

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): Torres, Felipe Espino		Name of Joint Debtor (Spouse) (Last, First, Middle): Torres, Maribel S.
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-2894		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-6165
Street Address of Debtor (No. and Street, City, and State): 202 W. 14th St. Mercedes, TX		Street Address of Joint Debtor (No. and Street, City, and State): 202 W. 14th St. Mercedes, TX
ZIP CODE 78570		ZIP CODE 78570
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): 202 W. 14th St. Mercedes, TX		Mailing Address of Joint Debtor (if different from street address): 202 W. 14th St. Mercedes, TX
ZIP CODE 78570		ZIP CODE 78570
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 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 checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input 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 checked="" type="checkbox"/> \$500,001 to \$1 million <input 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		

<p>Voluntary Petition (This page must be completed and filed in every case.)</p>		<p>Name of Debtor(s): Felipe Espino Torres Maribel S. Torres</p>	
<p>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)</p>			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<p>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)</p>			
Name of Debtor:	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>		
<p>Exhibit C</p> <p>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?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No.</p>			
<p>Exhibit D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
<p>Information Regarding the Debtor - Venue (Check any applicable box.)</p> <p><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.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><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.</p>			
<p>Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(Name of landlord that obtained judgment)</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(Address of landlord)</p> <p><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</p> <p><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.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

<p>Voluntary Petition <i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Felipe Espino Torres Maribel S. Torres</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/ Felipe Espino Torres</u> Felipe Espino Torres</p> <p>X <u>/s/ Maribel S. Torres</u> Maribel S. Torres</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>05/20/2009</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/ Ellen C. Stone</u> /s/ Ellen C. Stone Bar No. 19305000</p> <p>Ellen Stone Law Firm P.C. 4900 N. 10th Street , Suite A-2 McAllen, Texas 78504</p> <p>Phone No. <u>(956) 630-2822</u> Fax No. _____</p> <p><u>05/20/2009</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>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>	<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>

Form

1040

U.S. Individual Income Tax Return 2007

(99) IRS Use Only—Do not write or staple in this space.

Label (See instructions on page 12.) Use the IRS label. Otherwise, please print or type. Presidential

Form header section including tax year (2007), OMB No. 1545-0074, and personal information for Felipe E. Torres and Maribel Torres.

Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 12) [] You [] Spouse

Filing Status section with options for Single, Married filing jointly, Married filing separately, Head of household, and Qualifying widow(er).

Exemptions section including 6a (Yourself), 6b (Spouse), and 6c (Dependents) with a table listing dependents like DAUGHTER and SON.

Income section (lines 7-22) listing various income sources such as wages, interest, dividends, and social security benefits, totaling 184,410.

Adjusted Gross Income section (lines 23-37) listing deductions like educator expenses, health savings account, and student loan interest, resulting in an adjusted gross income of 70,497.

CLIENT'S COPY

Tax and Credits

38 Amount from line 37 (adjusted gross income) **38 -70,497**

39a Check You were born before January 2, 1943, Blind. Total boxes checked **39a** if: Spouse was born before January 2, 1943, Blind. **39b**

b If your spouse itemizes on a separate return or you were a dual-status alien, see page 31 and check here **39b**

40 **Itemized deductions** (from Schedule A) or your **standard deduction** (see left margin) **40 12,000**

41 Subtract line 40 from line 38 **41 -82,497**

42 If line 38 is \$117,300 or less, multiply \$3,400 by the total number of exemptions claimed on line 6d. If line 38 is over \$117,300, see the worksheet on page 33 **42 17,000**

43 **Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- **43 0**

44 **Tax** (see page 33). Check if any tax is from: a Form(s) 8814 b Form 4972 **44 0**
 c Form(s) 8889 **45**

45 **Alternative minimum tax** (see page 36). Attach Form 6251 **45**

46 Add lines 44 and 45 **46**

47 Credit for child and dependent care expenses. Attach Form 2441 **47**

48 Credit for the elderly or the disabled. Attach Schedule R **48**

49 Education credits. Attach Form 8863 **49**

50 Residential energy credits. Attach Form 5695 **50**

51 Foreign tax credit. Attach Form 1116 if required **51**

52 Child tax credit (see page 39). Attach Form 8901 if required **52**

53 Retirement savings contributions credit. Attach Form 8880 **53**

54 Credits from: a Form 8396 b Form 8859 c Form 8839 **54**

55 Other credits: a Form 3800 b Form 8801 **55**
 c Form **55**

56 Add lines 47 through 55. These are your **total credits** **56**

57 Subtract line 56 from line 46. If line 56 is more than line 46, enter -0- **57 0**

Other Taxes

58 Self-employment tax. Attach Schedule SE **58**

59 Unreported social security and Medicare tax from: a Form 4137 b Form 8919 **59**

60 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required **60**

61 Advance earned income credit payments from Form(s) W-2, box 9 **61**

62 Household employment taxes. Attach Schedule H **62**

63 Add lines 57 through 62. This is your **total tax** **63 0**

Payments

64 Federal income tax withheld from Forms W-2 and 1099 **64 25,852**

65 2007 estimated tax payments and amount applied from 2006 return **65**

66a Earned income credit (EIC) **NO** **66a**

b Nontaxable combat pay election **66b**

67 Excess social security and tier 1 RRTA tax withheld (see page 59) **67**

68 Additional child tax credit. Attach Form 8812 **68 3,000**

69 Amount paid with request for extension to file (see page 59) **69**

70 Payments from: a Form 2439 b Form 4136 c Form 8885 **70**

71 Refundable credit for prior year minimum tax from Form 8801, line 27 **71**

72 Add lines 64, 65, 66a, and 67 through 71. These are your **total payments** **72 28,852**

Refund

73 If line 72 is more than line 63, subtract line 63 from line 72. This is the amount you **overpaid** **73 28,852**

74a Amount of line 73 you want **refunded to you**. If Form 8888 is attached, check here **74a 28,852**

b Routing number **XXXXXXXXXX** c Type: Checking Savings

d Account number **XXXXXXXXXXXXXXXXXXXX**

75 Amount of line 73 you want **applied to your 2008 estimated tax** **75**

Amount You Owe

76 **Amount you owe.** Subtract line 72 from line 63. For details on how to pay, see page 60 **76**

77 Estimated tax penalty (see page 61) **77**

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 61)? **Yes.** Complete the following. **No**

Designee's name **PREPARER** Personal identification number (PIN)

Phone no.

