

B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS MCALLEN DIVISION		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Ruiz, Jose Santos		Name of Joint Debtor (Spouse) (Last, First, Middle): Ruiz, Juana Laura
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Santos Motors & Used Parts		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) No./Complete EIN (if more than one, state all): xxx-xx-3858		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1526
Street Address of Debtor (No. and Street, City, and State): 2200 Monterrey St. Hidalgo, TX		Street Address of Joint Debtor (No. and Street, City, and State): 2200 Monterrey St. Hidalgo, TX
ZIP CODE 78557		ZIP CODE 78557
County of Residence or of the Principal Place of Business: Hidalgo		County of Residence or of the Principal Place of Business: Hidalgo
Mailing Address of Debtor (if different from street address): 2200 Monterrey St. Hidalgo, TX		Mailing Address of Joint Debtor (if different from street address):
ZIP CODE 78557		ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):		
ZIP CODE		
Type of Debtor (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.)	Nature of Business (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 checked="" type="checkbox"/> Other Tax-Exempt Entity (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).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <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 Nature of Debts (Check one box.) <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.
Filing Fee (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.		Chapter 11 Debtors Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. 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).
Statistical/Administrative Information <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
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input 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 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		

B1 (Official Form 1) (1/08)

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Jose Ruiz Juana Laura Ruiz	
All Prior Bankruptcy Cases 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 style="text-align:center;">Exhibit A</p> <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.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align:center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align:center;">X _____</p> <p style="text-align:right;">Date</p>		
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?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> 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.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> 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.)			
<input checked="" type="checkbox"/> 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.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> 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.)			
<input type="checkbox"/> 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)			
<input type="checkbox"/> 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			
<input type="checkbox"/> 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.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

B1 (Official Form 1) (1/08)

<p>Voluntary Petition <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Jose Ruiz Juana Laura Ruiz</p>
Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>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).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Jose Ruiz</u> Jose Ruiz</p> <p>X <u>/s/ Juana Laura Ruiz</u> Juana Laura Ruiz</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>01/06/2009</u> Date</p>	<p>Signature of a Foreign Representative</p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p>Signature of Attorney*</p> <p>X <u>/s/ /s/ Ellen C. Stone</u> /s/ Ellen C. Stone Bar No. 19305000</p> <p>The Stone Law Firm 4900 N. 10th Street STE A-2 McAllen, TX 78504</p> <p>Phone No. _____ Fax No. _____</p> <p><u>01/06/2009</u> Date</p> <p><small>*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.</small></p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>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.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>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.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><small>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.</small></p>
<p>Signature of Debtor (Corporation/Partnership)</p> <p>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.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

B6A (Official Form 6A) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
2200 Monterey St. Hidalgo, Texas , Hidalgo County Tx Vehicles & Trailer at 2200 Monterey St. / New Acct 2004	Homestead	C	\$72,529.00	\$46,926.00
6007 S. Jackson Pharr, Texas 78577, Hidalgo County McOLL TRACT N149.35'-S746.76' LOT 8 BLK 115.0AC GR 4.61AC NET , Hidalgo County Tx	Buisness	C	\$450,000.00	\$425,859.91

Total: \$522,529.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		First Nat'l Bank Acct# 1415	C	\$200.00
		lbc Bank Acct# 0762	C	\$0.00
		lbc Bank Acct# 6432	C	\$200.00
		First Nat'l Bank-Business Checking Acct. #1014	C	\$940.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		washer	C	\$450.00
		5 Tv's, 3 DVD, Computer, Dinning Table, Stove, Microwave, Refrigerator	C	\$2,680.00
		Freezer, 3 Nightstand, 2 Dresser, 6 beds	C	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtor's and Spouse's clothing	C	\$100.00
7. Furs and jewelry.		2 pr. Wedding Rings, Engagement, Mens Wedding Ring, earrings and necklace Fashion Jewelry	C	\$900.00
8. Firearms and sports, photographic, and other hobby equipment.		1 Remington 30.30 5.7 Pistol	C	\$850.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Accounts receivables - uncollectible	C	\$35,000.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Debtor's Potential Personal Injury Claim- Motor vehicle accident	C	Unknown
		Hurricane Dolly claim for property damage- July 2008	C	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Chevy C1500 Subursw	C	\$42,801.00
		2007 Chevy K1500 Silverado CW	C	\$52,554.00
		1998 Frght Liner w/ Trailer cottrell Vin 907732 Repossessed 12/02/08	C	\$25,000.00
		1988 Trailer Cottrell Vin#148450	C	\$15,000.00
		2001 Ptrblt w/Trailer Cottrell Vin # 557448 Repossessed 12/2/08	C	\$110,000.00
		2007 Ptrblt w/ Trailer cottrell Vin # 699283 Repoessed 12/02/08	C	\$210,000.00
		1999 Ptrblt Vin # 464281	C	\$70,000.00
		2007 Ptrblt w/ Trailer Cottrell Vin # 650190	C	\$210,000.00
		1994 KenworthTractor Vin # 617174 (parked)	C	\$20,000.00
		2007 Ptrblt w/ Trailer Cottrell Vin # 731497	C	\$210,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		computer, desk, 2 chairs, recliner, 4 telephone, 1 fax/copier, calculater	C	\$800.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

