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Case:14-02394-BKT11 Doc#:1 Filed:03/28/14 Entered:03/28/14 11:42:25 Desc: Main Document Page 1 of 10

United States	Bankrupto	y Court
District	of Puerto I	Rico

IN	RE:	Case No		
WI	LLIAM CONTRACTOR INC	Chapter 11		
	Debto			
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBT	OR	
1.		2016(b), I certify that I am the attorney for the above-named debtor(s) and to y, or agreed to be paid to me, for services rendered or to be rendered on behows:		
	For legal services, I have agreed to accept		\$	175.00/hr
	Prior to the filing of this statement I have received		\$	5,000.00
	Balance Due		\$	
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed co	mpensation with any other person unless they are members and associates o	f my law firm.	
	I have agreed to share the above-disclosed comp together with a list of the names of the people sh	ensation with a person or persons who are not members or associates of my aring in the compensation, is attached.	law firm. A copy	of the agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case, including:		
6.	b. Preparation and filing of any petition, schedules,		кирсу,	
		CERTIFICATION		
	certify that the foregoing is a complete statement of any roceeding.	agreement or arrangement for payment to me for representation of the debte	or(s) in this bankru	iptcy
	March 28, 2014	/s/ Damaris Quinones-Vargas		
-	Date	Damaris Quinones-Vargas 213709 Lcda. Damaris Quinones Box 429 Cabo Rojo, PR 00623		

damarisqv@bufetequinones.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 <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, \$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

B201A (Form 201A) (11/12) 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, \$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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B201B (Form 2018) (1-002) 394-BKT11 Doc#:1 Filed:03/28/14 Entered:03/28/14 11:42:25 Desc: Main

Document Page 4 of 10 United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
WILLIAM CONTRACTOR INC	Chapter 11
Debtor(s)	•

CERTIFICATION OF NOTIC UNDER § 342(b) OF TH		
Certificate of [Non-Attorney]	Bankruptcy Petition	on Preparer
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby cer	rtify that I delivered to the debtor the attached
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.)
X	ponsible person, or	(Required by 11 U.S.C. § 110.)
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	attached notice, as req	uired by § 342(b) of the Bankruptcy Code.
WILLIAM CONTRACTOR INC	X /s/	3/28/2014
Printed Name(s) of Debtor(s)	Signature of Debt	or 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.

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	ates Bank rict of Pue						Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Mic	ldle):		Name of Jo	oint Debt	or (Spou	ıse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars					e Joint Debtor is nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 66-0590655	I.D. (ITIN) /Con	nplete EIN	Last four d				axpayer I.I	O. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State Carr 4417 KM 0.3 Int Bo Mamey	& Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Sta	ate & Zip Code):
Aguada, PR	ZIPCODE							ZIPCODE
County of Residence or of the Principal Place of Bu Aguada	siness:		County of	Residence	e or of the	he Principal Pla	ce of Busir	ness:
Mailing Address of Debtor (if different from street a PO Box 1161 Aguada, PR	address)		Mailing A	ldress of	Joint De	ebtor (if differen	nt from stre	eet address):
Aguada, FIX	ZIPCODE 00	0602						ZIPCODE
Location of Principal Assets of Business Debtor (if	different from st	reet address	above):					
								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.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia	Single A U.S.C. § Railroad Stockbre Commo Clearing Other Debtor i Title 26 Internal	Care Busines Lasset Real Es La 101(51B) Lasset Real Es Lasset Reven Lasset Revenue Co Lasset Real Es L	npt Entity if applicable.) ppt organization d States Code (t) de). r is a small busin r is not a small busin r's aggregate nonce	under he ness debto susiness d	Ch C	the Petition the P	n is Filed of Chap Recc Main Chap Recc Non Nature of (Check one y consume 1 U.S.C. red by an y for a r house- C. § 101(5 J.S.C. § 10 debts owed t	e box.) r Debts are primarily business debts. 1D).
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.		A plan	l applicable box is being filed w tances of the pla lance with 11 U.	rith this p in were so	olicited p	prepetition from	one or mo	ore classes of creditors, in
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for □ Debtor estimates that, after any exempt property distribution to unsecured creditors.				id, there v	will be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
5,0	00- 00 10,0	01-	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
			\$50,000,001 to \$100 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More than	
Estimated Liabilities			\$50,000,001 to			\$500,000,001	More than	

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Case:14-02394-BKT11 Doc#:1 Filed:03/28 B1 (Official Form 1) (04/13) Document	3/14 Entered:03/28/14 :	11:42:25 Desc: Main Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): WILLIAM CONTRACTOR IN	
All Prior Bankruptcy Case Filed Within Las	at 8 Years (If more than two, attac	ch 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 mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.) 13 or 15(d) of the Securities Exchange Act of 1934 and is ting relief under chapter 11.) hibit A is attached and made a part of this petition. (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, decident I have informed the petitioner that [he or she] may proceed unchapter 7, 11, 12, or 13 of title 11, United States Code, and he explained the relief available under each such chapter. I further cer that I delivered to the debtor the notice required by 11 U.S.C. § 342	
	Signature of Attorney for Debtor(s)	Date
or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and material in this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	ch a separate Exhibit D.)
	0 days than in any other District. partner, or partnership pending in take of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, oceeding [in a federal or state court]
☐ Landlord has a judgment against the debtor for possession of debtor	plicable boxes.) otor's residence. (If box checked, co	-
(Name of landlord th	at obtained judgment)	
(Address o	of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos	e circumstances under which the desession, after the judgment for pos	session was entered, and
□ Debtor has included in this petition the deposit with the court of filing of the petition.	•	iring the 30-day period after the

