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### United States Bankruptcy Court District of Puerto Rico

IN RE:			Case No. <u>10-</u>		
FERNANDEZ ROMERO, PASCUAL & JIMENEZ BORRERO, TERESA			Chapter 11		
	Debtor(	s)			
	DISCLOSURE OF	COMPENSATION OF ATTO	RNEY FOR DEBTOR		
1.		or agreed to be paid to me, for services rende	above-named debtor(s) and that compensation paid to me red or to be rendered on behalf of the debtor(s) in contem		
	For legal services, I have agreed to accept		\$\$	.00/hr	
	Prior to the filing of this statement I have received		\$\$	00.00	
	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: $\mathbf{V}_{\mathbf{I}}$	Debtor Other (specify):			
4.	I have not agreed to share the above-disclosed com	pensation with any other person unless they a	re members and associates of my law firm.		
	I have agreed to share the above-disclosed comper together with a list of the names of the people share		nembers or associates of my law firm. A copy of the agree	eement,	
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bankro	uptcy case, including:		
	<ul> <li>a. Analysis of the debtor's financial situation, and ren</li> <li>b. Preparation and filing of any petition, schedules, st</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. Representation of the debtor in adversary proceeding</li> <li>e. [Other provisions as needed]</li> </ul>	atement of affairs and plan which may be req litors and confirmation hearing, and any adjou ngs and other contested bankruptcy matters;	uired;		
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 proceeding.	CERTIFICATION agreement or arrangement for payment to me	for representation of the debtor(s) in this bankruptcy		
	May 6, 2010	/s/ Modesto Bigas Mendez			
-	Date	Modesto Bigas Mendez Modesto Bigas Mendez 129507 MODESTO BIGAS LAW OFFICE PO BOX 7462 PONCE, PR 00732-7462 (787) 844-1444 modestobigas@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 <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 <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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. <b>10-</b>
FERNANDEZ ROMERO, PASCUAL & JIMENEZ BORRERO, TERESA	Chapter 11
Debtor(s)	•

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

UNDER § 342(b) OF THE	E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signing the debtor notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delivered to the de	ebtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (I petition preparer is not an the Social Security number principal, responsible per the bankruptcy petition principal prin	n individual, state er of the officer, son, or partner of reparer.)
X	(Required by 11 U.S.C. §	110.)
Certificate o	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 Bar	ıkruptcy Code.
FERNANDEZ ROMERO, PASCUAL & JIMENEZ BORRERO, TEI Printed Name(s) of Debtor(s)	X /s/PASCUAL FERNANDEZ ROMERO	5/06/2010
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) 10-	X /s/ TERESA JIMENEZ BORRERO	5/06/2010
	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.