4 continuation sheets attached

Total >

\$1,008,975.00

B6C (Official Form 6C) (12/07)

In re **Jose Ruiz**
Juana Laura RuizCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2200 Monterey St. Hidalgo, Texas , Hidalgo County Tx Vehicles & Trailer at 2200 Monterey St. / New Acct 2004	11 U.S.C. § 522(d)(1)	\$25,603.00	\$72,529.00
First Nat'l Bank Acct# 1415	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
lbc Bank Acct# 0762	11 U.S.C. § 522(d)(5)	\$0.00	\$0.00
lbc Bank Acct# 6432	11 U.S.C. § 522(d)(5)	\$200.00	\$200.00
First Nat'l Bank-Business Checking Acct. #1014	11 U.S.C. § 522(d)(5)	\$0.00	\$940.00
washer	11 U.S.C. § 522(d)(3)	\$29.00	\$450.00
5 Tv's, 3 DVD, Computer, Dinning Table, Stove, Microwave, Refrigerator	11 U.S.C. § 522(d)(3)	\$2,680.00	\$2,680.00
Freezer, 3 Nightstand, 2 Dresser, 6 beds	11 U.S.C. § 522(d)(3)	\$1,500.00	\$1,500.00
Debtor's and Spouse's clothing	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
2 pr. Wedding Rings, Engagement, Mens Wedding Ring, earrings and necklace Fashion Jewelry	11 U.S.C. § 522(d)(4)	\$900.00	\$900.00
1 Remington 30.30 5.7 Pistol	11 U.S.C. § 522(d)(5)	\$850.00	\$850.00
Accounts receivables - uncollectible	11 U.S.C. § 522(d)(5)	\$15,697.00	\$35,000.00
		\$47,759.00	\$115,349.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Jose Ruiz**
Juana Laura RuizCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Debtor's Potential Personal Injury Claim- Motor vehicle accident	11 U.S.C. § 522(d)(5)	Unknown	Unknown
Hurricane Dolly claim for property damage- July 2008	11 U.S.C. § 522(d)(5)	Unknown	Unknown
2007 Chevy C1500 Subursw	11 U.S.C. § 522(d)(2)	\$0.00	\$42,801.00
2007 Chevy K1500 Silverado CW	11 U.S.C. § 522(d)(2)	\$0.00	\$52,554.00
1998 Frght Liner w/ Trailer cottrell Vin 907732 Repossesed 12/02/08	11 U.S.C. § 522(d)(2)	\$3,225.00	\$25,000.00
1988 Trailer Cottrell Vin#148450	11 U.S.C. § 522(d)(2)	\$3,225.00	\$15,000.00
2001 Ptrblt w/Trailer Cottrell Vin # 557448 Repossesed 12/2/08	11 U.S.C. § 522(d)(2)	\$0.00	\$110,000.00
2007 Ptrblt w/ Trailer cottrell Vin # 699283 Repoessed 12/02/08	11 U.S.C. § 522(d)(2)	\$0.00	\$210,000.00
1999 Ptrblt Vin # 464281	11 U.S.C. § 522(d)(2)	\$0.00	\$70,000.00
2007 Ptrblt w/ Trailer Cottrell Vin # 650190	11 U.S.C. § 522(d)(2)	\$0.00	\$210,000.00
1994 KenworthTractor Vin # 617174 (parked)	11 U.S.C. § 522(d)(2)	\$0.00	\$20,000.00
2007 Ptrblt w/ Trailer Cottrell Vin # 731497	11 U.S.C. § 522(d)(2)	\$0.00	\$210,000.00
computer, desk, 2 chairs, recliner, 4 telephone, 1 fax/copier, calculater	11 U.S.C. § 522(d)(6)	\$800.00	\$800.00
		\$55,009.00	\$1,081,504.00