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B1 (Official Form 1) (04/13)		Document	Pac	ne 7 of 10	
				,	

Voluntary Petition

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

Name of Debtor(s):

WILLIAM CONTRACTOR 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.

Signati	are of Debtor
Signati	re of Joint Debtor
Talank	one Number (If not represented by attorney)

Signature of a Foreign Representative

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

(Check only one box.)

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

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

Signature	of Foreign R	epresentative		
Printed N	ame of Foreig	n Representat	ive	
		. 1		

Signature of Attorney*

X /s/ Damaris Quinones-Vargas

Signature of Attorney for Debtor(s)

Damaris Quinones-Vargas 213709 Lcda. Damaris Quinones Box 429 Cabo Rojo, PR 00623

damarisqv@bufetequinones.com

March 28, 2014

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.

Χ	/ /s/ Lymari Benique Moralez			
	Signature of Authorized Individual			
	Lymari Benique Moralez			
	Printed Name of Authorized Individual			

Vice President- Secretary

Title of Authorized Individual

March 28, 2014

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); 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			

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.

B4 (Official Form 4/12/07) 94-BKT11 Doc#:1 Filed:03/28/14 Entered:03/28/14 11:42:25 Desc: Main Document Page 8 of 10

United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No.
WILLIAM CONTRACTOR 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	address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted trade debt, is considered bank loan, unlike government dis	(4) ate if claim ontingent, quidated, sputed or act to setoff	(5) Amount of claim (if secured also state value of security)
United Surety And Indemnity Co. PO Box 2111			357,540.00
San Juan, PR 00922-2111			
Banco Popular De Puerto Rico PO Box 71365 San Juan, PR 00636			150,000.00
Banco Popular De Puerto Rico PO Box 71365 San Juan, PR 00636			353,000.00 Collateral: 250,000.00 Unsecured: 103,000.00
Almacenes Ari Lopez PO Box 4003 Aguadilla, PR 00605			35,000.00
GE Capital Corp of Puerto Rico PO Box 740425 Atlanta, GA 30374-0425			25,000.00
Internal revenue Services Centralized Insolvency Agency Po Box 21126 Philadephia, PA 19114			25,000.00
Centro de Recaudacion de Impuestos Munic PO Box 195387 San Juan. PR 00919-5387			22,000.00
Mocoroa Y Castellanos PO Box 1119 Guaynabo, PR 00970			16,000.00
Danzler PO Box 1026 Sabana Seca, PR 00952-1026			16,000.00
First Bank PR PO Box 9146 San Juan, PR 00908-0146			15,000.00
DECLARATION UNDER PENA	LTV OF PER HIRV ON REHALF OF A CORPORATION OR PA	DTNEDCHI	TD .

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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:	March 28, 2014	Signature:	/s/ Lymari Benique Moralez
		-	

Lymari Benique Moralez, Vice President- Secretary

(Print Name and Title)

Case:14-02394-BKT11 Doc#:1 Filed:03/28/14 Entered:03/28/14 11:42:25 Desc: Main Document Page 9 of 10 United States Bankruptcy Court District of Puerto Rico

IN KE:		Case No.
WILLIAM CONTRACTOR INC		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: March 28, 2014	Signature: /s/ Lymari Benique Moralez	
	Lymari Benique Moralez, Vice Pre	esident- Secretary Debtor
Date:	Signature:	
	-	Joint Debtor, if any

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WILLIAM CONTRACTOR INC PO Box 1161 Aguada, PR 00602 Document Page 10 of 10 Mocoroa Y Castellanos PO Box 1119 Guaynabo, PR 00970

Lcda. Damaris Quinones Box 429 Cabo Rojo, PR 00623 United Surety And Indemnity Co. PO Box 2111 San Juan, PR 00922-2111

Almacenes Ari Lopez PO Box 4003 Aguadilla, PR 00605

Banco Popular De Puerto Rico PO Box 71365 San Juan, PR 00636

Centro de Recaudacion de Impuestos Munic PO Box 195387 San Juan, PR 00919-5387

Cooperativa De Ahorro y Credito De Aguad PO Box 534 Aguada, PR 00602

Danzler PO Box 1026 Sabana Seca, PR 00952-1026

First Bank PR PO Box 9146 San Juan, PR 00908-0146

GE Capital Corp of Puerto Rico PO Box 740425 Atlanta, GA 30374-0425

Internal revenue Services Centralized Insolvency Agency Po Box 21126 Philadephia, PA 19114