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature **Rudy Salinas** Date **9-20-08** Your occupation **OFFICER** Daytime phone number **(156) 565-3753**

Spouse's signature. If a joint return, both must sign. **Marie L Torres** Date **9-20-08** Spouse's occupation **SECRETARY**

Paid

Preparer's signature **RUDY SALINAS CPA** Date **9/4/08** Check if self-employed

Preparer's SSN or PTIN **P00293605**

Preparer's Use Only

Firm's name (or yours if self-employed), address, and ZIP code **SALINAS, ALLEN & SCHMITT, L.L.P** EIN **74-2517388**
PO BOX 8368 Phone no. **TX 78599-8368 956-968-2108**
WESLACO

SCHEDULES A&B

Schedule A—Itemized Deductions

2007

(Form 1040)

(Schedule B is on back)

Attachment Sequence No. 07

Department of the Treasury Internal Revenue Service

Attach to Form 1040. See Instructions for Schedules A&B (Form 1040).

Name(s) shown on Form 1040

Your social security number

FELIPE E & MARIBEL TORRES

[REDACTED]-2894

Medical and Dental Expenses

Caution. Do not include expenses reimbursed or paid by others.

1	Medical and dental expenses (see page A-1)	12,000
2	Enter amount from Form 1040, line 38	-70,497
3	Multiply line 2 by 7.5% (.075)	
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	12,000

Taxes You Paid

(See page A-2.)

5 State and local (check only one box):

a Income taxes, or

b General sales taxes

6	Real estate taxes (see page A-5)	
7	Personal property taxes	
8	Other taxes. List type and amount	
9	Add lines 5 through 8	

Interest You Paid

(See page A-5.)

Note. Personal interest is not deductible.

10	Home mortgage interest and points reported to you on Form 1098	
11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see page A-6 and show that person's name, identifying no., and address	
12	Points not reported to you on Form 1098. See page A-6 for special rules	
13	Qualified mortgage insurance premiums (See page A-7)	
14	Investment interest. Attach Form 4952 if required. (See page A-7.)	
15	Add lines 10 through 14	

Gifts to Charity

If you made a gift and got a benefit for it, see page A-8.

16	Gifts by cash or check. If you made any gift of \$250 or more, see page A-8	
17	Other than by cash or check. If any gift of \$250 or more, see page A-8. You must attach Form 8283 if over \$500	
18	Carryover from prior year	
19	Add lines 16 through 18	

Casualty and Theft Losses

20	Casualty or theft loss(es). Attach Form 4684. (See page A-9.)	
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Job Expenses and Certain Miscellaneous Deductions

(See page A-9.)

21	Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See page A-9.)	
22	Tax preparation fees	
23	Other expenses—investment, safe deposit box, etc. List type and amount	
24	Add lines 21 through 23	
25	Enter amount from Form 1040, line 38	
26	Multiply line 25 by 2% (.02)	
27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-	

Other Miscellaneous Deductions

28	Other—from list on page A-10. List type and amount	
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Total Itemized Deductions

29 Is Form 1040, line 38, over \$156,400 (over \$78,200 if married filing separately)?

No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40.

Yes. Your deduction may be limited. See page A-10 for the amount to enter.

30 If you elect to itemize deductions even though they are less than your standard deduction, check here

29	12,000
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Name(s) shown on return. Do not enter name and social security number if shown on other side. Your social security number

FELIPE E & MARIBEL TORRES **2894**

Caution. The IRS compares amounts reported on your tax return with amounts shown on Schedule(s) K-1.

Part II Income or Loss From Partnerships and S Corporations Note. If you report a loss from an at-risk activity for which any amount is not at risk, you must check the box in column (e) on line 28 and attach Form 6198. See page E-1.

27 Are you reporting any loss not allowed in a prior year due to the at-risk or basis limitations, a prior year unallowed loss from a passive activity (if that loss was not reported on Form 8582), or unreimbursed partnership expenses? Yes No
If you answered "Yes," see page E-6 before completing this section.

28	(a) Name	(b) Enter P for partnership; S for S corporation	(c) Check if foreign partnership	(d) Employer identification number	(e) Check if any amount is not at risk
A	SEE STATEMENT 1				
B					
C					
D					

Passive Income and Loss		Nonpassive Income and Loss		
(f) Passive loss allowed (attach Form 8582 if required)	(g) Passive income from Schedule K-1	(h) Nonpassive loss from Schedule K-1	(i) Section 179 expense deduction from Form 4562	(j) Nonpassive income from Schedule K-1
A				
B				
C				
D				
29a	Totals			125,254
b	Totals	232,001	13,383	
30	Add columns (g) and (j) of line 29a			125,254
31	Add columns (f), (h), and (i) of line 29b			245,384
32	Total partnership and S corporation income or (loss). Combine lines 30 and 31. Enter the result here and include in the total on line 41 below			-120,130

Part III Income or Loss From Estates and Trusts

33	(a) Name	(b) Employer identification number
A		
B		

Passive Income and Loss		Nonpassive Income and Loss	
(c) Passive deduction or loss allowed (attach Form 8582 if required)	(d) Passive income from Schedule K-1	(e) Deduction or loss from Schedule K-1	(f) Other income from Schedule K-1
A			
B			
34a	Totals		
b	Totals		
35	Add columns (d) and (f) of line 34a		
36	Add columns (c) and (e) of line 34b		
37	Total estate and trust income or (loss). Combine lines 35 and 36. Enter the result here and include in the total on line 41 below		

Part IV Income or Loss From Real Estate Mortgage Investment Conduits (REMICs)-Residual Holder

38	(a) Name	(b) Employer identification number	(c) Excess inclusion from Schedules Q, line 2c (see page E-7)	(d) Taxable income (net loss) from Schedules Q, line 1b	(e) Income from Schedules Q, line 3b
39	Combine columns (d) and (e) only. Enter the result here and include in the total on line 41 below				39

Part V Summary

40	Net farm rental income or (loss) from Form 4835. Also, complete line 42 below	40	
41	Total income or (loss). Combine lines 26, 32, 37, 39, & 40. Enter the result here & on Form 1040, line 17, or Form 1040NR, line 18	41	-120,130
42	Reconciliation of farming and fishing income. Enter your gross farming and fishing income reported on Form 4835, line 7; Schedule K-1 (Form 1065), box 14, code B; Schedule K-1 (Form 1120S), box 17, code T; and Schedule K-1 (Form 1041), line 14, code F (see page E-7)	42	
43	Reconciliation for real estate professionals. If you were a real estate professional (see page E-2), enter the net income or (loss) you reported anywhere on Form 1040 or Form 1040NR from all rental real estate activities in which you materially participated under the passive activity loss rules	43	

Additional Child Tax Credit

1040
1040A
1040NR

8812

OMB No. 1545-0074

2007

Attachment Sequence No. **47**

Department of the Treasury
Internal Revenue Service

Complete and attach to Form 1040, Form 1040A, or Form 1040NR.