B6D (Official Form 6D) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			UNLIQUIDATED	DISPUTED		
ACCT #: xxxxx1131 Conns Attention: Heather McAdams PO Box 2358 Beaumont, TX 77704	C	DATE INCURRED: 10/2007 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: Washer REMARKS:			\$421.00	
		VALUE: \$450.00				
ACCT #: xxxxx2890 First National Bank 100 W. Cano St. Edinburg, Texas 78539	C	DATE INCURRED: NATURE OF LIEN: 1st lien COLLATERAL: 6007 S. Jackson Pharr, Texas 78577, Hidalgo Cou REMARKS: Business loan for lot-direct pay			\$195,396.91	
		VALUE: \$450,000.00				
ACCT #: xxxxx0326 First National Bank 100 W Cano St. Edinburg, Texas 78539	C	DATE INCURRED: NATURE OF LIEN: 2nd lien COLLATERAL: 6007 S. Jackson Pharr, Texas 78577, Hidalgo Cou REMARKS: Business loan for building structures- direct pay			\$224,463.00	
		VALUE: \$450,000.00				
ACCT #: xxxxxxxx3458 G M A C PO Box 130424 Roseville, MN 55113	C	DATE INCURRED: 07/2007 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2007 Silverado REMARKS:			\$52,554.00	
		VALUE: \$52,554.00				
Subtotal (Total of this Page) >					\$472,834.91	\$0.00
Total (Use only on last page) >						

2 continuation sheets attached

(Report also on Summary of Schedules.)
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxx4998 G M A C PO Box 130424 Roseville, MN 55113	C	DATE INCURRED: 07/2006 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2007 SUV REMARKS: VALUE: \$42,801.00				\$42,801.00	
ACCT #: xxxxx9935 GE Transport Ins. P.O.Box 822108 Philadelphia, PA 19182	C	DATE INCURRED: 12/2006 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2007 Ptrblt w/ Trailer Cottrell Vin # REMARKS: VALUE: \$210,000.00				\$185,000.00	
ACCT #: Hidalgo County Tax Office c/o John T. Banks Perdue, Brandon, Fielder, Collins & Mott 3301 Northland Drive, Ste 505 Austin, TX 78731	C	DATE INCURRED: 2008 NATURE OF LIEN: Statutory Tax Lien COLLATERAL: 6007 S. Jackson Pharr, Texas 78577, Hidalgo Cou REMARKS: VALUE: \$450,000.00				\$6,000.00	
ACCT #: xxxxxxx6624 Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004	C	DATE INCURRED: 12/07/2006 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2007 peter belt w/ 2007 cottrell REMARKS: VALUE: \$210,000.00				\$183,030.00	
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this Page) > \$416,831.00	\$0.00
Total (Use only on last page) >							

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxx1244 Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004	C	DATE INCURRED: 05/30/2006 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2007 peter Belt w/ 2007 trail cottrell REMARKS: VALUE: \$210,000.00				\$171,873.00	
ACCT #: xxxxxxx9090 Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004	C	DATE INCURRED: 02/16/2005 NATURE OF LIEN: Purchase Security Agreement COLLATERAL: 2001 Peter Belt w/ 2001 cottrell REMARKS: VALUE: \$110,000.00				\$3,634.00	
ACCT #: xxx1872 Usda Rur Dev P.o. Box 66889 Saint Louis, MO 63166	C	DATE INCURRED: 07/26/1996 NATURE OF LIEN: Mortgage COLLATERAL: Homestead REMARKS: Direct pay VALUE: \$72,529.00				\$46,926.00	
						\$222,433.00	\$0.00
						\$1,112,098.91	\$0.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this Page) >
Total (Use only on last page) >

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re **Jose Ruiz**
Juana Laura RuizCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Internal Revenue Service Special Procedures Staff 300 E. 8th St. STOP 5026AUS Austin, TX 78701	C	DATE INCURRED: CONSIDERATION: 1040 Taxes REMARKS:				\$12,000.00	\$12,000.00	\$0.00

Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims	Subtotals (Totals of this page) >	\$12,000.00	\$12,000.00	\$0.00
Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)		\$12,000.00		
Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			\$12,000.00	\$0.00

B6F (Official Form 6F) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0016 Advanta Bank Corp Po Box 844 Spring House, PA 19477	C	DATE INCURRED: 10/2001 CONSIDERATION: Credit Card REMARKS:				\$5,255.00
ACCT #: 9214 Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420	C	DATE INCURRED: 06/2001 CONSIDERATION: Credit Card REMARKS:				\$459.00
ACCT #: xxxxx1763 Citgo Oil / Citibank Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	C	DATE INCURRED: 08/1996 CONSIDERATION: Credit Card REMARKS:				\$189.00
ACCT #: xxxxxxxx6361 Citi Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64915	C	DATE INCURRED: 11/1995 CONSIDERATION: Credit Card REMARKS:				\$2,975.00
ACCT #: xxxxxxxx1017 Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054	C	DATE INCURRED: 09/1996 CONSIDERATION: Credit Card REMARKS:				\$2,944.00
ACCT #: xxxxxxxx0315 GEMB / HH Gregg Attention: Bankruptcy PO Box 103106 Roswell, GA 30076	C	DATE INCURRED: 01/2001 CONSIDERATION: Credit Card REMARKS:				\$972.00
Subtotal >						\$12,794.00
Total >						