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United States Bankruptcy Court District of Puerto Rico					Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Mi FERNANDEZ ROMERO, PASCUAL			Name of Joint Debtor (Spouse) (Last, First, Middle): JIMENEZ BORRERO, TERESA					
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):  dba F&J MINI MARKET		(include ma	arried, m	aiden, and	oint Debtor is trade names) JIMENEZ		3 years	
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>1338</b>	Complete	Last four di EIN (if mor				axpayer I.l	D. (ITIN) No./Complete	
Street Address of Debtor (No. & Street, City, State BO. LA YUCA, CARR 505 KM 5.6 SECTOR EL CEDRO	& Zip Code):	Zip Code):		Street Address of Joint Debtor (No. & Street, City, S BO. LA YUCA CARR 505 KM 5.6 SECTOR EL CEDRO PONCE, PR			et, City, Sta	ate & Zip Code):
PONCE, PR	ZIPCODE 00	ZIPCODE <b>00730</b>						ZIPCODE 00730
County of Residence or of the Principal Place of Bu Ponce	usiness:		County of I	Residence	e or of the	Principal Pla	ce of Busin	ness:
Mailing Address of Debtor (if different from street PO BOX 336451 PONCE, PR	address)		Mailing Ad PO BOX PONCE,	33645		oint Debtor (if different from street addres		eet address):
PONCE, PR	ZIPCODE 00	733-6451	PONCE,	ΓIX			ZIPCODE <b>00733-6</b>	
Location of Principal Assets of Business Debtor (if	different from str	reet address abo	ove):					
								ZIPCODE
Type of Debtor (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.)	Single As U.S.C. § Railroad Stockbro	Stockbroker Commodity Broker Clearing Bank		Chapter 11 Main Proceeding Chapter 12 Chapter 15 Petition Chapter 13 Recognition of a Formation Proceeding  Nature of Debts (Check one box.)  Debts are primarily consumer Debts			(Check one box.) pter 15 Petition for ognition of a Foreign n Proceeding pter 15 Petition for ognition of a Foreign main Proceeding  Debts e box.)	
(Checl			debts, defined in 11 U.S.C. business debts applicable.)  \$ 101(8) as "incurred by an individual primarily for a personal, family, or house-				business debts.	
Filing Fee (Check one box)	•				Chapte	r 11 Debtors	5	
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cou consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia	Debtor is  Check if:  Debtor's	e box:  is a small business debtor as defined in 11 U.S.C. § 101(51D).  is not a small business debtor as defined in 11 U.S.C. § 101(51D).  's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less 2.343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).						
Filing Fee waiver requested (Applicable to chapt only). Must attach signed application for the cou consideration. See Official Form 3B.	Check all ap  A plan is  Acceptance	eck all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/Administrative Information  ✓ Debtor estimates that funds will be available fo  Debtor estimates that, after any exempt propert distribution to unsecured creditors.			d, there v	will be no f	unds availabl	le for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors					_	7		
5,0	)00- 5,00 )00 10,0		001- 000	25,001- 50,000		),001- )0,000	Over 100,000	
Estimated Assets		000,001 \$50 50 million \$10	0,000,001 to	\$100,00 to \$500		] 500,000,001 \$1 billion	More that	
Estimated Liabilities		000,001 \$50 50 million \$10	0,000,001 to	\$100,00 to \$500	00,001 \$5 million to	500,000,001	More that	

В	31 (Official Form 1) (4/10)
1	Voluntary Petition
	(This page must be completed and
	Prior Bankru
	Location Where Filed: <b>None</b>
	Location Where Filed:
	Pending Bankruptcy Case Fi
	Name of Debtor: JAVIER FERNANDEZ ROMERO

### FERNANDEZ ROMERO, PASCUAL & JIMENEZ BORRERO, TERESA uptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Name of Debtor(s):

Case Number:

Case Number: Date Filed:

Date Filed:

iled by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Case Number: Date Filed: 10-02770 03/08/2010 District: Relationship: Judge: PONCE, PUERTO RICO **MCF** 

### Exhibit A

filed in every case)

(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.

### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X /s/ Modesto Bigas Mendez

5/06/10

Signature of Attorney for Debtor(s)

Date

Page 2

### 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

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(1)).

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### **Voluntary Petition**

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

Name of Debtor(s):

(Check only **one** box.)

§ 1515 are attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

FERNANDEZ ROMERO, PASCUAL & JIMENEZ BORRERO, TI

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

☐ I request relief in accordance with chapter 15 of title 11, United

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the

States Code. Certified copies of the documents required by 11 U.S.C.

chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

in a foreign proceeding, and that I am authorized to file this petition.

### **Signatures**

X

### 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.

Signature of Attorney\*

X /s/ PASCUAL FERNANDEZ ROMERO

Signature of Debtor

**PASCUAL FERNANDEZ ROMERO** 

/s/TERESA JIMENEZ BORRERO

Signature of Joint Debtor

X /s/ Modesto Bigas Mendez

Signature of Attorney for Debtor(s)

PONCE, PR 00732-7462

modestobigas@yahoo.com

Modesto Bigas Mendez 129507

**MODESTO BIGAS LAW OFFICE** 

**TERESA JIMENEZ BORRERO** 

Telephone Number (If not represented by attorney)

May 6, 2010

Date

### 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

### May 6, 2010

PO BOX 7462

(787) 844-1444

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	f Authorized In	dividual		
Printed Na	me of Authorize	d Individual		
Title of Au	thorized Individ	ual		

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.

