United States Bankruptcy Court District of Puerto Rico

IN	IN RE:	Case No
C/	CARDONA CARDONA, VICTOR MANFREDO & VIC	ENTE MERCADER, VIVIAN ENEIDA Chapter 11
	Debtor(s)	• -
	DISCLOSURE OF COM	IPENSATION OF ATTORNEY FOR DEBTOR
1.		I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within ed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	\$\$
	Prior to the filing of this statement I have received	\$\$,000.00
	Balance Due	\$
2.	2. The source of the compensation paid to me was: Debtor	Other (specify):
3.	3. The source of compensation to be paid to me is: Debtor	Other (specify):
4.	4. I have not agreed to share the above-disclosed compensat	on with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation together with a list of the names of the people sharing in t	with a person or persons who are not members or associates of my law firm. A copy of the agreement, he compensation, is attached.
5.	5. In return for the above-disclosed fee, I have agreed to render le	gal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedules, statemen	nd confirmation hearing, and any adjourned hearings thereof;
6.	5. By agreement with the debtor(s), the above disclosed fee does	not include the following services:
	I certify that the foregoing is a complete statement of any agreem proceeding.	CERTIFICATION ent or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
	March 29, 2010 /s	/ WANDA I. LUNA MARTINEZ
	Lu PN SA (7)	ANDA I. LUNA MARTINEZ 206307 na Law Offices IB 389 PO BOX 1940000 a JUAN, PR 00919-0000 b7) 731-4437 iebra@gmail.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 <u>before</u> 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

B201A (Form 201A) (12/09) Page 2

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.

<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)

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.

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.
CARDONA CARDONA, VICTOR MANFREDO & VICENTE MERCADER, VIVIAN ENEIDA	Chapter 11
Debtor(s)	•

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)

UNDER § 342(b) OF TH	E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debtornotice, as required by § 342(b) of the Bankruptcy Code.	s's petition, hereby certify that I delivered to the debtor	the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the petition preparer is not an indi the Social Security number of principal, responsible person, the bankruptcy petition prepar	vidual, state the officer, or partner of
X	(Required by 11 U.S.C. § 110	
partner whose Social Security number is provided above.		
Certificate of	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 Bankrup	otcy Code.
CARDONA CARDONA, VICTOR MANFREDO & VICENTE MERC	X /s/ VICTOR MANFREDO CARDONA CARDONA	3/29/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ VIVIAN ENEIDA VICENTE MERCADER	3/29/2010
	Signature of Joint Debtor (if any)	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.

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

In re: cardona ca	ARDONA, VICTOR MANFREDO & VICENTE MERCADER,
	Debtor(s)
Case Number:	
	(If Imanum)

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	 Marital/filing status. Check the box that applies and complete the balance of this part of this a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. ☐ Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines c. ✓ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column Lines 2-10. 			2-10).					
	the s	igures must reflect average monthly ix calendar months prior to filing the th before the filing. If the amount of divide the six-month total by six, a	e bankruptcy c f monthly incor	ase, ending ne varied d	on the last day ouring the six mor	of the	I	olumn A Debtor's Income	S	Column B Spouse's Income
2	Gro	ss wages, salary, tips, bonuses, ov	ertime, commi	issions.			\$	3,650.21	\$	726.67
Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.					one					
3	a.	Gross receipts		\$						
	b.	Ordinary and necessary business	expenses	\$						
	c.	Business income		Subtract I Line a	Line b from		\$		\$	
	Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.									
4	a.	Gross receipts		\$						
4	b.	Ordinary and necessary operating	expenses	\$						
	c.	Rental income		Subtract I Line a	Line b from		\$		\$	
5	Inte	rest, dividends, and royalties.					\$		\$	
6	Pension and retirement income.					\$		\$		
7	expe that	amounts paid by another person enses of the debtor or the debtor's purpose. Do not include alimony one debtor's spouse if Column B is contact.	dependents, i or separate main	including c	hild support pai	id for	\$		\$	
8	How was	mployment compensation. Enter the vever, if you contend that unemployed a benefit under the Social Security Amn A or B, but instead state the am	ment compensa Act, do not list	ation receive 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)

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.						
	a.		\$				
	b.		\$	\$		\$	
10		total of current monthly income. Add Lines 2 thru 9 in Column A pleted, add Lines 2 through 9 in Column B. Enter the total(s).	, and, if Column B is	\$	3,650.21	\$	726.67
11					4,376.88		
		Part II. VERIFICATIO)N				
		clare under penalty of perjury that the information provided in this s debtors must sign.)	tatement is true and c	orrec	t. (If this a j	oint c	ase,
12	Date	Date: March 29, 2010 Signature: /s/ VICTOR MANFREDO CARDONA CARDONA (Debtor)					
	Date	: March 29, 2010 Signature: /s/ VIVIAN ENEIDA VICE	NTE MERCADER (Joint Debtor, if any)				