2 continuation sheets attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx4084 GEMB / Mervyns Attention: Bankruptcy PO Box 103106 Roswell, GA 30076	C	DATE INCURRED: 03/25/2007 CONSIDERATION: Charge Account REMARKS:				\$288.00
ACCT #: Gordon Mott & Davis P.C. P.O. Box 1322 El Paso, TX 79947-1322	C	DATE INCURRED: CONSIDERATION: For Notice Only REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx1324 Hsbc Bank 12447 Sw 69th Ave Tigard, OR 97223	C	DATE INCURRED: 08/01/1996 CONSIDERATION: Credit Card REMARKS:				\$7,258.00
ACCT #: xxxxxxxx1493 Hsbc Bank Po Box 5253 Carol Stream, IL 60197	C	DATE INCURRED: 06/2007 CONSIDERATION: Credit Card REMARKS:				\$727.00
ACCT #: xxxxxxxx0009 Hsbc Best Buy Attn: Bankruptcy PO Box 6985 Bridge Water, NJ 08807	C	DATE INCURRED: 07/1999 CONSIDERATION: Charge Account REMARKS:				\$744.00
ACCT #: xxxxxxxxxxxx4614 Hsbc/rs Ce 700 N Wood Dale Rd Wood Dale, IL 60191	C	DATE INCURRED: 07/2007 CONSIDERATION: Credit Card REMARKS:				\$7,813.00

Sheet no. 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$16,830.00**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx4840 Merrick Bank Po Box 5000 Draper, UT 84020	C	DATE INCURRED: 07/2007 CONSIDERATION: Credit Card REMARKS:				\$1,623.00
ACCT #: xxxxx0578 Nco Financial Systems 507 Prudential Rd Horsham, PA 19044	C	DATE INCURRED: 10/2008 CONSIDERATION: Collecting for capital one REMARKS:				\$541.00
ACCT #: xxxxxxxx2675 Tnb-visa PO Box 9475 Minneapolis, MN 55440	C	DATE INCURRED: 05/2007 CONSIDERATION: Credit Card REMARKS:				\$2,520.00
ACCT #: xxxxx5930 WFNNB / New York & Company PO Box 182273 Columbus, OH 43218	C	DATE INCURRED: 05/2007 CONSIDERATION: Charge Account REMARKS:				\$633.00
Subtotal >						\$5,317.00
Total >						\$34,941.00

Sheet no. 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
 (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, 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).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
 (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse			
	Married	Relationship(s): Daughter	Age(s): 16	Relationship(s): 77
	Daughter	11		
	Daughter	8		
	Daughter	5		
	Mother	65		
Employment:	Debtor		Spouse	
Occupation	Self-Employed		Self-Employed	
Name of Employer	Santos Motor's Used Parts		Santos Motor's & Used Parts	
How Long Employed	10 Yrs.		10 Yrs.	
Address of Employer	6007 S. Jackson Rd. Pharr, Texas 78577		6007 S. Jackson Pharr, Texas 78577	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$0.00	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$130,014.79	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$130,014.79	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$130,014.79	\$0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$130,014.79	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Jose Ruiz**
Juana Laura RuizCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$521.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable, internet	\$400.00 \$85.00 \$100.00 \$160.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$800.00
5. Clothing	\$150.00
6. Laundry and dry cleaning	\$60.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$130.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$250.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: business property taxes	\$500.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: First National Bank c. Other: First National Bank d. Other:	\$1,832.91 \$2,777.83
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	\$106,939.29
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$115,306.03
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$130,014.79 \$115,306.03 \$14,708.76

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

CASE NO
CHAPTER 11

EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES

Santos Motors and Used Parts

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing: \$130,014.79

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$130,014.79

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor):	<u>\$0.00</u>
4. Payroll Taxes:	<u>\$0.00</u>
5. Unemployment Taxes:	<u>\$0.00</u>
6. Worker's Compensation:	<u>\$0.00</u>
7. Other Taxes:	<u>\$0.00</u>
8. Inventory Purchases (including raw materials):	<u>\$0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray:	<u>\$0.00</u>
10. Rent (other than debtor's principal residence):	<u>\$0.00</u>
11. Utilities:	<u>\$1,461.43</u>
12. Office Expenses and Supplies:	<u>\$3,000.00</u>
13. Repairs and Maintenance:	<u>\$12,170.43</u>
14. Vehicle Expenses:	<u>\$0.00</u>
15. Travel and Entertainment:	<u>\$0.00</u>
16. Equipment Rental and Leases:	<u>\$0.00</u>
17. Legal/Accounting/Other Professional Fees:	<u>\$200.00</u>
18. Insurance:	<u>\$3,720.29</u>
19. Employee Benefits (e.g., pension, medical, etc.):	<u>\$0.00</u>

20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):

Payments on Tractors \$15,821.14

21. Other (Specify): \$42,630.29

fuel

contract labor \$27,935.71

22. Total Monthly Expenses (Add items 3 - 21) \$106,939.29

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): \$23,075.50

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re **Jose Ruiz**
Juana Laura Ruiz

Case No.

Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$522,529.00			
B - Personal Property	Yes	5	\$1,008,975.00			
C - Property Claimed as Exempt	Yes	2				
D - Creditors Holding Secured Claims	Yes	3			\$1,112,098.91	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$12,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$34,941.00	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$130,014.79
J - Current Expenditures of Individual Debtor(s)	Yes	2				\$115,306.03
	TOTAL	21	\$1,531,504.00	\$1,159,039.91		

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re **Jose Ruiz**
Juana Laura Ruiz

Case No.

Chapter **11**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **23** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **01/06/2009** _____

Signature **/s/ Jose Ruiz** _____
Jose Ruiz

Date **01/06/2009** _____

Signature **/s/ Juana Laura Ruiz** _____
Juana Laura Ruiz

[If joint case, both spouses must sign.]

B7 (Official Form 7) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,998.00	2008 Debtor's Net Income
\$17,398.00	2007 Debtor's Net Income
\$72,274.00	2006 Debtor's Net Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
First National Bank 100 W. Cano St. Edinburg, Texas 78539	1st.	\$5,517.00	\$195,396.91
First National Bank 100 W Cano St. Edinburg, Texas 78539	1st.	\$8,331.00	\$224,463.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Juana Laura Ruiz v/s	Personal Injury Claim		pending

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Paccar Financial Cor 777 106th Ave. Ne Bellevue, WA 98004	12/02/08	1998 Freight Liner w/ Trailer Cottrell
Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004	12/02/08	2001 Ptrblt w/ Trailer Cotrell
Paccar Fimnacial Cor 777 106th. Ave Ne Bellevue, WA 98004	12/02/08	2007 Ptrblt w/ Trailer Cottrell

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Business roof caved in. value: \$209,970.00	Hurricane Dolly damages. / pending Ins. Claim against Zurich.	July 2008
Truck w/ trailer cottrell.	Burned up in fire. Insurance paid off the truck to creditor (McAllen National Bank). Debtors received no money.	Feb. 2008

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
The Stone Law Firm , PC 4900 N. 10th St. Northtowne Centre, A2 McAllen, TX 78504	01/05/2009	\$1,226.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
First National Bank c/o Lynn Barlow PO Box 660 Edinburg, TX 78540	checking account XXXX1014	11/2008 Bal. -\$940.00

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
SOCIAL-SECURITY OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

NATURE OF BUSINESS

**BEGINNING AND ENDING
DATES**

**Santos Motors & Used Parts
6007 S. Jackson
Pharr, Texas 78577
EIN # : 74-2816447**

**Used Auto Sales & Parts and
trucking business**

1997 thru Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

**Hilda Flores
744 Parkway
Pharr, Texas 78577**

1997 thru present

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Hilda Flores

**744 Parkway
Pharr, Texas 78577**

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

-
- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

- None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

B7 (Official Form 7) (12/07) - Cont.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

In re: **Jose Ruiz**
Juana Laura Ruiz

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 01/06/2009

Signature */s/ Jose Ruiz*
of Debtor *Jose Ruiz*

Date 01/06/2009

Signature */s/ Juana Laura Ruiz*
of Joint Debtor *Juana Laura Ruiz*
(if any)

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

Official Form 8
(10/05)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz**
Juana Laura Ruiz

CASE NO

CHAPTER 11

CHAPTER 11 STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Washer	Conns Attention: Heather McAdams PO Box 2358 Beaumont, TX 77704 xxxxx1131	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6007 S. Jackson Pharr, Texas 78577, Hidalgo County	First National Bank 100 W. Cano St. Edinburg, Texas 78539 xxxxx2890	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6007 S. Jackson Pharr, Texas 78577, Hidalgo County	First National Bank 100 W Cano St. Edinburg, Texas 78539 xxxxx0326	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2007 Silverado	G M A C PO Box 130424 Roseville, MN 55113 xxxxxxxx3458	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2007 SUV	G M A C PO Box 130424 Roseville, MN 55113 xxxxxxxx4998	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2007 Ptrblt w/ Trailer Cottrell Vin #	GE Transport Ins. P.O.Box 822108 Philadephia, PA 19182 xxxxx9935	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6007 S. Jackson Pharr, Texas 78577, Hidalgo County	Hidalgo County Tax Office c/o John T. Banks Perdue, Brandon, Fielder, Collins & Mott 3301 Northland Drive, Ste 505 Austin, TX 78731	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2007 peter belt w/ 2007 cottrell	Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004 xxxxxxxx6624	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Official Form 8
(10/05)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz**
Juana Laura Ruiz