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### United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No. <b>10-</b>
FERNANDEZ ROMERO, PASCUAL	Chapter 11
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S STAT CREDIT COUNSELING REQ	
Warning: You must be able to check truthfully one of the five statements r do so, you are not eligible to file a bankruptcy case, and the court can dism whatever filing fee you paid, and your creditors will be able to resume col and you file another bankruptcy case later, you may be required to pay a to stop creditors' collection activities.	niss any case you do file. If that happens, you will lose lection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each sone of the five statements below and attach any documents as directed.	pouse must complete and file a separate Exhibit D. Check
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received the United States trustee or bankruptcy administrator that outlined the opportuperforming a related budget analysis, and I have a certificate from the agency decertificate and a copy of any debt repayment plan developed through the agent	unities for available credit counseling and assisted me in escribing 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 received the United States trustee or bankruptcy administrator that outlined the opportuperforming a related budget analysis, but I do not have a certificate from the age a copy of a certificate from the agency describing the services provided to you at the agency no later than 14 days after your bankruptcy case is filed.	unities for available credit counseling and assisted me in ency describing the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an approved ager days from the time I made my request, and the following exigent circumstarequirement so I can file my bankruptcy case now. [Summarize exigent circum]	nces merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain the cryou file your bankruptcy petition and promptly file a certificate from the ago of any debt management plan developed through the agency. Failure to ful case. Any extension of the 30-day deadline can be granted only for cause a also be dismissed if the court is not satisfied with your reasons for filing counseling briefing.	ency that provided the counseling, together with a copy fill these requirements may result in dismissal of your nd is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because of: [Checomotion for determination by the court.]	ck the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of of realizing and making rational decisions with respect to financial resp	
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired participate in a credit counseling briefing in person, by telephone, or the</li> <li>Active military duty in a military combat zone.</li> </ul>	
5. The United States trustee or bankruptcy administrator has determined that does not apply in this district.	t the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above is	true and correct.
Signature of Debtor: /s/ PASCUAL FERNANDEZ ROMERO	
Date: May 6, 2010	

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

IN DE.	Casa No. 40
IN RE:	Case No. 10-
JIMENEZ BORRERO, TERESA  Debtor(s)	Chapter <u>11</u>
EXHIBIT D - INDIVIDUAL DEBTOR'S S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five staten 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.	nn 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 <b>before the filing of my bankruptcy case</b> , I re the 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 <b>before the filing of my bankruptcy case</b> , I rethe 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. 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 of the country of	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 financial	
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephone</li> <li>Active military duty in a military combat zone.</li> </ul>	
5. The United States trustee or bankruptcy administrator has determined does 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/ TERESA JIMENEZ BORRERO	

Date: May 6, 2010

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

IN RE:	Case No. <b>10-</b>
FERNANDEZ ROMERO, PASCUAL & JIMENEZ BORRERO, TERESA	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. Sec. 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)
BANCO DESARROLLO ECONOMICO PO BOX 2134 SAN JUAN, PR 00922-2134				247,534.97
EUROBANK P O BOX 191009 SAN JUAN, PR 00919-1009				105,897.68
AUTORIDAD DE ENERGIA ELECTRICA PO BOX 363508 SAN JUAN, PR 00936-3508				36,000.00
BANK OF AMERICA PO BOX 15721 WILINGTON, DE 19886-5721				29,300.00
CHASE PO BOX 15919 WILMINGTON, DE 19850				24,030.00
BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN, PR 00936-4745				19,468.43
CHASE PO BOX 15919 WILMINGTON, DE 19850				13,970.00
RELIABLE FINANCE				24,900.00
BOX 21382				Collateral
SAN JUAN, PR 00928-1382				11,175.00
				Unsecured: 13,725.00
HOLSUM DE PUERTO RICO CALL BOX 8282 TOA BAJA, PR 00951				8,528.83
SEARS PO BOX 183114 COLUMBUS, OH 43218-3114				8,300.00
CHASE PO BOX 15919 WILMINGTON, DE 19850				8,200.00
CITI CARD C/O AT&T UNIVERSAL CARD PO BOX 182564				6,900.00
COLUMBUS, OH 43218-2564				
CHESTERFIELD FINANCIAL CORP PO BOX 309				6,268.56

