

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>UBARRI BLANES, ENRIQUE ANTONIO</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>BARAGANO AMADEO, MARIA TERESA</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA ENRIQUITO UBARRI</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA MARITERE BARAGANO; AKA MARITERE BARAGANO DE UBARRI</b>
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6654</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6126</b>
Street Address of Debtor (No. and Street, City, and State): <b>69 WASHINGTON STREET San Juan, PR</b>	Street Address of Joint Debtor (No. and Street, City, and State): <b>69 WASHINGTON STREET San Juan, PR</b>
ZIP Code <b>00907</b>	ZIP Code <b>00907</b>
County of Residence or of the Principal Place of Business: <b>San Juan</b>	County of Residence or of the Principal Place of Business: <b>San Juan</b>
Mailing Address of Debtor (if different from street address): <b>PO BOX 13398 SAN JUAN, PR</b>	Mailing Address of Joint Debtor (if different from street address): <b>PO BOX 13398 SAN JUAN, PR</b>
ZIP Code <b>00908-3398</b>	ZIP Code <b>00908-3398</b>
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <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.)	<b>Nature of Business</b> (Check one box)  <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  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <div style="display: flex; justify-content: space-between;"> <div> <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                         </div> <div> <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                         </div> </div>
<b>Nature of Debts</b> (Check one box)  <div style="display: flex; justify-content: space-between;"> <div> <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."                         </div> <div> <input type="checkbox"/> Debts are primarily                  business debts.                         </div> </div>		

<b>Filing Fee</b> (Check one box)  <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.	<b>Chapter 11 Debtors</b> Check one box: <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). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ).  Check all applicable boxes: <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).
--	--

<b>Statistical/Administrative Information</b>  <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.  <table style="width:100%;"> <tr> <td colspan="10">Estimated Number of Creditors</td> </tr> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Assets</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> <table style="width:100%;"> <tr> <td colspan="10">Estimated Liabilities</td> </tr> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input checked="" type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	Estimated Number of Creditors										<input type="checkbox"/> 1-49	<input checked="" 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	Estimated Assets										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	Estimated Liabilities										<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	<p align="center">THIS SPACE IS FOR COURT USE ONLY</p>
Estimated Number of Creditors																																																													
<input type="checkbox"/> 1-49	<input checked="" 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																																																				
Estimated Assets																																																													
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion																																																				
Estimated Liabilities																																																													
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input checked="" type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion																																																				

**Voluntary Petition**

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

Name of Debtor(s):

**UBARRI BLANES, ENRIQUE ANTONIO  
BARAGANO AMADEO, MARIA TERESA****All Prior Bankruptcy Cases 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>Haras Santa Isabel, Inc.</b>	Case Number: <b>10-06672</b>	Date Filed: <b>7/27/10</b>
District: <b>District of Puerto Rico</b>	Relationship: <b>STOCKHOLDERS</b>	Judge: <b>Mildred Caban Flores</b>

**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.

**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 11 U.S.C. §342(b).

**X /s/ Enrique Almeida / Zelma Davila; October 9, 2010**

Signature of Attorney for Debtor(s)

(Date)

**Enrique Almeida / Zelma Davila; 217701 / 218913**

**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 and 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 that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ 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):

**UBARRI BLANES, ENRIQUE ANTONIO  
BARAGANO AMADEO, MARIA TERESA**

## **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 States 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/ ENRIQUE ANTONIO UBARRI BLANES**  
Signature of Debtor **ENRIQUE ANTONIO UBARRI BLANES**

**X /s/ MARIA TERESA BARAGANO AMADEO**  
Signature of Joint Debtor **MARIA TERESA BARAGANO AMADEO**

Telephone Number (If not represented by attorney)

**October 9, 2010**

Date

### **Signature of Attorney\***

**X /s/ Enrique Almeida / Zelma Davila;**  
Signature of Attorney for Debtor(s)

**Enrique Almeida / Zelma Davila; 217701 / 218913**

Printed Name of Attorney for Debtor(s)

**Almeida & Davila, P.S.C.**

Firm Name

**PO BOX 191757**

**San Juan, PR 00919-1757**

Address

**ealmeida@almeidadavila.com; zdavila@almeidadavila.com**  
**(787) 722-2500 Fax: (787) 722-2227**

Telephone Number

**October 9, 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.

**X**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### **Signature of a Foreign Representative**

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

(Check only one box.)

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

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

**X**  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### **Signature of Non-Attorney Bankruptcy 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); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required 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**

Date

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

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

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

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

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

In re **ENRIQUE ANTONIO UBARRI BLANES**  
**MARIA TERESA BARAGANO AMADEO**

Debtor(s)

Case No.