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	tes Bankruptcy C	ourt		Volu	ıntary Petition
Name of Debtor (if individual, enter Last, First, Midd CARDONA CARDONA, VICTOR MANFR			or (Spouse) (Last, First, CADER, VIVIAN E		
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	rs		sed by the Joint Debtor i aiden, and trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): 6147	D. (ITIN) No./Complete		oc. Sec. or Individual-Tone, state all): 1324	axpayer I.D	. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & CALLE MALLORCA 58 URB SULTANA	Zip Code):	Street Address of Jo CALLE MALLOR URB SULTANA	oint Debtor (No. & Street CA 58	et, City, Stat	e & Zip Code):
MAYAGUEZ, PR	ZIPCODE 00680	MAYAGUEZ, PR		Z	CIPCODE 00680
County of Residence or of the Principal Place of Busi	ness:	Mayaguez	e or of the Principal Pla		
Mailing Address of Debtor (if different from street ad CALLE MALLORCA 58 URB SULTANA	dress)	Mailing Address of Joint Debtor (if different from street address): CALLE MALLORCA 58 URB SULTANA			et address):
MAYAGUEZ, PR	ZIPCODE 00680	MAYAGUEZ, PR		Z	CIPCODE 00680
Location of Principal Assets of Business Debtor (if di URB MONTEBELLO, CALLE DUQUESA					
ORB MONTEBELLO, CALLE DOQUESA			T		ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)	Nature of E (Check on		the Petitio	n is Filed (0	Code Under Which 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,	Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker		Chapter 7 ☐ Chapter 15 Petition for Chapter 9 ☐ Recognition of a Foreign Chapter 11 ☐ Chapter 12 ☐ Chapter 15 Petition for Chapter 12 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
check this box and state type of entity below.)	☐ Clearing Bank ✓ Other			Nature of I	
	Tax-Exemp (Check box, if a tax-exempt) Title 26 of the United 3 Internal Revenue Code	applicable.) corganization under States Code (the	Debts are primaril debts, defined in 1 § 101(8) as "incurrindividual primaril personal, family, o hold purpose."	y consumer 1 U.S.C. red by an y for a	
Filing Fee (Check one box	x)		Chapter 11 I	Debtors	
Full Filing Fee attached	Check one box: ✓ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 10 3A.	on certifying that the debtor	Check if: Debtor's aggrega affiliates are less	ate noncontingent liquida than \$2,190,000.		
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration		Acceptances of the	le boxes: iled with this petition		om one or more classes of
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for complete the distribution to unsecured creditors.			will be no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors]	50,001- 100,000	Over 100,000	
Estimated Assets	00,001 to \$10,000,001 \$5 million to \$50 million \$1	0,000,001 to \$100,00	00,001 \$500,000,001 million to \$1 billion	More than \$1 billion	
Estimated Liabilities	00,001 to \$10,000,001 \$5 million to \$50 million \$1	60,000,001 to \$100,00	00,001 \$500,000,001 million to \$1 billion	More than \$1 billion	

	ial Form 1) (1/08)
	ary Petition
(1nis pa _i	ge must be completed and filed in ev Prior Bankruptcy Case
Location Where Fi	iled:NONE
Location Where Fi	
Pend	ling Bankruptcy Case Filed by any
Name of NONE	Debtor:
District:	
	Exhibit A
10K and Section	ompleted if debtor is required to file perion 10Q) with the Securities and Exchange C 13 or 15(d) of the Securities Exchanging relief under chapter 11.)
□ Exhil	bit A is attached and made a part of this

Page 2 Name of Debtor(s):

(This page must be completed and filed in every case)	CARDONA CARDONA, VICTOR MANFRED	OO & VICENTE MERCADER, VIVIAN ENEIDA
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed: N/A	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
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 pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	if debtor is an individual imarily consumer debts.) amed in the foregoing petition, declare 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
	Signature of Attorney for Debtor(s)	Date
or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ☑ No Exhi (To be completed by every individual debtor. If a joint petition is filed, eximple Exhibit D completed and signed by the debtor is attached and mathematically of the petition: ☑ Exhibit D also completed and signed by the joint debtor is attached.	de a part of this petition.	ch a separate Exhibit D.)
(Check any a)	ng the Debtor - Venue pplicable box.)	
Debtor has been domiciled or has had a residence, principal place of 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		
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	but is a defendant in an action or pro	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	licable boxes.)	
(Name of landlord or lesse	or that obtained judgment)	
·	dlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos	session, after the judgment for pos	session was entered, and
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	ring the 30-day period after the
☐ Debtor certifies that he/she has served the Landlord with this cert	cification. (11 U.S.C. § 362(l)).	