CASE NO

CHAPTER **11**

CHAPTER 11 STATEMENT OF INTENTION

Continuation Sheet No. 1

2007 peter Belt w/ 2007 trail cottrell	Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004 xxxxxxx1244	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2001 Peter Belt w/ 2001 cottrell	Paccar Financial Cor 777 106th Ave Ne Bellevue, WA 98004 xxxxxxx9090	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Homestead	Usda Rur Dev P.o. Box 66889 Saint Louis, MO 63166 xxx1872	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
None		

Date 01/06/2009

Signature */s/ Jose Ruiz*
Jose Ruiz

Date 01/06/2009

Signature */s/ Juana Laura Ruiz*
Juana Laura Ruiz

B201 (04/09/06)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz**
Juana Laura Ruiz

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

In accordance with § 342(b) of the Bankruptcy Code, this notice: (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.

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.

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.

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)

1. 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, 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.

2. 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.

3. 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.

4. 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)

1. 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 eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. 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.

B201 (04/09/06)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

Page 2

IN RE: **Jose Ruiz**
Juana Laura Ruiz

3. 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 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.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, /s/ Ellen C. Stone , counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ /s/ Ellen C. Stone

/s/ Ellen C. Stone, Attorney for Debtor(s)
Bar No.: 19305000
The Stone Law Firm
4900 N. 10th Street STE A-2
McAllen, TX 78504

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Jose Ruiz _____
Juana Laura Ruiz _____
Printed Name(s) of Debtor(s)
Case No. (if known) _____

X /s/ Jose Ruiz **01/06/2009**
Signature of Debtor Date
X /s/ Juana Laura Ruiz **01/06/2009**
Signature of Joint Debtor (if any) Date

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz**
Juana Laura Ruiz

CASE NO

CHAPTER 11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 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:	Hourly: Estimated Total	<u>\$0.00</u>	
Prior to the filing of this statement I have received:		<u>\$6,500.00</u>	(See Attachment)
Balance Due:	Hourly: Approximately	<u>(\$6,500.00)</u>	

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 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 another 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, statements 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;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

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.

01/06/2009

Date

/s/ Ellen C. Stone

/s/ Ellen C. Stone
The Stone Law Firm
4900 N. 10th Street STE A-2
McAllen, TX 78504

Bar No. 19305000

/s/ Jose Ruiz
Jose Ruiz

/s/ Juana Laura Ruiz
Juana Laura Ruiz

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz**
Juana Laura Ruiz

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)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
Internal Revenue Service Special Procedures Staff 300 E. 8th St. STOP 5026AUS Austin, TX 78701		1040 Taxes		\$12,000.00
Hsbc/rs Ce 700 N Wood Dale Rd Wood Dale, IL 60191		Credit Card		\$7,813.00
Hsbc Bank 12447 Sw 69th Ave Tigard, OR 97223		Credit Card		\$7,258.00
Advanta Bank Corp Po Box 844 Spring House, PA 19477		Credit Card		\$5,255.00
Citi Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64915		Credit Card		\$2,975.00
Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		Credit Card		\$2,944.00

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz**
Juana Laura Ruiz

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 1

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address, including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured also state value of security]
Tnb-visa PO Box 9475 Minneapolis, MN 55440		Credit Card		\$2,520.00
Merrick Bank Po Box 5000 Draper, UT 84020		Credit Card		\$1,623.00
GEMB / HH Gregg Attention: Bankruptcy PO Box 103106 Roswell, GA 30076		Credit Card		\$972.00
Hsbc Best Buy Attn: Bankruptcy PO Box 6985 Bridge Water, NJ 08807		Charge Account		\$744.00
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		Credit Card		\$727.00
WFNNB / New York & Company PO Box 182273 Columbus, OH 43218		Charge Account		\$633.00
Nco Financial Systems 507 Prudential Rd Horsham, PA 19044		Collecting for capital one		\$541.00

B4 (Official Form 4) (12/07)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz
Juana Laura Ruiz**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 2

(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]
Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420		Credit Card		\$459.00
GEMB / Mervyns Attention: Bankruptcy PO Box 103106 Roswell, GA 30076		Charge Account		\$288.00
Citgo Oil / Citibank Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		Credit Card		\$189.00
Gordon Mott & Davis P.C. P.O. Box 1322 El Paso, TX 79947-1322		For Notice Only		\$0.00

I declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: **01/06/2009**

Signature: **/s/ Jose Ruiz**
Jose Ruiz

/s/ Juana Laura Ruiz
Juana Laura Ruiz

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE: **Jose Ruiz**
Juana Laura Ruiz