Chapter

11

**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; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
BANCO DE DESAROLLO ECONOMICO PO BOX 2134 SAN JUAN, PR 00922-2134	BANCO DE DESAROLLO ECONOMICO PO BOX 2134 SAN JUAN, PR 00922-2134	CODEBTOR TO HARAS SANTA ISABEL, INC.		1,110,000.00
BANCO DE DESAROLLO ECONOMICO PO BOX 2134 SAN JUAN, PR 00922-2134	BANCO DE DESAROLLO ECONOMICO PO BOX 2134 SAN JUAN, PR 00922-2134	CODEBTOR T HARAS SANTA ISABEL, INC.		720,000.00
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	PERSONAL LOAN		30,805.00
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	LINE OF CREDIT		23,137.47
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818			22,481.00
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	CREDIT CARD-VISA		21,601.13
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818			16,295.00
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	CREDIT CARD		15,664.42
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	CREDIT LINE-MAXI CUENTA		14,375.00

In re **ENRIQUE ANTONIO UBARRI BLANES**  
**MARIA TERESA BARAGANO AMADEO**

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

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	CREDIT CARD-AMERICAN EXPRESS		13,054.00
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	CREDIT CARD-AMERICAN EXPRESS		12,237.00
BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	BANCO POPULAR BANKRUPTCY DIVISION PO BOX 366818 SAN JUAN, PR 00936-6818	CREDIT CARD-VISA		10,867.04
BANK OF AMERICA-V 100 NORTH TRYON STREET CHARLOTTE, NC 28255	BANK OF AMERICA-V 100 NORTH TRYON STREET CHARLOTTE, NC 28255	CREDIT CARD		12,726.00
BANK OF AMERICA-V 100 NORTH TRYON STREET CHARLOTTE, NC 28255	BANK OF AMERICA-V 100 NORTH TRYON STREET CHARLOTTE, NC 28255	CREDIT CARD		11,955.00
BANK OF AMERICA-V 100 NORTH TRYON STREET CHARLOTTE, NC 28255	BANK OF AMERICA-V 100 NORTH TRYON STREET CHARLOTTE, NC 28255			13,933.00
DORAL FINANCIAL-V PO BOX 71529 SAN JUAN, PR 00936	DORAL FINANCIAL-V PO BOX 71529 SAN JUAN, PR 00936	CODEBTOR TO HARAS SANTA ISABEL		4,459,760.00
HARAS SANTA ISABEL, INC. PO BOX 13398 SAN JUAN, PR 00908	HARAS SANTA ISABEL, INC. PO BOX 13398 SAN JUAN, PR 00908	ACCOUNT RECEIVABLE FROM STOCKHOLDERS CONSIDERED UNCOLLECTIBLE.		3,352,747.00
RG PREMIER BANK-BANKRUPTCY DEPT. PO BOX 2510 Guaynabo, PR 00970	RG PREMIER BANK-BANKRUPTCY DEPT. PO BOX 2510 Guaynabo, PR 00970			25,283.00
RG PREMIER BANK-BANKRUPTCY DEPT. PO BOX 2510 Guaynabo, PR 00970	RG PREMIER BANK-BANKRUPTCY DEPT. PO BOX 2510 Guaynabo, PR 00970			13,657.00
RG PREMIER BANK-BANKRUPTCY DEPT. PO BOX 2510 Guaynabo, PR 00970	RG PREMIER BANK-BANKRUPTCY DEPT. PO BOX 2510 Guaynabo, PR 00970	CREDIT CARD		13,440.11

In re **ENRIQUE ANTONIO UBARRI BLANES**  
**MARIA TERESA BARAGANO AMADEO**

Debtor(s)

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

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **ENRIQUE ANTONIO UBARRI BLANES** and **MARIA TERESA BARAGANO AMADEO**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **October 9, 2010**

Signature **/s/ ENRIQUE ANTONIO UBARRI BLANES**  
**ENRIQUE ANTONIO UBARRI BLANES**  
Debtor

Date **October 9, 2010**

Signature **/s/ MARIA TERESA BARAGANO AMADEO**  
**MARIA TERESA BARAGANO AMADEO**  
Joint Debtor

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

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

In re **ENRIQUE ANTONIO UBARRI BLANES  
MARIA TERESA BARAGANO AMADEO**

Debtor(s)

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

Chapter **11**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

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 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	<u>\$175.00 p/h</u>	\$	<u>0.00</u>
Prior to the filing of this statement I have received	_____	\$	<u>8,905.00</u>
Balance Due	_____	\$	<u>0.00</u>

2. \$ 1,039.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): **DEBTORS' DAUGHTERS: MARIA T. UBARRI AND MARIA M. UBARRI**

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify): \_\_\_\_\_

5. ☒ 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.