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Voluntary Petition

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

Name of Debtor(s):

CARDONA CARDONA, VICTOR MANFREDO & VICENTE MER

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/ VICTOR MANFREDO CARDONA CARDONA

Signature of Debtor VICTOR MANFREDO CARDONA CARDONA

X /s/ VIVIAN ENEIDA VICENTE MERCADER

Signature of Joint Debtor VIVIAN ENEIDA VICENTE MERCADER

Telephone Number (If not represented by attorney)

March 29, 2010

Date

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.

Signature of a Foreign Representative

(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 Fe	oreign Represent	tative	

Date

Signature of Attorney*

X /s/ WANDA I. LUNA MARTINEZ

Signature of Attorney for Debtor(s)

WANDA I. LUNA MARTINEZ 206307 Luna Law Offices PMB 389 PO BOX 1940000 SA JUAN, PR 00919-0000 (787) 731-4437 quiebra@gmail.com

March 29, 2010

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 A	thorized Individual	
Printed Name	f Authorized Individual	
Title of Author	zed Individual	

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

X

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

Date

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

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

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

United States Bankruptcy Court District of Puerto Rico

District of 1 der	to Mco
IN RE:	Case No
CARDONA CARDONA, VICTOR MANFREDO	Chapter 11
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five statem do so, you are not eligible to file a bankruptcy case, and the court car whatever filing fee you paid, and your creditors will be able to resun and you file another bankruptcy case later, you may be required to perfect to stop creditors' collection activities.	n dismiss any case you do file. If that happens, you will lose ne 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.	each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I rethe United States trustee or bankruptcy administrator that outlined the operforming a related budget analysis, and I have a certificate from the age certificate and a copy of any debt repayment plan developed through the	pportunities for available credit counseling and assisted me in ncy describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I re the United States trustee or bankruptcy administrator that outlined the operforming a related budget analysis, but I do not have a certificate from the acopy of a certificate from the agency describing the services provided to the agency no later than 14 days after your bankruptcy case is filed.	pportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an approve days from the time I made my request, and the following exigent circ requirement so I can file my bankruptcy case now. [Summarize exigent contents or services from an approve days from the time I made my request, and the following exigent circumstances or services or services from an approve days from the time I made my request, and the following exigent circumstances or services from an approve days from the time I made my request, and the following exigent circumstances or services from the time I made my request, and the following exigent circumstances or services from the time I made my request.]	umstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from to fany debt management plan developed through the agency. Failure case. Any extension of the 30-day deadline can be granted only for calso be dismissed if the court is not satisfied with your reasons for to counseling briefing.	the agency that provided the counseling, together with a copy to fulfill these requirements may result in dismissal of your ause and is limited to a maximum of 15 days. Your case may filing your bankruptcy case without first receiving a credit
☐ 4. I am not required to receive a credit counseling briefing because of: motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reasons.)	, ., .,
of realizing and making rational decisions with respect to financia Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imp participate in a credit counseling briefing in person, by telephone. Active military duty in a military combat zone.	al responsibilities.); aired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determinedoes not apply in this district.	ed that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided abo	ve is true and correct.
Signature of Debtor: /s/ VICTOR MANFREDO CARDONA CARDONA	

Date: March 29, 2010

Certificate Number: 03605-PR-CC-010419508

CERTIFICATE OF COUNSELING

I CERTIFY that on March 29, 2010	, at	2:26	o'clock PM AST,
VICTOR CARDONA CARDONA		receiv	ved 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	, ar	n 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: March 29, 2010	Ву	/s/HILAIDA	A ORTIZ
	Name	HILAIDA (ORTIZ
	Title	_COLINSEL	OR

^{*} 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).