Name(s) shown on return: **FELIPE E & MARIBEL TORRES**
Your social security number: **[REDACTED]-2894**

Part I All Filers

1	Enter the amount from line 1 of your Child Tax Credit Worksheet on page 40 of the Form 1040 instructions, page 36 of the Form 1040A instructions, or page 21 of the Form 1040NR instructions. If you used Pub. 972, enter the amount from line 8 of the worksheet on page 4 of the publication	1	3,000
2	Enter the amount from Form 1040, line 52, Form 1040A, line 32, or Form 1040NR, line 47	2	
3	Subtract line 2 from line 1. If zero, stop ; you cannot take this credit	3	3,000
4a	Enter your total earned income (see instructions on back)	4a	62,859
b	Nontaxable combat pay (see instructions on back)	4b	
5	Is the amount on line 4a more than \$11,750? <input type="checkbox"/> No. Leave line 5 blank and enter -0- on line 6. <input checked="" type="checkbox"/> Yes. Subtract \$11,750 from the amount on line 4a. Enter the result	5	51,109
6	Multiply the amount on line 5 by 15% (.15) and enter the result Next. Do you have three or more qualifying children? <input type="checkbox"/> No. If line 6 is zero, stop ; you cannot take this credit. Otherwise, skip Part II and enter the smaller of line 3 or line 6 on line 13. <input checked="" type="checkbox"/> Yes. If line 6 is equal to or more than line 3, skip Part II and enter the amount from line 3 on line 13. Otherwise, go to line 7.	6	7,666

Part II Certain Filers Who Have Three or More Qualifying Children

7	Withheld social security and Medicare taxes from Form(s) W-2, boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours. If you worked for a railroad, see instructions on back	7	
8	1040 filers: Enter the total of the amounts from Form 1040, lines 27 and 59, plus any taxes that you identified using code "UT" and entered on the dotted line next to line 63. 1040A filers: Enter -0-. 1040NR filers: Enter the total of the amounts from Form 1040NR, line 54, plus any taxes that you identified using code "UT" and entered on the dotted line next to line 58.	8	
9	Add lines 7 and 8	9	
10	1040 filers: Enter the total of the amounts from Form 1040, lines 66a and 67. 1040A filers: Enter the total of the amount from Form 1040A, line 40a, plus any excess social security and tier 1 RRTA taxes withheld that you entered to the left of line 42 (see instructions on back). 1040NR filers: Enter the amount from Form 1040NR, line 61.	10	
11	Subtract line 10 from line 9. If zero or less, enter -0-	11	
12	Enter the larger of line 6 or line 11 Next, enter the smaller of line 3 or line 12 on line 13.	12	

Part III Additional Child Tax Credit

13	This is your additional child tax credit	13	3,000
----	--	----	-------

1040
1040A
1040NR

Enter this amount on Form 1040, line 68, Form 1040A, line 41, or Form 1040NR, line 62.

Form **4562**

Department of the Treasury
Internal Revenue Service

(Including Information on Listed Property)

2007

Attachment
Sequence No. **67**

▶ See separate instructions. ▶ Attach to your tax return.

Name(s) shown on return

FELIPE E & MARIBEL TORRES

Identifying number

[REDACTED]-2894

Business or activity to which this form relates

PASS-THROUGH EXPENSE FROM K-1

Part I Election To Expense Certain Property Under Section 179

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount. See the instructions for a higher limit for certain businesses	1	125,000
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation	3	500,000
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	125,000

6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
	FROM SCHEDULE K-1 (FORM 1120S)		101,444
	BASIS ADJUSTMENT		-88,061
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	13,383
9	Tentative deduction. Enter the smaller of line 5 or line 8	9	13,383
10	Carryover of disallowed deduction from line 13 of your 2006 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5 (see instructions)	11	77,663
12	Section 179 expense deduction. Add lines 9 and 10, but do not enter more than line 11	12	13,383
13	Carryover of disallowed deduction to 2008. Add lines 9 and 10, less line 12	▶ 13	

Note: Do not use Part II or Part III below for listed property. Instead, use Part V.

Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property.) (See instructions.)

14	Special allowance for qualified New York Liberty or Gulf Opportunity Zone property (other than listed property) and cellulosic biomass ethanol plant property placed in service during the tax year (see instructions)	14	
15	Property subject to section 168(f)(1) election	15	
16	Other depreciation (including ACRS)	16	

Part III MACRS Depreciation (Do not include listed property.) (See instructions.)

Section A

17	MACRS deductions for assets placed in service in tax years beginning before 2007	17	
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here	▶ <input type="checkbox"/>	

Section B-Assets Placed in Service During 2007 Tax Year Using the General Depreciation System

19a	(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only-see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
b	5-year property						
c	7-year property						
d	10-year property						
e	15-year property						
f	20-year property						
g	25-year property			25 yrs.		S/L	
h	Residential rental property			27.5 yrs.	MM	S/L	
				27.5 yrs.	MM	S/L	
i	Nonresidential real property			39 yrs.	MM	S/L	
					MM	S/L	

Section C-Assets Placed in Service During 2007 Tax Year Using the Alternative Depreciation System

20a	Class life					S/L	
b	12-year			12 yrs.		S/L	
c	40-year			40 yrs.	MM	S/L	

Part IV Summary (see instructions)

21	Listed property. Enter amount from line 28	21	
22	Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations-see instr.	22	13,383
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	

For Paperwork Reduction Act Notice, see separate instructions.

Federal Statements

-2894

Statement 1 - Schedule E, Page 2, Line 28

	Name										
P For S Ptr	EIN	Not at Risk	Passive Loss	Passive Income	Nonpass Loss	Sec 179 Deduct	Nonpass Income				
TORRES S	ESPINO CABINETS, INC. 74-2908748	\$	\$	\$		\$ 13,383	\$ 125,254				
TORRES S	ESPINO CABINETS, INC. 74-2908748		PYA		110,450						
SOUTH TEXAS P	DOORS, LLC 73-1708470				51,795						
SOUTH TEXAS P	DOORS, LLC 73-1708470				5,755						
OLD MESILLA P	HOMES, LLC 73-1708467				57,601						
OLD MESILLA P	HOMES, LLC 73-1708467				6,400						
ESPINO P	CONSTRUCTION, LLC 73-1708463										
ESPINO P	CONSTRUCTION, LLC 73-1708463										
TOTAL		\$	<u>0</u>	\$	<u>0</u>	\$	<u>232,001</u>	\$	<u>13,383</u>	\$	<u>125,254</u>

██████████-2894

Federal Statements

TORRES ESPINO CABINETS, INC.

