES GARCIA

Date: December 3, 2009

Certificate Number: 03605-PR-CC-009189630

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on December 2, 2009, at 2:45 o'clock PM AST,

ARACELIS FUENTES GARCIA received from

Consumer Credit Counseling Service of Puerto Rico, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of Puerto Rico, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: December 2, 2009

By /s/VERONICA RODRIGUEZ

Name VERONICA RODRIGUEZ

Title COUNSELOR

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

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

IN RE:

Case No. \_\_\_\_\_

**SOSA BETANCOURT, FERNANDO ARTURO & FUENTES GARCIA, ARACELIS**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) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
<b>RG PREMIER BANK PO BOX 2510 GUAYNABO, PR 00970-2510</b>				<b>268,072.11</b>
<b>FIRSTBANK BANKRUPTCY DIVISION PO BOX 11865 SAN JUAN, PR 00910</b>		<b>Bank loan</b>		<b>221,000.00</b>
<b>BANCO POPULAR DE PR MORTGAGE SERVICING DIVISION P.O. BOX 71375 SAN JUAN, PR 00936-7077</b>	<b>(800) 981-9505</b>			<b>1,046,200.00</b> <b>Collateral: 971,000.00</b> <b>Unsecured: 75,200.00</b>
<b>BANK OF AMERICAN BANKRUPTCY DIVISION PO BOX 35480 NEWARK, NJ 07193</b>		<b>Bank loan</b>		<b>55,087.22</b>
<b>BANCO POPULAR BANKRUPTCY DIVISION PO BOX 363534 SAN JUAN, PR 00936</b>		<b>Bank loan</b>		<b>44,400.00</b>
<b>JMA MANAGEMENT CORP.</b>		<b>Trade debt</b>		<b>44,000.00</b>
<b>BANK OF AMERICAN BANKRUPTCY DIVISION PO BOX 35480 NEWARK, NJ 07193</b>		<b>Bank loan</b>		<b>41,861.60</b>
<b>BANCO POPULAR BANKRUPTCY DIVISION PO BOX 363534 SAN JUAN, PR 00936</b>		<b>Bank loan</b>		<b>35,587.93</b>
<b>BANCO BILBAO VIZCAYA ARGENTINA PO BOX 364745 SAN JUAN, PR 00936-4745</b>	<b>ALBERTO N BALZAC COOLOM BUFETE MONTANEZ &amp; ALICEA COND EL CENTRO I STE 211-214 HATO REY, PR 00918</b>			<b>24,500.00</b>
<b>FIA CARD SERVICES PO BOX 15719 WILMINGTON, DE 19886</b>		<b>Bank loan</b>		<b>24,227.33</b>
<b>BANCO BILBAO VIZCAYA ARGENTINA PO BOX 364745 SAN JUAN, PR 00936-4745</b>	<b>ALBERTO N BALZAC COOLOM BUFETE MONTANEZ &amp; ALICEA COND EL CENTRO I STE 211-214 HATO REY, PR 00918</b>			<b>19,671.29</b>
<b>NCO FINANCIAL SYSTEMS OF PR PO BOX 192478 HATO REY, PR 00918</b>		<b>Bank loan</b>		<b>18,753.28</b>

CITI CARDS BANKRUPTCY DIVISION PO BOX 183070 COLUMBUS, OH 43218		Bank loan		12,682.05
BANCO BILBAO VIZCAYA ARGENTINA PO BOX 364745 SAN JUAN, PR 00936-4745	ALBERTO N BALZAC COOLOM BUFETE MONTANEZ & ALICEA COND EL CENTRO I STE 211-214 HATO REY, PR 00918			12,294.33
SEARS CREDIT CARDS PO BOX 183081 COLUMBUS, OH 43218-3081		Bank loan		8,262.23
JOSE E.TALAVERA CRUZ PO BOX 494 TRUJILLO ALTO, PR 00977	LCDA. CARMEN ADORNO PO BOX 494 TRUJILLO ALTO, PR 00977	Trade debt	Disputed	6,000.00
DIAZ NIEVES & DIAZ FRANCO APARTADO 6013 ESTACION UNO BAYAMON, PR 00960-5013		PROFESION AL SERVICES		3,500.00
BUFETE GONZALEZ VILLAMIL GONZALEZ PANDO PLAZA AVE JESUS T PINERO # 1181 SAN JUAN, PR 00920-5604		PROFESION AL SERVICES		3,416.53
AMERICAN EXPRESS BANKRUPTCY DIVISION PO BOX 1270 NEWARK, NJ 07101		Bank loan		2,696.93
BANCO BILBAO VIZCAYA ARGENTINA PO BOX 364745 SAN JUAN, PR 00936-4745	ALBERTO N BALZAC COOLOM BUFETE MONTANEZ & ALICEA COND EL CENTRO I STE 211-214 HATO REY, PR 00918			2,441.31

**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: December 3, 2009 Signature of Debtor /s/ FERNANDO ARTURO SOSA BETANCOURT  
FERNANDO ARTURO SOSA BETANCOURT

Date: December 3, 2009 Signature of Joint Debtor (if any) /s/ ARACELIS FUENTES GARCIA  
ARACELIS FUENTES GARCIA