Date: March 29, 2010

United States Bankruptcy Court District of Puerto Rico

District of 1 uci	to Rico
IN RE:	Case No
VICENTE MERCADER, VIVIAN ENEIDA	Chapter 11
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five statem do so, you are not eligible to file a bankruptcy case, and the court ca whatever filing fee you paid, and your creditors will be able to resur and you file another bankruptcy case later, you may be required to to stop creditors' collection activities.	an dismiss any case you do file. If that happens, you will lose me 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.	each spouse must complete and file a separate Exhibit D. Check
1. Within the 180 days before the filing of my bankruptcy case , I rethe United States trustee or bankruptcy administrator that outlined the operforming a related budget analysis, and I have a certificate from the age certificate and a copy of any debt repayment plan developed through the	opportunities for available credit counseling and assisted me in ency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , I re the United States trustee or bankruptcy administrator that outlined the operforming a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided to the agency no later than 14 days after your bankruptcy case is filed.	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 approve days from the time I made my request, and the following exigent circ requirement so I can file my bankruptcy case now. [Summarize exigent of the country of th	cumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failure case. Any extension of the 30-day deadline can be granted only for calso be dismissed if the court is not satisfied with your reasons for counseling briefing.	the agency that provided the counseling, together with a copy e to fulfill these requirements may result in dismissal of your ause and is limited to a maximum of 15 days. Your case may filing your bankruptcy case without first receiving a credit
☐ 4. I am not required to receive a credit counseling briefing because of motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by rea	
of realizing and making rational decisions with respect to financi. Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephone Active military duty in a military combat zone.	al responsibilities.); paired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determinedoes not apply in this district.	ned that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided about	ove is true and correct.
Signature of Debtor: /s/ VIVIAN ENEIDA VICENTE MERCADER	

Certificate Number: 03605-PR-CC-010419588

CERTIFICATE OF COUNSELING

I CERTIFY that on March 29, 2010	, at	2:29	o'clock PM AST,
VIVIAN VICENTE MERCADER received from			
Consumer Credit Counseling Service of Puert	o Rico, In	c	·
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
District of Puerto Rico	, ar	n individual [o	r 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: March 29, 2010	Ву	/s/HILAIDA C	PRTIZ
	Name	HILAIDA OR	TIZ
	—Title—	_COUNSELOR	<u></u>

^{*} 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.

CARDONA CARDONA, VICTOR MANFREDO & VICENTE MERCADER, VIVIAN ENEIDA 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	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)
BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936		Trade debt		555,431.73
BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936		Bank loan		554,897.80
BANCO SANTANDER DE PR PO BOX 362589 SAN JUAN, PR 00936				156,000.00 Collateral: 0.00
				Unsecured: 156,000.00
BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936				70,000.00 Collateral: 0.00
				Unsecured: 70,000.00
BANCO SANTANDER DE PR PO BOX 362589 SAN JUAN, PR 00936				36,800.00 Collateral: 0.00
· · · · · · · · · · · · · · · · · · ·				Unsecured: 36,800.00
COOPERATIVA CENTRAL BORINQUEN PO BOX 3851 AGUADILLA, PR 00605	ARIEL GAGO MEDINA PO BOX 351 VICTORIA STATION AGUADILLA, PR 00605			29,250.00
BANK OF AMERICA PO BOX 15019 WILMIIINGTON, DE 19886-5019	,			29,037.01
LUMAR SE PO BOX 346 SAN GERMAN, PR 00683-0346				20,779.12
JOSE SANTIAGO, INC. PO BOX 191795 SAN JUAN, PR 00919				16,176.08
DEPARTAMENTO DE HACIENDA PO BOX 9024140 SAN JUAN, PR 00902-4140				14,012.51
GMAC Po Box 130424 ROSEVILLE, MN 55113				13,779.79
SAMS DISCOVER PO BOX 960016 ORLANDO, FL 32896-0016				12,869.92

BAXTER CREDIT UNION 340 N MILWAUKEE AVE
VERNON HILLS, IL 60061

11,055.50 Collateral: 0.00

VERNON FILLS, IL 00001	0.00
	Unsecured:
	11,055.50
AEE	9,818.00
PO BOX 363508	·
SAN JUAN, PR 00936-3508	
FIA CARD SERVICES	8,627.59
PO BOX 15019	·
WILMINGTON, DE 19886-5019	
JOSE SANTIAGO, INC.	8,318.14
PO BOX 191795	
SAN JUAN, PR 00919	
MORALES INVESTMENT	8,000.00
PO BOX 53	
AGUADA, PR 00602	
AEE	6,312.81
PO BOX 363508	
SAN JUAN, PR 00936-3508	
CITIFINANCIAL RETAIL SERVICES DE PR	4,068.62
PO BOX 71328	
SAN JUAN, PR 00936-8428	
J C PENNEY	1,494.91
PO BOX 960090	•
ORLANDO, FL 32896-0090	

