

United States Bankruptcy Court District of Puerto Rico		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): HECHO A MANO, INC.		Name of Joint Debtor (Spouse) (Last, First, Middle):																				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 66-0493744		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):																				
Street Address of Debtor (No. & Street, City, State & Zip Code): ASHFORD AVENUE 1126 SAN JUAN, PR		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																				
ZIPCODE 00907		ZIPCODE																				
County of Residence or of the Principal Place of Business: San Juan		County of Residence or of the Principal Place of Business:																				
Mailing Address of Debtor (if different from street address): ASHFORD AVENUE 1126 SAN JUAN, PR		Mailing Address of Joint Debtor (if different from street address):																				
ZIPCODE 00907		ZIPCODE																				
Location of Principal Assets of Business Debtor (if different from street address above): #1126 ASHFORD AVENUE, SAN JUAN, PR																						
ZIPCODE 00907																						
<p style="text-align: center;">Type of Debtor (Form of Organization) (Check one box.)</p> <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" 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.) <hr/> <p style="text-align: center;">Chapter 15 Debtor</p> Country of debtor's center of main interests: <hr/> Each country in which a foreign proceeding by, regarding, or against debtor is pending: <hr/>	<p style="text-align: center;">Nature of Business (Check one box.)</p> <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> <p style="text-align: center;">Tax-Exempt Entity (Check box, if applicable.)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p style="text-align: center;">Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <p style="text-align: center;">Nature of Debts (Check one box.)</p> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.																				
<p style="text-align: center;">Filing Fee (Check one box)</p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<p style="text-align: center;">Chapter 11 Debtors</p> <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p>Check if:</p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <hr/> <p>Check all applicable boxes:</p> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																				
<p>Statistical/Administrative Information</p> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																				
<p>Estimated Number of Creditors</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> </table>			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
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<p>Estimated Assets</p> <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): HECHO A MANO, INC.
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All 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:	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: None	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p align="center">Exhibit A</p> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	<p align="center">Exhibit B</p> (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 _____ Signature of Attorney for Debtor(s) Date
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Exhibit C

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

Yes, and Exhibit C is attached and made a part of this petition.
 No

Exhibit D

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

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

If this is a joint petition:

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

Information Regarding the Debtor - Venue
 (Check any applicable box.)

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

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

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

Certification by a Debtor Who Resides as a Tenant of Residential Property
 (Check all applicable boxes.)

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

(Name of landlord 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):
HECHO A MANO, INC.

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 _____
 Signature of Debtor

X _____
 Signature of Joint Debtor

 Telephone Number (If not represented by attorney)

 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 Attorney*

X /s/ S/HECTOR FIGUEROA VINCENTY
 Signature of Attorney for Debtor(s)

**S/HECTOR FIGUEROA VINCENTY 120006
 EL BUFETE DEL PUEBLO P.S.C.
 65 Infanteria 714 Edificio Norfe 201
 San Juan, PR 00924
 (787) 648-0683 Fax: (787) 250-2800
 quiebras@elbufetedelpueblo.com**

November 8, 2013
 Date

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

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 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

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 /s/ VICTOR IANNI
 Signature of Authorized Individual

VICTOR IANNI
 Printed Name of Authorized Individual

PRESIDENT
 Title of Authorized Individual

November 8, 2013
 Date

X _____
 Signature

 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.



CORPORATE RESOLUTION

I Norma L. Cabrera Sarba, Secretary of the Board of Directors of Hecho a Mano, Inc., a Corporation duly authorized under the laws of the Commonwealth of Puerto Rico, at a meeting of members of the Board of Directors held on October 25th, 2013, in San Juan, Puerto Rico, which complied with the required quorum, authorized Mr. Víctor V. Ianni Muñoz, President of the Corporation Hecho a Mano, Inc. to file on behalf of the Corporation a Bankruptcy Case under the Chapter 11 of the Bankruptcy Federal Code and to sign all documents required for the filing.

For the record we sign and seal this Resolution on October 25, 2013, in San Juan, Puerto Rico.

[Signature]
Norma L. Cabrera Sarba

Affidavit No. 4749

Sworn and subscribed before me by Norma L. Cabrera Sarba, of legal age, married, resident of San Juan, Puerto Rico, whom I identified by driver license (PR) 435155. Given today in SAN JUAN, Puerto Rico, on October 29, 2013.



HECHO A MANO, INC.