6. 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]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**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.

Dated: October 9, 2010

/s/ Enrique Almeida / Zelma Davila;  
Enrique Almeida / Zelma Davila; 217701 / 218913  
Almeida & Davila, P.S.C.  
PO BOX 191757  
San Juan, PR 00919-1757  
(787) 722-2500 Fax: (787) 722-2227  
ealmeida@almeidadavila.com;  
zdavila@almeidadavila.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  
DISTRICT OF PUERTO RICO**

**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 ENRIQUE ANTONIO UBARRI BLANES  
MARIA TERESA BARAGANO AMADEO

Debtor(s)

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

Chapter 11

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

**Certification of 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.

ENRIQUE ANTONIO UBARRI BLANES  
MARIA TERESA BARAGANO AMADEO

Printed Name(s) of Debtor(s)

X /s/ ENRIQUE ANTONIO UBARRI  
BLANES

Signature of Debtor

October 9, 2010

Date

Case No. (if known) \_\_\_\_\_

X /s/ MARIA TERESA BARAGANO  
AMADEO

Signature of Joint Debtor (if any)

October 9, 2010

Date

**Instructions:** Attach a copy of Form B 201 A, 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**

In re ENRIQUE ANTONIO UBARRI BLANES  
MARIA TERESA BARAGANO AMADEO

Debtor(s)

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

Chapter \_\_\_\_\_

11

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: October 9, 2010

/s/ ENRIQUE ANTONIO UBARRI BLANES

ENRIQUE ANTONIO UBARRI BLANES

Signature of Debtor

Date: October 9, 2010

/s/ MARIA TERESA BARAGANO AMADEO

MARIA TERESA BARAGANO AMADEO

Signature of Debtor

ENRIQUE ANTONIO UBARRI BLANES  
PO BOX 13398  
SAN JUAN, PR 00908-3398

CITIFINANCIAL - BANKRUPTCY  
PO BOX 70919  
CHARLOTTE, NC 28272-0919

HARAS SANTA ISABEL, INC.  
RURAL ROAD RR14 KM 23.5  
COAMO, PR 00769

MARIA TERESA BARAGANO AMADEO  
PO BOX 13398  
SAN JUAN, PR 00908-3398

DINERS CLUB  
PO BOX 6500  
SIOUX FALLS, SD 57117

HSBC RETAIL SERVICES-V  
PO BOX 2013  
BUFFALO, NY 14240

ENRIQUE ALMEIDA / ZELMA DAVILA;  
ALMEIDA & DAVILA, P.S.C.  
PO BOX 191757  
SAN JUAN, PR 00919-1757

DORAL FINANCIAL-V  
PO BOX 71529  
SAN JUAN, PR 00936

ORIENTAL GROUP  
PO BOX 195115  
SAN JUAN, PR 00919-5115

AMEX-V  
PO BOX 981540  
EL PASO, TX 79998-1540

EUROBANK  
PO BOX 191009  
SAN JUAN, PR 00919-1009

PRTC-V  
PO BOX 360998  
SAN JUAN, PR 00936-0998

BANCO DE DESAROLLO ECONOMICO  
PO BOX 2134  
SAN JUAN, PR 00922-2134

FIA CARD SERVICES-V  
PO BOX 15726  
WILMINGTON, DE 19886-5726

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

BANCO POPULAR  
BANKRUPTCY DIVISION  
PO BOX 366818  
SAN JUAN, PR 00936-6818

FIRST BANK-V  
PO BOX 9146  
SAN JUAN, PR 00908-0146

SEARS/CBSD-V  
PO BOX 6275  
SIOUX FALLS, SD 57117-6275

BANCO SANTANDER-V  
PO BOX 362589  
SAN JUAN, PR 00936-2589

GE MONEY BANK BANKRUPTCY DEPT.  
PO BOX 103104  
ROSWELL, GA 30076

BANK OF AMERICA-V  
100 NORTH TRYON STREET  
CHARLOTTE, NC 28255

GEMB/L & T  
PO BOX 981432  
EL PASO, TX 79998

BLOOMDSNB  
911 DUKE BLVD  
MASON, OH 45040

HARAS SANTA ISABEL, INC.  
PO BOX 13398  
SAN JUAN, PR 00908