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: March 29, 2010 Signature of Debtor

Signature /s/ VICTOR MANFREDO CARDONA CARDONA

VICTOR MANFREDO CARDONA CARDONA

Date: March 29, 2010

Signature /s/ VIVIAN ENEIDA VICENTE MERCADER

of Joint Debtor (if any) VIVIAN ENEIDA VICENTE MERCADER

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United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No
CARDONA CARDONA, VICTOR MANE	REDO & VICENTE MERCADER, VIVIAN ENEIDA Debtor(s)	Chapter 11
	VERIFICATION OF CREDITOR MATRI	ıx
The above named debtor(s) hereby ve	rify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Data: March 20, 2040	Simple to the second of WOTOR MANEREDO CARRONA	CARRONA
Date: March 29, 2010	Signature: /s/ VICTOR MANFREDO CARDONA CA	
Date: March 29, 2010	Signature: /s/ VIVIAN ENEIDA VICENTE MERCA	
	VIVIAN ENEIDA VICENTE MERCADE	ER Joint Debtor, if any

CARDONA CARDONA, VICTOR MANFREDO BAXTER CREDIT UNION **CALLE MALLORCA 58 URB SULTANA**

340 N MILWAUKEE AVE **VERNON HILLS, IL 60061** CRIM PO BOX 195387 SAN JUAN, PR 00919

VICENTE MERCADER, VIVIAN ENEIDA CALLE MALLORCA 58 URB SULTANA MAYAGUEZ, PR 00680

BORINQUEN AIR CONDITIONING PMB 207 PO BOX 605703 AGUADILLA, PR 00605

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

Luna Law Offices PMB 389 PO BOX 1940000 SA JUAN. PR 00919-0000

MAYAGUEZ, PR 00680

BUSINESS SOUND AND MUSIC PMB 134 HC 01 BOX 29030 CAGUAS, PR 00725

FIA CARD SERVICES PO BOX 15019 WILMINGTON. DE 19886-5019

AEE PO BOX 363508 SAN JUAN, PR 00936-3508 CABO ROJO GAS INC **PO BOX 883** CABO ROJO, PR 00623 **GALLOZA PEST CONTROL** HC 03 BOX 29190 AGUADA, PR 00602

ALARM SYSTEM DESIGN 272 CALLE MARINA STE 7 AGUADA, PR 00602-2975

CARIBE ENTERPRISES PO BOX 2922 MAYAGUEZ, PR 00681

GAS WLA INC APARTADO 99 MOCA, PR 00676

ALLIED WASTE SERVICES PO BOX 9001099 LOUISVILLE, KY 40290-1099 **CARLOS W LABOY** PO BOX 764 CABO ROJO, PR 00623 **GMAC** Po Box 130424 **ROSEVILLE, MN 55113**

ARIEL GAGO MEDINA PO BOX 351 VICTORIA STATION AGUADILLA, PR 00605

CITIFINANCIAL RETAIL SERVICES DE PR PO BOX 71328 SAN JUAN, PR 00936-8428

J C PENNEY PO BOX 960090 ORLANDO, FL 32896-0090

BANCO POPULAR DE PR PO BOX 362708 SAN JUAN, PR 00936

COCA COLA DE PR PO BOX 51985 TOA BAJA, PR 00950-1985 JOSE SANTIAGO, INC. PO BOX 191795 **SAN JUAN, PR 00919**

BANCO SANTANDER DE PR PO BOX 362589 SAN JUAN, PR 00936

COOP A/C RINCON APARTADO 608 RINCON, PR 00677-0608 JV REFRIGERATION **URB JARDINES O 2** SANTA ISABEL, PR 00757

BANK OF AMERICA PO BOX 15019 **WILMIIINGTON, DE 19886-5019** **COOPERATIVA CENTRAL BORINQUEN** PO BOX 3851 AGUADILLA, PR 00605

LUMAR SE PO BOX 346 SAN GERMAN, PR 00683-0346 MORALES INVESTMENT PO BOX 53 AGUADA, PR 00602

NORTHWEST ELECTRONIC 272 CALLE MARINA SUITE 7 AGUADA, PR 00602-2975

PUERTO RICO TELEPHONE CO PO BOX 71535 SAN JUAN, PR 00936

SAMS DISCOVER PO BOX 960016 ORLANDO, FL 32896-0016

SEARS PO BOX 183081 COLUMBUS, OH 43218-3081

SUPER BUSINESS MACHINE AVENIDA MAIN 51-50 SANTA ROSA BAYAMON, PR 00959