Statement 2 - Shareholder's Basis Page 1, Line 18 - Other Decreases To Stock Basis

Description	Amount
SH OTHER STOCK BASIS DECREASES	\$ _____
TOTAL	\$ <u> 0</u>

██████████-2894

Federal Statements

Schedule A, Line 16 - Charitable Contributions by Cash or Check

<u>Description</u>	<u>Amount</u>
CHURCH	\$
50% CASH CONTRIB FROM K-1S	3,010
50% CASH CONTRIB BASIS ADJ	-2,463
UTILIZED BY NOL	-547
TOTAL	\$ <u><u>0</u></u>

██████████-2894

Federal Statements

Pass-through expense from K-1

Form 4562, Line 11 Business Income

<u>Description</u>	<u>Amount</u>
WAGE INCOME	\$ 184,410
SCHEDULE E INCOME	-833,786
BASIS ADJUSTMENT	727,039
TOTAL	<u>\$ 77,663</u>

██████████-2894

Federal Statements

NOL Worksheet 1, Line 6 - Nonbusiness Deductions

<u>Description</u>	<u>Amount</u>
SCHEDULE A MEDICAL EXPENSE DEDUCTION	\$ 12,000
	<u>\$ 12,000</u>

Form 1040

Salaries & Wages Report

Taxpayer Identification Number

-2894

Name FELIPE E & MARIBEL TORRES

T/S	Employer	Federal Wages	Federal Withheld	Soc Sec Wages
A T	TORRES ESPINO CABINETS, INC.	112,985	16,353	97,500
B S	TORRES ESPINO CABINETS, INC.	71,425	9,499	71,425
C				
D				
E				
F				
G				
H				
I				
J				
K				
L				
M				
	Taxpayer	112,985	16,353	97,500
	Spouse	71,425	9,499	71,425
	Totals	184,410	25,852	168,925

	Soc Sec Withheld	Medicare Wages	Medicare Withheld	Allocated Tips	Advanced EIC	Dep Care Ben	Other, Box 14
A	6,045	112,985	1,638				
B	4,428	71,425	1,036				
C							
D							
E							
F							
G							
H							
I							
J							
K							
L							
M							
Taxpayer	6,045	112,985	1,638				
Spouse	4,428	71,425	1,036				
Totals	10,473	184,410	2,674				

	State	State Wages	State Withheld	Name of Locality	Local Wages	Local Withheld
A						
B						
C						
D						
E						
F						
G						
H						
I						
J						
K						
L						
M						
Taxpayer						
Spouse						
Totals						

Form 1040	Two Year Comparison Report - Page 1	2006 & 2007
------------------	--	------------------------

Name **FELIPE E & MARIBEL TORRES** Taxpayer Identification Number **[REDACTED]-2894**

		2006	2007	Differences
1. Salaries and wages	1.	165,602	184,410	18,808
2. Interest income	2.			
3. Tax exempt interest income	3.			
4. Dividend income	4.			
5. Qualified dividend income	5.			
6. Taxable state/local refunds	6.			
7. Alimony received	7.			
8. Business income/loss	8.			
9. Capital gain/loss	9.			
10. Other gains/losses	10.			
11. Taxable IRA distributions	11.			
12. Taxable pensions	12.			
13. Rent and royalty income including farm rental	13.			
14. Partnership/S corp income	14.	-300,379	-120,130	180,249
15. Estate or trust income	15.			
16. Farm income/loss	16.			
17. Unemployment compensation	17.			
18. Taxable social security	18.			
19. Other income	19.		-134,777	-134,777
20. Total income	20.	-134,777	-70,497	64,280
21. Moving expenses	21.			
22. SE tax adjustment	22.			
23. SEP/SIMPLE/Qualified plans deductions	23.			
24. SE health insurance	24.			
25. Forfeited interest	25.			
26. Alimony paid	26.			
27. IRA deductions	27.			
28. Student loan interest	28.			
29. Other adjustments	29.			
30. Adjusted gross income	30.	-134,777	-70,497	64,280
31. Medical	31.	12,000	12,000	
32. Taxes	32.			
33. Interest	33.			
34. Contributions	34.			
35. Casualty losses	35.			
36. Miscellaneous expenses	36.			
37. Allowable itemized deductions	37.	12,000	12,000	
38. Standard deduction	38.			
39. Exemptions	39.	16,500	17,000	500
40. Taxable income	40.	0	0	

Form **1040**

Two Year Comparison Report - Page 2

2006 & 2007

Name
FELIPE E & MARIBEL TORRES

Taxpayer Identification Number
[REDACTED] -2894

	2006	2007	Differences
41. Taxable income from 2YR page 1, line 40	0	0	
42. Tax on taxable income	0	0	
43. Alternative minimum tax			
44. Child care credit			
45. Education credits			
46. Retirement savings credit			
47. Child tax credit			
48. General business credit			
49. Other credits			
50. Total credits			
51. Net tax liability			
52. Self-employment taxes			
53. Other taxes			
54. Total tax			
55. Income tax withheld	20,320	25,852	5,532
56. Estimated tax payments			
57. Earned income credit			
58. Additional Child tax credit	3,000	3,000	
59. Other payments	60		-60
60. Total payments	23,380	28,852	5,472
61. Tax due/-refund	-23,380	-28,852	-5,472
62. Penalties and interest			
63. Net tax due/-refund	-23,380	-28,852	-5,472
64. Marginal tax rate	10.0%	10.0%	
65. Effective tax rate	%	%	

22222

Void

a Employee's social security number

OMB No. 1545-0008

b Employer identification number (EIN) 74-2908748		1 Wages, tips, other compensation 112984.75		2 Federal income tax withheld 16353.00		
c Employer's name, address, and ZIP code TORRES ESPINO CABINETS, INC. P.O. BOX 850 DONNA TX 78537		3 Social security wages 97500.00		4 Social security tax withheld 6045.00		
		5 Medicare wages and tips 112984.75		6 Medicare tax withheld 1638.28		
		7 Social security tips		8 Allocated tips		
d Control number		9 Advance EIC payment		10 Dependent care benefits		
e Employee's name, address, city, and ZIP code FELIPE E TORRES 202 W 14TH ST MERCEDES TX 78570		11 Nonqualified plans		12a See instructions for box 12		
		13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b		
		14 Other		12c		
				12d		
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

W-2 Wage and Tax Statement

2007

Department of the Treasury—Internal Revenue Service

For Privacy Act and Paperwork Reduction Act Notice, see the back of Copy D

Form **W-2** Wage and Tax Statement
Copy 1—For State, City, or Local Tax Department
Copy D—For Employer.

Printed on Recycled Paper FORM 520

22222		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]-6165	OMB No. 1545-0008		
b Employer identification number (EIN) 74-2908748		1 Wages, tips, other compensation 71424.63		2 Federal income tax withheld 9499.00		
c Employer's name, address, and ZIP code TORRES ESPINO CABINETS, INC. P.O. BOX 850 DONNA TX 78537		3 Social security wages 71424.63		4 Social security tax withheld 4428.33		
		5 Medicare wages and tips 71424.63		6 Medicare tax withheld 1035.66		
		7 Social security tips		8 Allocated tips		
d Control number		9 Advance EIC payment		10 Dependent care benefits		
e Employee's name, address, city, and ZIP code MARIBEL S TORRES 202 W 14TH ST MERCEDES TX 78570		11 Nonqualified plans		12a See instructions for box 12		
		13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b		
		14 Other		12c		
				12d		
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

W-2 Wage and Tax Statement

2007

Department of the Treasury—Internal Revenue Service

For Privacy Act and Paperwork Reduction Act Notice, see the back of Copy 1.