Financial Statements
September 30, 2013

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Statement of cash flows.....	4

HECHO A MANO, INC.
BALANCE SHEET
SEPTEMBER 30, 2013

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 3,761
Other receivables	1,561
Merchandise inventories	248,900
Prepaid insurance	49,082
Prepaid income taxes	11,828

TOTAL CURRENT ASSETS 315,132

PROPERTY AND EQUIPMENT, net of accumulated depreciation

Commercial real estate	114,099
Vehicles under capital leases	102,437
Leasehold improvements	97,714
Furniture and fixtures	2,038
Office equipment	2,685

318,973

OTHER ASSETS

Deferred tax assets	206,939
Rent and utilities deposits	76,786

283,725

\$ 917,830

HECHO A MANO, INC.
BALANCE SHEET
SEPTEMBER 30, 2013

LIABILITIES & STOCKHOLDER'S DEFICIT

\$ 1,461,086

CURRENT LIABILITIES

\$ 1,621,449

Line of credit and loan debts

644,418

Accounts payable trade

174,994

Accrued expenses and payroll taxes

99,928

Obligations under capital leases

2,540,789

TOTAL CURRENT LIABILITIES

388,617

DUE TO RELATED PARTIES

STOCKHOLDER'S DEFICIT

Common stock

1,000

Accumulated deficit

(2,012,576)

(2,011,576)

\$ 917,830

HECHO A MANO, INC.
STATEMENT OF OPERATIONS AND ACCUMULATED DEFICIT
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2013

NET SALES	\$ 1,551,456
COST OF GOODS SOLD	<u>707,088</u>
GROSS PROFIT	844,368
OPERATING EXPENSES	<u>1,557,848</u>
LOSS FROM OPERATIONS	(713,480)
OTHER INCOME (EXPENSES)	
Interest expense	72,792
Depreciation expense	<u>50,705</u>
	<u>123,497</u>
LOSS BEFORE INCOME TAXES	(836,977)
PROVISION FOR INCOME TAXES	
Deferred tax benefit (expense)	-
Current income tax	<u>-</u>
	-
NET LOSS	(836,977)
ACCUMULATED DEFICIT AT BEGINNING OF YEAR	<u>(1,175,599)</u>
ACCUMULATED DEFICIT AT END OF YEAR	<u><u>\$ (2,012,576)</u></u>

HECHO A MANO, INC.
STATEMENT OF CASH FLOWS
SEPTEMBER 30, 2013

CASH FLOWS FROM OPERATING ACTIVITIES

Net loss	\$ (836,977)
Adjustments to reconcile net loss to net cash used by operating activities:	
Depreciation expense	50,705
(Increase) decrease in:	
Other accounts receivable	(188)
Merchandise inventories	191,424
Prepaid insurance	(9,490)
Increase (decrease) in:	
Accounts payable trade	478,020
Accrued expenses and payroll taxes	(115,611)
	<u>594,860</u>

**NET CASH USED BY
OPERATING ACTIVITIES**

(242,117)

CASH FLOWS FROM FINANCING ACTIVITIES

Net payments to long term debts	111,408
Net payments to obligations under capital leases	(21,015)
Net increase in due from stockholder	<u>142,192</u>

**NET CASH PROVIDED BY
FINANCING ACTIVITIES**

232,585

NET DECREASE IN CASH

(9,532)

CASH AT BEGINNING OF YEAR

13,293

CASH AT END OF YEAR

\$ 3,761

Document Page 11 of 16
 United States Bankruptcy Court
 District of Puerto Rico

IN RE:

Case No. _____

HECHO A MANO, INC.

Chapter 11

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
BANCO POPULAR DE PR CALLE ANGEL BUONOMO TRES MONJITAS 48 SAN JUAN, PR 00918				1,621,449.56 Collateral: 1,300,000.00 Unsecured: 321,449.56
PUTU SUASTIKA BR TAMANSARI DESA PANDAK GEDE KEC KEDIRI KAB TABANAN BALI INDONES,				280,000.00
BANCO SANTANDER CALLE LOIZA SAN JUAN, PR 00911				200,000.00
VICTOR IANNI MUNOZ CAOBA PUNTAS LAS MARIAS 30 CAROLINA, PR 00000				125,854.25
BANCO POPULAR DE PR CALLE ANGEL BUONONO TRES MONJITAS 48 SAN JUAN, PR 00918				89,278.89
DEPARTAMENTO DE HACIENDA PO BOX 9024140 SAN JUAN, PR 00910-0318				78,236.86
EMPRESAS FONALLEDAS PO BOX 363268 SAN JUAN, PR 00936-3268				72,776.95
ORIENTAL BANK PO BOX 364745 PR 00936				60,000.00
FOM DE PUERTO RICO PO BOX 18400 STATE ROAD 3 SUITE 205 CANOVANAS, PR 00729				35,929.12
LUAN INVESTMENT PO BOX 362983 SAN JUAN, PR 00936-2983				30,755.63
EMPRESAS PUERTORRIQUEÑAS PO BOX 366006 SAN JUAN, PR 00936-6006				29,077.92
KOMANG JL GUNUNG SALK G/C SARI DEWI NO 6 BR TEGAL ALNTANG KELOD DS,				29,000.00
INTERNAL REVENUE SERVICES PO BOX 7346 PHILADELPHIA, PA 19101-7346				24,006.39
SAMS CLUB PO BOX 530981 Atlanta, GA 30353-0981				23,038.93