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

**IN RE:**

Case No. \_\_\_\_\_

**SOSA BETANCOURT, FERNANDO ARTURO & FUENTES GARCIA, ARACELIS**

Chapter **11** \_\_\_\_\_

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

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

Date: **December 3, 2009** \_\_\_\_\_

Signature: **/s/ FERNANDO ARTURO SOSA BETANCOURT**  
**FERNANDO ARTURO SOSA BETANCOURT**

Debtor

Date: **December 3, 2009** \_\_\_\_\_

Signature: **/s/ ARACELIS FUENTES GARCIA**  
**ARACELIS FUENTES GARCIA**

Joint Debtor, if any

SOSA BETANCOURT, FERNANDO ARTURO  
PMB 281  
PO BOX 7891  
GUAYNABO, PR 00970

BANK OF AMERICAN  
BANKRUPTCY DIVISION  
PO BOX 15019  
WILMINGTON, DE 19886-5019

FIA CARD SERVICES  
PO BOX 15719  
WILMINGTON, DE 19886

FUENTES GARCIA, ARACELIS  
CALLE PASEO DEL PARQUE JA-9  
GARDEN HILLS  
GUAYNABO, PR 00966

BUFETE GONZALEZ VILLAMIL  
GONZALEZ PANDO PLAZA  
AVE JESUS T PINERO # 1181  
SAN JUAN, PR 00920-5604

FIRSTBANK  
P.O. BOX 11856  
SAN JUAN, PR 00910-3856

Hernandez Law Offices  
PO BOX 8509  
SAN JUAN, PR 00936-6431

CHRISTOPHER RIVERA RAKESKY  
1513 RODANO  
URB. EL PARAISO  
RIO PIEDRAS, PR 00926

FIRSTBANK  
BANKRUPTCY DIVISION  
PO BOX 11865  
SAN JUAN, PR 00910

ALBERTO N BALZAC COOLOM  
BUFETE MONTANEZ & ALICEA  
COND EL CENTRO I STE 211-214  
HATO REY, PR 00918

CITI CARDS  
BANKRUPTCY DIVISION  
PO BOX 183070  
COLUMBUS, OH 43218

G.H.S., Inc.  
Pmb 167  
1353 Rd. 19  
Guaynabo, PR 00966-2700

ALLESEE ORTHODONTIC  
APPLIANCES.INC  
13931 SPRING STREET  
POST OFFICE BOX 725  
STURTEVANT, WI 53177

CRIM  
P.O. BOX 195387  
SAN JUAN, PR 00918-5387

GOLDMAN ANTONETTI & CORDOVA PSC  
APARTADO 70364  
SAN JUAN, PR 00936-8364

AMERICAN EXPRESS  
BANKRUPTCY DIVISION  
PO BOX 1270  
NEWARK, NJ 07101

CRIM  
BANKRUPTCY DIVISION  
PO BOX 195387  
SAN JUAN, PR 00919-5387

INTERNAL REVENUE SERVICE  
PO BOX 219690  
KANSAS CITY, MO 64121-9690

BANCO BILBAO VIZCAYA ARGENTINA  
PO BOX 364745  
SAN JUAN, PR 00936-4745

DEPARTAMENTO DE HACIENDA  
PO BOX 9024140  
SAN JUAN, PR 00902-4140

Ismael Alvarez Villafane  
51-12 Calle 25  
Santa Rosa  
Bayamon, PR 00959

BANCO POPULAR  
BANKRUPTCY DIVISION  
PO BOX 363534  
SAN JUAN, PR 00936

DEPARTAMENTO DEL TRABAJO  
SPECIAL PROCEDURE UNIT  
505 MUÑOZ RIVERA PISO 12  
SAN JUAN, PR 00918

JOSE E.TALAVERA CRUZ  
PO BOX 494  
TRUJILLO ALTO, PR 00977

BANCO POPULAR DE PR  
MORTGAGE SERVICING DIVISION  
P.O. BOX 71375  
SAN JUAN, PR 00936-7077

DIAZ NIEVES & DIAZ FRANCO  
APARTADO 6013  
ESTACION UNO  
BAYAMON, PR 00960-5013

LCDA. CARMEN ADORNO  
PO BOX 494  
TRUJILLO ALTO, PR 00977

BANK OF AMERICAN  
BANKRUPTCY DIVISION  
PO BOX 35480  
NEWARK, NJ 07193

Elvin J Toribio Roman  
51-40 Main Avenue  
Santa Rosa  
Bayamon, PR 00959

MACYS  
PO BOX 6938  
THE LAKES, NV 88901-6938

MARTINAL REAL ESTATE CORP.  
CENTRO DE SEGUROS BLD  
701 AVE PONCE DE LEON STE 309  
SAN JUAN, PR 00907

MARTINEZ ODELL & CALABRIA  
FERNANDO J VALDERRABANO  
PO BOX 190998  
SAN JUAN, PR 00919-0998

NCO FINANCIAL SYSTEMS OF PR  
PO BOX 192478  
HATO REY, PR 00918

OSE CO.  
7851 AIRPARK ROAD UNIT # 202  
GEITHERSBURG, MD 20879-4123

RG PREMIER BANK  
PO BOX 2510  
GUAYNABO, PR 00970-2510

SCOTIABANK DE PR  
PO BOX 362649  
SAN JUAN, PR 00936-2649

SEARS CREDIT CARDS  
PO BOX 183081  
COLUMBUS, OH 43218-3081

Zaira A. Hernandez  
51-40 Main Street  
Santa Rosa  
Bayamon, PR 00959