Form **W-2** Wage and Tax Statement
Copy 1—For State, City, or Local Tax Department
Copy D—For Employer.

Printed on Recycled Paper

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

In re **Felipe Espino Torres**
Maribel S. Torres

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
MERCEDES ORIGINAL TOWNSITE E 1/2 OF LOTS 5-6 BLK 153 WRIGHT 202 W. 14th Street, Mercedes, TX 78570 value according to Hidalgo County Appraisal District as of 4/27/2009.	Homestead-Fee Simple	C	\$162,428.00	\$60,233.64

Total: \$162,428.00

(Report also on Summary of Schedules)

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

In re **Felipe Espino Torres**
Maribel S. TorresCase 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.		checking account at Compass Bank account no. 2143	C	\$50.00
		checking account at Frost Bank account no. 7013	C	\$150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		2 televisions, sofa, love seat, table with 6 chairs, DVD, China cabinet, buffet, washer, dryer, microwave oven, stove, refrigerator, 4 beds, 4 dressers, computer, printer, entertainment center, television armoire, mud room cabinet	C	\$2,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		general wearing apparel	C	\$200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		New York Life (whole) for Felipe Torres Espino policy no. 63627098 cash value as of March 31, 2009 \$7,086.48 Face Amount \$150,000.00	C	\$7,086.48
		Phoenix Life Insurance (term) for Felipe Torres Espino	C	\$0.00

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

In re **Felipe Espino Torres**
Maribel S. Torres

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
		policy no.40078544 coverage amount \$3,500,000.00		
		New York Life (whole) for Maribel Torres policy no. 63627105 cash value as of March 31, 2009 \$5,322.55 Face Amount \$100,000.00	C	\$5,322.55
		Phoenix Life Insurance (term) for Maribel Torres policy no.40078559 coverage amount \$1,500,000.00	C	\$0.00
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.		Old Mesilla Homes, LLC; EIN 73-1708467	C	\$0.00
		Torres Espino, Incorporated: EIN 74-2908748 Torres Espino, Incorporated filed Chapter 7 Bankruptcy in the Southern District of Texas- McAllen Division, on 08/13/2008, case number 08-10421-M-7	C	\$0.00
		South Texas Doors, LLC, EIN: 73-1708470	C	\$0.00
		Espino Construction, LLC, EIN: 73-1708463	C	\$0.00

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

In re **Felipe Espino Torres**
Maribel S. Torres

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
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.		income from a work order related to construction	C	\$7,000.00
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.	X			

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

In re **Felipe Espino Torres**
Maribel S. TorresCase 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
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
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.		Debtors hold possession of a 1999 Tahoe that belongs to Rigoberto Serna, dbtr's brother. The 1999 Tahoe is valued at \$2,000.00. See SOFA #14	C	\$0.00
		Debtors hold possession of a 2002 Chevy Silverado that is titled to Ricardo Fiscal, dbtr's employer. The 2002 Chevy Silverado is valued at \$5,000.00. See SOFA # 14	C	\$0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

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

In re **Felipe Espino Torres**
Maribel S. Torres

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
30. Inventory.	X			
31. Animals.		dog	C	\$10.00
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			
_____ 4 _____ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)			Total >	\$22,319.03

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

In re **Felipe Espino Torres**
Maribel S. TorresCase 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
MERCEDES ORIGINAL TOWNSITE E 1/2 OF LOTS 5-6 BLK 153 WRIGHT 202 W. 14th Street, Mercedes, TX 78570 value according to Hidalgo County Appraisal District as of 4/27/2009.	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$102,194.36	\$162,428.00
2 televisions, sofa, love seat, table with 6 chairs, DVD, China cabinet, buffet, washer, dryer, microwave oven, stove, refrigerator, 4 beds, 4 dressers, computer, printer, entertainment center, television armoire, mud room cabinet	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$2,500.00	\$2,500.00
general wearing apparel	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$200.00	\$200.00
New York Life (whole) for Felipe Torres Espino policy no. 63627098 cash value as of March 31, 2009 \$7,086.48 Face Amount \$150,000.00	Tex. Ins. Code § 1108.051	\$7,086.48	\$7,086.48
Phoenix Life Insurance (term) for Felipe Torres Espino policy no.40078544 coverage amount \$3,500,000.00	Tex. Ins. Code § 1108.051	\$0.00	\$0.00
New York Life (whole) for Maribel Torres policy no. 63627105	Tex. Ins. Code § 1108.051	\$5,322.55	\$5,322.55
		\$117,303.39	\$177,537.03

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

In re **Felipe Espino Torres**
Maribel S. TorresCase 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
cash value as of March 31, 2009 \$5,322.55 Face Amount \$100,000.00			
Phoenix Life Insurance (term) for Maribel Torres policy no.40078559 coverage amount \$1,500,000.00	Tex. Ins. Code § 1108.051	\$0.00	\$0.00
Debtors hold possession of a 1999 Tahoe that belongs to Rigoberto Serna, dbtr's brother. The 1999 Tahoe is valued at \$2,000.00. See SOFA #14	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$0.00	\$0.00
Debtors hold possession of a 2002 Chevy Silverado that is titled to Ricardo Fiscal, dbtr's employer. The 2002 Chevy Silverado is valued at \$5,000.00. See SOFA # 14	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$0.00	\$0.00
dog	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11)	\$10.00	\$10.00
		\$117,313.39	\$177,547.03

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

In re **Felipe Espino Torres**
Maribel S. Torres

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	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxxx0500 Hidalgo County & Drainage District #1 & Emergency Service District #3 c/o John T. Banks 400 N. McColl Avenue McAllen, TX 78501	C	DATE INCURRED: 2008 NATURE OF LIEN: Statutory Tax Lien COLLATERAL: taxes on dbtrs' home REMARKS:				\$268.00	
		VALUE: \$268.00					
Representing: Hidalgo County & Drainage District #1		Hidalgo County Tax Office Armando Barrera Tax Assr. P O Box 178 Edinburg, TX 78540				Notice Only	Notice Only
ACCT #: xxx-xx-2894 Internal Revenue Service Special Procedures Staff 300 E. 8th St. STOP 5026AUS Austin, TX 78701	C	DATE INCURRED: various NATURE OF LIEN: 940, 941 & 1040 Taxes COLLATERAL: debtors' equity in assets; business debt REMARKS: 2nd, 3rd and 4th quarter 2003 payroll taxes - trust fund portion - "contingent"; 1040 2004; 3rd & 4th quarter 2005 payroll taxes - trust fund portion - "contingent";	X		X	\$473,863.17	\$349,349.78
		1st, 2nd and 3rd quarter 2006 payroll taxes - trust fund portion - "contingent"	X		X		
		VALUE: \$124,513.39					
Subtotal (Total of this Page) >						\$474,131.17	\$349,349.78
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 **Felipe Espino Torres**
Maribel S. Torres