RITRA CARGO LOGISTICS JL BY PASS NGURAH RAI NO 168X TUBAN BALI, INDONESIA, 80364-0000	21,833.72
CRIM PO BOX 195387 SAN JUAN, PR 00919-5387	18,774.06
AQUINO DE CORDOVA ALFARO PO BOX 70262 SAN JUAN, PR 00936-8262	16,250.00
CORP FONDO DEL SEGURO DEL ESTADO PO BOX 42006 SANJUAN, PR 00940-2006	16,127.42
MUNICIPIO DE SAN JUAN CALL BOX 70179 SAN JUAN, PR 00936-8179	13,243.61
BEATRIZ RODRIGUEZ CALLE HERNANDEZ 716 MIRAMAR SAN JUAN, PR 00907	12,219.59

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

I, [the president *or* other officer *or* an authorized agent of the corporation][*or* a member *or* an authorized agent of the partnership] named as the debtor in this case, 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: November 8, 2013 Signature: /s/ VICTOR IANNI

VICTOR IANNI, PRESIDENT

(Print Name and Title)

Document Page 13 of 16
United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. _____

HECHO A MANO, INC.

Chapter 11

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

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

For legal services, I have agreed to accept \$ 200.00/hr

Prior to the filing of this statement I have received \$ 15,000.00

Balance Due \$ _____

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

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

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

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

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

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

THE FEE AGREEMENT BETWEEN EL BUFETE DEL PUEBLO, PSC AND DEBTOR PROVIDES FOR FEES TO BE BILLED AT THE STANDARD RATE OF \$200.00 PER HOUR FOR SERVICES PERFORMED BY HECTOR J. FIGUEROA VINCENTY. DEBTOR MADE AN INITIAL DEPOSIT OF \$15,000.00 FOR ATTORNEY FEES THAT REPRESENTS 75 HOURS OF WORK. HOWEVER, MATTERS ATTENDED BY ASSOCIATE ATTORNEYS WILL BE CHARGED AT \$150.00 PER HOUR AND PARALEGAL STAFF WILL BE CHARGED AT \$75.00 PER HOUR. EXPENSES WILL BE CHARGED AT THEIR COST/PRICE. THE AGREEMENT FURTHER PROVIDES THAT THE RETAINER OF \$15,000.00 WILL BE USED IN COMBINATION WITH THE HOURLY BASIS, FOR WORK PERFORMED COMPUTATIONS. UPON DETERMINATION BY HECTOR J. FIGUEROA VINCENTY THAT THE SERVICES PROVIDED EXCEED THE AMOUNT OF \$15,000.00, A DETAILED APPLICATION FOR FEES WILL BE SUBMITTED FOR APPROVAL BY THE COURT.

6. By agreement with the debtor(s), the above disclosed fee does not include the following services: THE AGREEMENT IS LIMITED TO BANKRUPTCY WORK UNTIL THE TOTAL AMOUNT OF \$15,000.00 AND ADDITIONAL WORK WILL BE BILLED AS DISCLOSED IN 5(e) OF THIS FORM. THE AGREEMENT DOES NOT CONTEMPLATE ANY WORK IN LOCAL STATE COURT, ADMINISTRATIVE COURT OR ANY OTHER FORUM OTHER THAN THE BANKRUPTCY COURT. ADVERSARY PROCEEDINGS AND APPEALS ARE ALSO OUTSIDE THE SCOPE OF THE AGREEMENT WITH DEBTOR.

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.

November 8, 2013

Date

/s/ S/HECTOR FIGUEROA VINCENTY

S/HECTOR FIGUEROA VINCENTY 120006
EL BUFETE DEL PUEBLO P.S.C.
65 Infanteria 714 Edificio Norfe 201
San Juan, PR 00924
(787) 648-0683 Fax: (787) 250-2800
quiebras@elbufetedelpueblo.com

UNITED STATES BANKRUPTCY COURT

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

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

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, \$46 administrative fee: Total fee \$281)

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 (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

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, \$46 administrative fee: Total fee \$246)

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.

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United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. _____

HECHO A MANO, INC.

Chapter 11

Debtor(s)

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

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

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

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

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

Certificate of the Debtor

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

HECHO A MANO, INC.
Printed Name(s) of Debtor(s)

X /s/ VICTOR IANNI
Signature of Debtor

11/08/2013
Date

Case No. (if known) _____

X
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.