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B FERNANDEZ & HERMANOS INC PO BOX 363629	5,400.00
SAN JUAN, PR 00936-3629	
SEARS	5,200.00
PO BOX 183114	
COLUMBUS, OH 43218-3114	
DELCA DISTRIBUTORS INC PO BOX 10128 CAPARRA HEIGHTS STATION	5,100.00
SAN JUAN, PR 00922	
AMERICAN EXPRESS CORP	4,900.00
P O BOX 1270	
NEWARK, NJ 07101-1270	
CENTENO & ASSOCIATES	4,600.00
1326 SALUD ST COND EL SENORIAL 402 PONCE, PR 00717-1687	
AMERICAN EXPRESS CORP	4,355.00
P O BOX 1270	4,000.00
NEWARK, NJ 07101-1270	
STAR MEAT	3,966.98
GARDEN HILL PLAZA PMB 342	
1353 CARR 19	
GUAYNABO, PR 00966-2700	
DECLARATION UNDER PENALTY OF PERHIRV RV INDIVIDUAL DERTOR	

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: May 6, 2010 Signature /s/PASCUAL FERNANDEZ ROMERO **PASCUAL FERNANDEZ ROMERO** of Debtor Date: May 6, 2010 Signature /s/TERESA JIMENEZ BORRERO TERESA JIMENEZ BORRERO of Joint Debtor (if any)

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### United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No. <u>10-</u>
FERNANDEZ ROMERO, PASCUAL &	JIMENEZ BORRERO, TERESA	Chapter 11
	Debtor(s)	
	VERIFICATION OF CREDITOR MAT	RIX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditor	ors is true to the best of my(our) knowledge.
Date: May 6, 2010	Signature: /s/ PASCUAL FERNANDEZ ROME	RO
	PASCUAL FERNANDEZ ROMERO	Debtor
Date: May 6, 2010	Signature: /s/ TERESA JIMENEZ BORRERO	
	TERESA JIMENEZ BORRERO	Joint Debtor, if any

FERNANDEZ ROMERO PASCUAL PO BOX 336451 PONCE PR 00733-6451 BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN PR 00936-4745 CHESTERFIELD FINANCIAL CORP PO BOX 309 CHESTERFIELD MO 63006

JIMENEZ BORRERO TERESA PO BOX 336451 PONCE PR 00733-6451 BANCO DESARROLLO ECONOMICO PO BOX 2134 SAN JUAN PR 00922-2134 CITI CARD C/O AT&T UNIVERSAL CARD PO BOX 182564 COLUMBUS OH 43218-2564

MODESTO BIGAS LAW OFFICE PO BOX 7462 PONCE PR 00732-7462 BANK OF AMERICA PO BOX 15721 WILINGTON DE 19886-5721 COMMERCIAL WILLIAM CRUZ INC PO BOX 6293 MARINA STA MAYAGUEZ PR 00681

J & R ADVERTISING URB VILLA ESPERANZA CALLE 7 I-24 PONCE PR 00731 BIO-SYSTEM INTERNATIONAL INC PO BOX 416 MERCEDITA PR 00715 CORDIALSA PO BOX 9021741 SAN JUAN PR 00902-1741

ALLIED WASTE SERVICES PO BOX 9001099 LOUISVILLE KY 40290-1099 BISMARCK PO BOX 192198 SAN JUAN PR 00919 DELCA DISTRIBUTORS INC PO BOX 10128 CAPARRA HEIGHTS STATION

SAN JUAN PR 00922

AMERICAN EXPRESS CORP P O BOX 1270 NEWARK NJ 07101-1270 BORINQUEN BISCUIT CORP PO BOX 1607 YAUCO PR 00698 DESTILERIA SERRALLES INC APARTADO 198 MERCEDITA PR 00715

ATLANTICA PO BOX 1033 SABANA SECA PR 00952 BORINQUEN MACARONI PO BOX 3045 YAUCO PR 00698 DONA TITA SPICES PO BOX 653 MERCEDITA PR 00715