CASE NO

CHAPTER 11

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 01/06/2009

Signature /s/ Jose Ruiz
Jose Ruiz

Date 01/06/2009

Signature /s/ Juana Laura Ruiz
Juana Laura Ruiz

Advanta Bank Corp
Po Box 844
Spring House, PA 19477

Bac / Fleet Bankcard
PO Box 26012
Greensboro, NC 27420

Citgo Oil / Citibank
Attn: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64195

Citi
Attn: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64915

Conns
Attention: Heather McAdams
PO Box 2358
Beaumont, TX 77704

Discover Financial
Attention: Bankruptcy Department
PO Box 3025
New Albany, OH 43054

First National Bank
100 W. Cano St.
Edinburg, Texas 78539

First National Bank
100 W Cano St.
Edinburg, Texas 78539

G M A C
PO Box 130424
Roseville, MN 55113

GE Transport Ins.
P.O.Box 822108
Philadephia, PA 19182

GEMB / HH Gregg
Attention: Bankruptcy
PO Box 103106
Roswell, GA 30076

GEMB / Mervyns
Attention: Bankruptcy
PO Box 103106
Roswell, GA 30076

Gordon Mott & Davis P.C.
P.O. Box 1322
El Paso, TX 79947-1322

Hidalgo County Tax Office
c/o John T. Banks
Perdue, Brandon, Fielder, Collins & Mott
3301 Northland Drive, Ste 505
Austin, TX 78731

Hsbc Bank
12447 Sw 69th Ave
Tigard, OR 97223

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Hsbc Best Buy
Attn: Bankruptcy
PO Box 6985
Bridge Water, NJ 08807

Hsbc/rs Ce
700 N Wood Dale Rd
Wood Dale, IL 60191

Internal Revenue Service
Special Procedures Staff
300 E. 8th St. STOP 5026AUS
Austin, TX 78701

Merrick Bank
Po Box 5000
Draper, UT 84020

Nco Financial Systems
507 Prudential Rd
Horsham, PA 19044

Paccar Financial Cor
777 106th Ave Ne
Bellevue, WA 98004

Tnb-visa
PO Box 9475
Minneapolis, MN 55440

Usda Rur Dev
P.o. Box 66889
Saint Louis, MO 63166

WFNNB / New York & Company
PO Box 182273
Columbus, OH 43218

Debtor(s): **Jose Ruiz**
Juana Laura Ruiz

Case No:
 Chapter: 11

SOUTHERN DISTRICT OF TEXAS
 HOUSTON, TEXAS
 MCALLEN DIVISION

Advanta Bank Corp
 Po Box 844
 Spring House, PA 19477

GEMB / HH Gregg
 Attention: Bankruptcy
 PO Box 103106
 Roswell, GA 30076

Nco Financial Systems
 507 Prudential Rd
 Horsham, PA 19044

Bac / Fleet Bankcard
 PO Box 26012
 Greensboro, NC 27420

GEMB / Mervyns
 Attention: Bankruptcy
 PO Box 103106
 Roswell, GA 30076

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 777 106th Ave Ne
 Bellevue, WA 98004

Citgo Oil / Citibank
 Attn: Centralized Bankruptcy
 PO Box 20507
 Kansas City, MO 64195

Gordon Mott & Davis P.C.
 P.O. Box 1322
 El Paso, TX 79947-1322

Tnb-visa
 PO Box 9475
 Minneapolis, MN 55440

Citi
 Attn: Centralized Bankruptcy
 PO Box 20507
 Kansas City, MO 64915

Hidalgo County Tax Office
 c/o John T. Banks
 Perdue, Brandon, Fielder, Colli:
 3301 Northland Drive, Ste 505
 Austin, TX 78731

Usda Rur Dev
 P.o. Box 66889
 Saint Louis, MO 63166

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 Attention: Heather McAdams
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 PO Box 182273
 Columbus, OH 43218

Discover Financial
 Attention: Bankruptcy Departme:
 PO Box 3025
 New Albany, OH 43054

Hsbc Bank
 Po Box 5253
 Carol Stream, IL 60197

First National Bank
 100 W. Cano St.
 Edinburg, Texas 78539

Hsbc Best Buy
 Attn: Bankruptcy
 PO Box 6985
 Bridge Water, NJ 08807

First National Bank
 100 W Cano St.
 Edinburg, Texas 78539

Hsbc/rs Ce
 700 N Wood Dale Rd
 Wood Dale, IL 60191

G M A C
 PO Box 130424
 Roseville, MN 55113

Internal Revenue Service
 Special Procedures Staff
 300 E. 8th St. STOP 5026AUS
 Austin, TX 78701

GE Transport Ins.
 P.O.Box 822108
 Philadelphia, PA 19182

Merrick Bank
 Po Box 5000
 Draper, UT 84020

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

In re: **Jose Ruiz**

Juana Laura Ruiz

Case Number:

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME																
	<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>b. <input type="checkbox"/> Married, not filing jointly. Complete only Column A ("Debtor's Income") for Lines 2-10.</p> <p>c. <input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</p>															
1	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>		Column A	Column B												
			Debtor's Income	Spouse's Income												
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$0.00	\$0.00												
3	<p>Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 40%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$130,014.80</td> <td style="width: 20%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary business expenses</td> <td style="text-align: right;">\$123,039.00</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>		a.	Gross receipts	\$130,014.80	\$0.00	b.	Ordinary and necessary business expenses	\$123,039.00	\$0.00	c.	Business income	Subtract Line b from Line a.		\$6,975.80	\$0.00
a.	Gross receipts	\$130,014.80	\$0.00													
b.	Ordinary and necessary business expenses	\$123,039.00	\$0.00													
c.	Business income	Subtract Line b from Line a.														
4	<p>Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 40%;">Gross receipts</td> <td style="width: 20%; text-align: right;">\$0.00</td> <td style="width: 20%; text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a.</td> </tr> </table>		a.	Gross receipts	\$0.00	\$0.00	b.	Ordinary and necessary operating expenses	\$0.00	\$0.00	c.	Rent and other real property income	Subtract Line b from Line a.		\$0.00	\$0.00
a.	Gross receipts	\$0.00	\$0.00													
b.	Ordinary and necessary operating expenses	\$0.00	\$0.00													
c.	Rent and other real property income	Subtract Line b from Line a.														
5	Interest, dividends, and royalties.		\$0.00	\$0.00												
6	Pension and retirement income.		\$0.00	\$0.00												
7	<p>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.</p>		\$0.00	\$0.00												
8	<p>Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 45%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 15%; text-align: center;">Debtor</td> <td style="width: 15%; text-align: center;">Spouse</td> </tr> <tr> <td></td> <td style="text-align: center;">\$0.00</td> <td style="text-align: center;">\$0.00</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse		\$0.00	\$0.00	\$0.00	\$0.00						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse														
	\$0.00	\$0.00														
9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 40%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td></td> <td></td> </tr> </table>		a.				b.				\$0.00	\$0.00				
a.																
b.																

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

10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$6,975.80	\$0.00
11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$6,975.80	

Part II: VERIFICATION

12	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p>	
	Date: <u>01/06/2009</u>	Signature: <u>/s/ Jose Ruiz</u> (Debtor)
	Date: <u>01/06/2009</u>	Signature: <u>/s/ Juana Laura Ruiz</u> (Joint Debtor, if any)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION**

IN RE:

Jose Ruiz

Juana Laura Ruiz

Debtor(s)

§
§
§
§
§

Case No. _____

Chapter 11

**DECLARATION FOR ELECTRONIC FILING OF BANKRUPTCY
PETITION, LISTS, STATEMENTS, AND SCHEDULES**

PART I: DECLARATION OF PETITIONER:

As an individual debtor in this case, or as the individual authorized to act on behalf of the corporation, partnership, or limited liability company seeking bankruptcy relief in this case, I hereby request relief as, or on behalf of, the debtor in accordance with the chapter of title 11, United States Code, specified in the petition to be filed electronically in this case. I have read the information provided in the petition, lists, statements, and schedules to be filed electronically in this case and I HEREBY DECLARE UNDER PENALTY OF PERJURY that the information provided therein, as well as the social security information disclosed in this document, is true and correct. I understand that this Declaration is to be filed with the Bankruptcy Court within five (5) business days after the petition, lists, statements, and schedules have been filed electronically. I understand that a failure to file the signed original of this Declaration will result in the dismissal of my case.

- [Only include for Chapter 7 individual petitioners whose debts are primarily consumer debts] --*
I am an individual whose debts are primarily consumer debts and who 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 chapter, and choose to proceed under chapter 7.

- [Only include if petitioner is a corporation, partnership or limited liability company] --*
I hereby further declare under penalty of perjury that I have been authorized to file the petition, lists, statements, and schedules on behalf of the debtor in this case.

Date: <u>01/06/2009</u>	<u>/s/ Jose Ruiz</u> Jose Ruiz Debtor Soc. Sec. No. <u>xxx-xx-3858</u>	<u>/s/ Juana Laura Ruiz</u> Juana Laura Ruiz Joint Debtor Soc. Sec. No. <u>xxx-xx-1526</u>
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PART II: DECLARATION OF ATTORNEY:

I declare UNDER PENALTY OF PERJURY that: (1) I will give the debtor(s) a copy of all documents referenced by Part I herein which are filed with the United States Bankruptcy Court; and (2) I have informed the debtor(s), if an individual with primarily consumer debts, 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.

Date: <u>01/06/2009</u>	<u>/s/ /s/Ellen C. Stone</u> /s/Ellen C. Stone, Attorney for Debtor
-------------------------	--