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
Representing: Internal Revenue Service		IRS c/o Frank E. Salinas 320 N. Main St. McAllen, TX 78501				Notice Only	Notice Only
ACCT #: James A. Lauderdale 611 S. International Ave. Weslaco, TX 78586	C	DATE INCURRED: NATURE OF LIEN: Homestead-Fee Simple COLLATERAL: MERCEDES ORIGINAL TOWNSITE E 1/2 OF LOTS REMARKS: VALUE: \$162,428.00				\$60,233.64	
ACCT #: xxxxxxxxxxxx0500 MERCEDES CITY TAX OFFICE PO BOX 836 MERCEDES, TX 78570	C	DATE INCURRED: 2008 NATURE OF LIEN: Statutory Tax Lien COLLATERAL: taxes on dbtrs' home REMARKS: VALUE: \$326.88				\$326.88	
ACCT #: xxxxxxxxxxxx0500 MERCEDES ISD LINEBARGER GOGGAN BLAIR & SAMPS P O BOX 17428 AUSTIN, TX 78760-7428	C	DATE INCURRED: 2008 NATURE OF LIEN: Statutory Tax Lien COLLATERAL: taxes on dbtrs' home REMARKS: VALUE: \$474.14				\$474.14	
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$61,034.66	\$0.00
						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.)

B6D (Official Form 6D) (12/07) - Cont.
 In re **Felipe Espino Torres**
Maribel S. Torres

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 #: xxxxxxxxxxxx0500 South Texas College PO Box 178 Edinburg, TX 78540	C	DATE INCURRED: 2008 NATURE OF LIEN: Statutory Tax Lien COLLATERAL: taxes on dbtrs' home REMARKS: VALUE: \$60.83				\$60.83	
Representing: South Texas College		South Texas College Linebarger Gogan Blair & Sampson P.O. Box 17428 Austin, TX 78760-7428				Notice Only	Notice Only
ACCT #: xxxxxxxxxxxx0500 South Texas ISD P O Box 178 Edinburg, TX 78540	C	DATE INCURRED: 2008 NATURE OF LIEN: Statutory Tax Lien COLLATERAL: taxes on dbtrs' home REMARKS: VALUE: \$19.97				\$19.97	
Representing: South Texas ISD		South Texas ISD c/o Diane W. Sanders Linebarger Gogan Blair 1949 South IH 35 (78741) P.O. Box 17428 Austin, TX 78760-7428				Notice Only	Notice Only
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims						\$80.80	\$0.00
						\$535,246.63	\$349,349.78

(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 **Felipe Espino Torres**
Maribel S. TorresCase 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.

 No continuation sheets attached

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

In re **Felipe Espino Torres**
Maribel S. Torres

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 #: 9145 Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420	C	DATE INCURRED: 07/2003 CONSIDERATION: Credit Card REMARKS: business debt				\$9,100.00
ACCT #: 7650 Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420	C	DATE INCURRED: 04/2003 CONSIDERATION: Credit Card REMARKS: business debt				\$5,719.00
ACCT #: xxxxxxxxxxx6802 Bank of America Bankcard Center P O Box 2463 Spokane, WA 99210-2463	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: business debt				\$13,713.23
Representing: Bank of America		Creditors Financial Group, LLC P O Box 440290 Aurora CO 80044-0290 Ref. No.: 6041097 B42				Notice Only
ACCT #: xxxx8001 Best Buy-Household Bank c/o William P. Weaver Jr. 512 Heimer Road San Antonio, TX 78232	C	DATE INCURRED: CONSIDERATION: Collecting for Best Buy Household Bank REMARKS: business debt				\$3,760.83
ACCT #: xxxxxxxxxxxx0194 Cach Llc Attention: Bankruptcy Department 4340 South Monaco St. 2nd Floor Denver, CO 80237	C	DATE INCURRED: 11/2006 CONSIDERATION: notice only REMARKS:				Notice Only
Subtotal >						\$32,293.06
Total >						

3 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 **Felipe Espino Torres**
Maribel S. Torres

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 #: xxxxxxxx0632 Citi Po Box 6241 Sioux Falls, SD 57117	C	DATE INCURRED: 12/2005 CONSIDERATION: Credit Card REMARKS: business debt				\$6,682.00
ACCT #: xxxxxxxx7027 Discover Fin Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054	C	DATE INCURRED: 02/2001 CONSIDERATION: Credit Card REMARKS: business debt				\$21,427.00
ACCT #: xxx7549 ER Solutions PO Box 9004 Renton, WA 98057	C	DATE INCURRED: 11/2008 CONSIDERATION: Collection Attorney for Direct Energy REMARKS: business debt				\$430.00
ACCT #: xxx2295 Ford Motor Credit Corporation National Bankruptcy Center PO Box 537901 Livonia, MI 48153	C	DATE INCURRED: 10/2003 CONSIDERATION: Deficiency on auto repo (Torres Espino Cabinets) REMARKS: dbtr guaranteed personally business debt				\$5,008.00
ACCT #: xxxxxxxx1997 G M A C PO Box 130424 Roseville, MN 55113	C	DATE INCURRED: 04/2004 CONSIDERATION: Deficiency on a repo (Torres Espino Cabinets) REMARKS: dbtr guaranteed personally business debt				\$16,740.00
ACCT #: xxxxxxxx5929 Gemb/care Credit Attention: Bankruptcy PO Box 103106 Roswell, GA 30076	C	DATE INCURRED: 12/2004 CONSIDERATION: Charge Account REMARKS: business debt				\$776.00

Sheet no. 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$51,063.00**

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.)

\$51,063.00

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

In re **Felipe Espino Torres**
Maribel S. Torres

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 #: Hardwoods Specialty Products US LP P O Box 6306 Arlington, TX 76005	C	DATE INCURRED: CONSIDERATION: Collection of a debt for goods sold REMARKS: business debt				\$48,060.11
ACCT #: T550 Hogan Hardwoods & Moulding Inc. P O Box 40489 Austin, TX 78704-0009	C	DATE INCURRED: 2006 CONSIDERATION: Goods sold REMARKS: business debt				\$1,507.74
ACCT #: xxxxxx1147 Pharia LLC 2001 Western Ave. Suite 430 Seattle, WA 98121	C	DATE INCURRED: CONSIDERATION: Collecting for JP Morgan Chase REMARKS: business debt				\$17,330.14
Representing: Pharia LLC		AllianceOne 4850 Street Rd., Suite 300 Trevoise PA 19053 client ref no. 5184450009311147				Notice Only
Representing: Pharia LLC		Pharia LLC c/o Joel H. Klein, Esq. 6800 Park Ten Blvd., Suite 264-South San Antonio, TX 78213-4204				Notice Only
ACCT #: xxxxxx6002 RMS 4836 Brecksville Rd. P O Box 523 Richfiled OH 44286	C	DATE INCURRED: CONSIDERATION: Collecting for GE Capital REMARKS: business debt				\$12,885.60

Sheet no. 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > **\$79,783.59**

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.)