AUTORIDAD DE ENERGIA ELECTRICA PO BOX 363508

SAN JUAN PR 00936-3508

CARIBBEAN SNACK INC PO BOX 190818 SAN JUAN PR 00919-0818

EFRY PRODUCT
EL CAFETAL ANTONIO RODRIGUEZ
MENENDEZ J-13
YAUCO PR 00698

B FERNANDEZ & HERMANOS INC PO BOX 363629

SAN JUAN PR 00936-3629

CENTENO & ASSOCIATES 1326 SALUD ST COND EL SENORIAL 402 PONCE PR 00717-1687 EMPRESAS LA FAMOSA INC PO BOX 51968 TOA BAJA PR 00950-1968

BALLESTER HERMANOS INC PO BOX 364548 SAN JUAN PR 00936-4548 CHASE PO BOX 15919 WILMINGTON DE 19850 ERNESTO TROPICAL FOODS INC 62 CALLE GUADALUPE PONCE PR 00730-3838

**ESTRELLA FOOD PRODUCTS INC** MINILLAS INDUSTRIAL PARK 325 CALLE D STE 2 **BAYAMON PR 00959** 

**KELLOG'S SNACKS** PO BOX 2549 **BAYAMON PR 00960-2549**  PROCESADORA CAMPO FRESCO **PO BOX 755** SANTA ISABEL PR 00757

**EUROBANK** P O BOX 191009 SAN JUAN PR 00919-1009 **LUIS GARRATON INC** PO BOX 362984 SAN JUAN PR 00936-2984 PROVIMI DE PUERTO RICO INC **PO BOX 248** VEGA BAJA PR 00694

**GE MONEY BANK** C/O JC PENNEY PO BOX 960061 ORLANDO FL 32896 **MALGOR CO INC PO BOX 366** CATANO PR 00963-0366

**PUERTO RICO TELEPHONE CO** PO BOX 71401 SAN JUAN PR 00936

**GE MONEY BANK** C/O PAY PAL PO BOX 960061 ORLANDO FL 32896 **MAR Y TIERRA PMB 363** 1353 CALLE 19 **GUAYNABO PR 00966**  **RELIABLE FINANCE** BOX 21382 SAN JUAN PR 00928-1382

**GE MONEY BANK** C/O POST-MASTECTOMY C/O JODEE BRA PO BOX 51985 PO BOX 960090 ORLANDO FL 32896-0090

**MEDALLA DISTRIBUTORS** TOA BAJA PR 00950-1985 **SAN JUAN TRADING CO** PO BOX 366458 SAN JUAN PR 00936-6458

**GE MONEY BANK C/O SAM'S BANKRUPTCY DEPT** PO BOX 103104 **ROSWELL GA 30076** 

**MENDEZ & CO** PO BOX 363348 SAN JUAN PR 00936 **SEARS** PO BOX 183114 **COLUMBUS OH 43218-3114** 

**HOLSUM DE PUERTO RICO CALL BOX 8282** TOA BAJA PR 00951

PAN AMERICAN GRAIN MFG CO INC 9 CALLE CLAUDIA ESQ BEATRIZ PARQUE INDUSTRIAL AMELIA **GUAYNABO PR 00968-8005** 

STAR MEAT **GARDEN HILL PLAZA PMB 342** 1353 CARR 19 **GUAYNABO PR 00966-2700** 

**INTERNAL REVENUE SERVICE** PO BOX 21126 PHILADELPHIA PA 19114-0326

**PAN PEPIN PO BOX 100 BAYAMON PR 00960-0100**  **VENROD TRADING PO BOX 2117** SAN JUAN PR 00922

INTERNATIONAL GROCERY PO BOX 364564 SAN JUAN PR 00936

PERMAR DISTRIBUTORS INC **PO BOX 514** SABANA SECA PR 00952-514 **VERPAS PRODUCTS INC** PO BOX 29410 SAN JUAN PR 00929

**JOSE A COLON ROCHE** 3414 CALLE SOLEDAD LLORENS **EXT LAS DELICIAS PONCE PR 00730** 

PLAZA PROVISION COMPANY PO BOX 363328 SAN JUAN PR 00936-3328