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

In re **Felipe Espino Torres**
Maribel S. Torres

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 #: xxxx0392 Sst/cigpf1corp 4315 Pickett Rd Saint Joseph, MO 64503	C	DATE INCURRED: 05/2006 CONSIDERATION: Credit Card REMARKS: business debt			X	\$5,302.00	
ACCT #: xxxxxxxxxxxx2394 Sst/columbus Bank&trust PO Box 84024 Columbus, GA 31908	C	DATE INCURRED: 05/2006 CONSIDERATION: Credit Card REMARKS: business debt				\$5,301.00	
ACCT #: xxxxxxx0601 Texas State Bank 3900 North 10th St Mcallen, TX 78501	C	DATE INCURRED: 06/06/2001 CONSIDERATION: Deficiency on a foreclosed property (expwy land) REMARKS: business debt				\$4,597.00	
ACCT #: xx0332 Vericheck PO Box 3218 Abilene, TX 79604	C	DATE INCURRED: 03/2006 CONSIDERATION: Returned Check-ILLUMINATIONS - MC ALLEN TX REMARKS: business debt				\$1,594.00	
ACCT #: xxxxx7-400 Wells Fargo Equipment Finance, Inc. 733 Marquett Avenue Suite 700 MAC N9306-070 Minneapolis MN 55402	C	DATE INCURRED: 10/11/2005 CONSIDERATION: Deficiency on equipment repo REMARKS: business debt				\$137,272.12	
ACCT #: xxxxxxxxxxxx5399 WFNNB / Bealls PO Box 182125 Columbus, OH 43218	C	DATE INCURRED: 08/1997 CONSIDERATION: Charge Account REMARKS: personal debt				\$234.00	
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$154,300.12
						Total >	\$317,439.77
(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 **Felipe Espino Torres**
Maribel S. Torres

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 **Felipe Espino Torres**
Maribel S. Torres

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 **Felipe Espino Torres**
Maribel S. Torres

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: Married	Dependents of Debtor and Spouse					
	Relationship(s):	Daughter	Age(s):	9	Relationship(s):	Age(s):
		Son	6			
		Son	4			
Employment:	Debtor		Spouse			
Occupation	supervisor & sales		bookkeeping			
Name of Employer	Torres Fiscal LLC		Torres Fiscal LLC			
How Long Employed	6 months		6 months			
Address of Employer	1120 Stites Rd. Donna, TX 78537		1120 Stites Rd. Donna, TX 78537			

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$4,932.00	\$1,578.86
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$4,932.00	\$1,578.86
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$399.71	\$24.29
b. Social Security Tax	\$305.79	\$97.89
c. Medicare	\$71.51	\$22.89
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	\$777.01	\$145.07
6. TOTAL NET MONTHLY TAKE HOME PAY	\$4,154.99	\$1,433.79
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$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	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$4,154.99	\$1,433.79
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$5,588.78	

(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: **Felipe Espino Torres**
Maribel S. TorresCase 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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$1,200.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other:	\$300.00 \$75.00 \$75.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$400.00 \$37.79 \$50.00 \$400.00
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:	\$166.67 \$493.33 \$1,160.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	\$391.67
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
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: See attached personal expenses 17.b. Other:	\$239.33
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.)	\$4,988.78
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.)	\$5,588.78 \$4,988.78 \$600.00

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
MCALLEN DIVISION

IN RE: Felipe Espino Torres
Maribel S. Torres

CASE NO

CHAPTER 11

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
mobile phone	\$80.00
Direct TV	\$86.00
Pest Control	\$53.33
Security Depot Inc. -monitoring	\$20.00
Total >	\$239.33

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

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

In re **Felipe Espino Torres**
Maribel S. Torres

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	\$162,428.00		
B - Personal Property	Yes	5	\$22,319.03		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		\$535,246.63	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$317,439.77	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,588.78
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,988.78
	TOTAL	21	\$184,747.03	\$852,686.40	

Form 6 - Statistical Summary (12/07)

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

In re **Felipe Espino Torres**
Maribel S. Torres

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 **Felipe Espino Torres**
Maribel S. Torres

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 **05/20/2009** _____

Signature /s/ Felipe Espino Torres _____
Felipe Espino Torres

Date **05/20/2009** _____

Signature /s/ Maribel S. Torres _____
Maribel S. Torres

[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: **Felipe Espino Torres**
Maribel S. Torres

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
\$15,344.00	2009 ytd income from employment for dbtr1
\$4,912.00	2009 ytd income from employment for dbtr2
	2008 income tax return is pending
(\$70,497.00)	2007 adjusted gross 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.)

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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
James A. Lauderdale 611 S. International Ave. Weslaco, TX 78586	Feb., March, April 2009	\$3,600.00	\$60,233.64

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: **Felipe Espino Torres**
Maribel S. Torres

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
Pharia LLC vs Felipe E. Torres case no.: CL-08-3280-D	collection of a debt	In the County Court, County Court at Law No. 4 Hidalgo County, TX	pending
Hardwoods Specialty Products US LP, Formerly General Hardwoods, Inc. and General Hardwoods Texas Limited Partnership vs Torres Espino Cabinets, Inc. and Felipe E. Torres CAUSE NO: 2006-040839-2	civil- collection of a debt	County Court at Law No. 2, of Tarrant County, Texas, 100 West Weatherford St., Fort Worth, Texas 76196	pending
Hogan Hardwoods & Moulding Inc. vs Torres Espino Cabinets Inc., Felipe E. Torres CAUSE NO.: CL-06-2183	civil-collection of a debt	County Court at Law No. 4, Hidalgo County, 100 N. Closner, Edinburg, Texas	Default Judgement
Wells Fargo Equipment Finance, Inc. vs Torres Espino Cabinets, Inc. and Felipe Torres CAUSE NO.: CL06-2202-A	civil-collection of a debt	County Court at Law No. 1, Hidalgo County, Texas	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.)

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.)

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

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

In re: **Felipe Espino Torres
Maribel S. Torres**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 2

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.)

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.)

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
Ellen Stone Law Firm P.C. 4900 N. 10th Street , Suite A-2 McAllen, Texas 78504	8/5/08 - 4/1/09	\$1,500.00 for IRS advice, review tax transcripts for 2003 - 2006 940/941/1040, analyze, various client consultations
Ellen Stone Law Firm P.C. 4900 N. 10th Street , Suite A-2 McAllen, Texas 78504	4/27/09	\$3,000 minus filing fee paid for filing ch 13
Ellen Stone Law Firm P.C. 4900 N. 10th Street , Suite A-2 McAllen, Texas 78504	5/19/2009	\$3,000.00

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.)

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

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

In re: **Felipe Espino Torres
Maribel S. Torres**

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.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Rigoberto Serna (dbtr2 brother) Progreso, TX	1999 Tahoe \$2,000.00	202 W. 14th St., Mercedes, TX 78570
Juan Ricardo Fiscal (dbtr1 employer) Weslaco, TX	2002 Chevy Silverado \$5,000.00	202 W. 14th St., Mercedes, TX 78570

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:

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

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

In re: **Felipe Espino Torres
Maribel S. Torres**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 4

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.

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**

**Old Mesilla Homes, LLC
202 W. 14th St.
Mercedes, TX 78570
EIN: 73-1708467**

construction company

1999 to current

**South Texas Doors LLC
202 W. 14th St.
Mercedes, TX 78570
EIN: 73-1708470**

sale of custom doors

2000 to current

**Espino Construction, LLC
202 W. 14th St.
Mercedes, TX 78570
EIN: 73-1708463**

commercial construction

2003 to current

**Torres Espino, Incorporated
202 W. 14th St.
Mercedes, TX 78570
EIN 74-2908748**

**custom cabinets (residential &
commercial)**

**February 11, 1999 to
August 6, 2008
Torres Espino,
Incorporated filed
Chapter 7 Bankruptcy
in the Southern
District of Texas-
McAllen Division, on
08/13/2008, case
number 08-10421-M-7**

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.

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

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

In re: **Felipe Espino Torres**
Maribel S. Torres

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

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

Rudy Salinas, CPA
Salinas, Allen, & Schmitt, LLP
2300 W. Pike, Suite 201
P O Box 8368
Weslaco, TX 78599

DATES SERVICES RENDERED

1997 to current

- 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.

- 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.

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

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

In re: **Felipe Espino Torres
Maribel S. Torres**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 6

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.

[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 05/20/2009

Signature /s/ Felipe Espino Torres
of Debtor Felipe Espino Torres

Date 05/20/2009

Signature /s/ Maribel S. Torres
of Joint Debtor Maribel S. Torres
(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

B 201 (12/08)

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

IN RE: **Felipe Espino Torres
Maribel S. Torres**

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

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

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

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

1. Services Available from Credit Counseling Agencies

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

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

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

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

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.

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

IN RE: **Felipe Espino Torres
Maribel S. Torres**

**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.
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
Ellen Stone Law Firm P.C.
4900 N. 10th Street , Suite A-2
McAllen, Texas 78504
Phone: (956) 630-2822

B 201 (12/08)

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

Page 3

IN RE: **Felipe Espino Torres**
Maribel S. Torres

Certificate of the Debtor

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

Felipe Espino Torres _____

Maribel S. Torres _____

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X /s/ Felipe Espino Torres _____ **05/20/2009**

Signature of Debtor Date

X /s/ Maribel S. Torres _____ **05/20/2009**

Signature of Joint Debtor (if any) Date

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

IN RE: **Felipe Espino Torres**
Maribel S. Torres

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> \$15,000.00 </u>
Prior to the filing of this statement I have received:		<u> \$7,500.00 </u>
Balance Due:	Hourly: Approximately	<u> \$7,500.00 </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.

05/20/2009

Date

/s/ Ellen C. Stone

/s/ Ellen C. Stone
Ellen Stone Law Firm P.C.
4900 N. 10th Street , Suite A-2
McAllen, Texas 78504
Phone: (956) 630-2822

Bar No. 19305000

/s/ Felipe Espino Torres

Felipe Espino Torres

/s/ Maribel S. Torres

Maribel S. Torres

B4 (Official Form 4) (12/07)

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

IN RE: **Felipe Espino Torres**
Maribel S. Torres

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		940, 941 & 1040 Taxes	<i>Contingent</i> <i>Disputed</i>	\$473,863.17 Value: \$124,513.39
Wells Fargo Equipment Finance, Inc. 733 Marquett Avenue Suite 700 MAC N9306-070 Minneapolis MN 55402		Deficiency on equipment repo		\$137,272.12
Hardwoods Specialty Products US LP P O Box 6306 Arlington, TX 76005		Collection of a debt for goods sold		\$48,060.11
Discover Fin Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		Credit Card		\$21,427.00
Pharia LLC 2001 Western Ave. Suite 430 Seattle, WA 98121		Collecting for JP Morgan Chase		\$17,330.14
G M A C PO Box 130424 Roseville, MN 55113		Deficiency on a repo (Torres Espino Cabinets)		\$16,740.00

B4 (Official Form 4) (12/07)

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

IN RE: **Felipe Espino Torres**
Maribel S. Torres

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]
Bank of America Bankcard Center P O Box 2463 Spokane, WA 99210-2463		Credit Card		\$13,713.23
RMS 4836 Brecksville Rd. P O Box 523 Richfield OH 44286		Collecting for GE Capital		\$12,885.60
Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420		Credit Card		\$9,100.00
Citi Po Box 6241 Sioux Falls, SD 57117		Credit Card		\$6,682.00
Bac / Fleet Bankcard PO Box 26012 Greensboro, NC 27420		Credit Card		\$5,719.00
Sst/cigpf1corp 4315 Pickett Rd Saint Joseph, MO 64503		Credit Card	<i>Disputed</i>	\$5,302.00
Sst/columbus Bank&trust PO Box 84024 Columbus, GA 31908		Credit Card		\$5,301.00

B4 (Official Form 4) (12/07)

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

IN RE: **Felipe Espino Torres**
Maribel S. Torres

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 2

(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]
Ford Motor Credit Corporation National Bankruptcy Center PO Box 537901 Livonia, MI 48153		Deficiency on auto repo (Torres Espino Cabinets)		\$5,008.00
Texas State Bank 3900 North 10th St McAllen, TX 78501		Deficiency on a foreclosed property (expwy land)		\$4,597.00
Best Buy-Household Bank c/o William P. Weaver Jr. 512 Heimer Road San Antonio, TX 78232		Collecting for Best Buy Household Bank		\$3,760.83
Verichek PO Box 3218 Abilene, TX 79604		Returned Check-ILLUMINATIONS - MC ALLEN TX		\$1,594.00
Hogan Hardwoods & Moulding Inc. P O Box 40489 Austin, TX 78704-0009		Goods sold		\$1,507.74
Gemb/care Credit Attention: Bankruptcy PO Box 103106 Roswell, GA 30076		Charge Account		\$776.00
ER Solutions PO Box 9004 Renton, WA 98057		Collection Attorney for Direct Energy		\$430.00

B4 (Official Form 4) (12/07)

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

IN RE: **Felipe Espino Torres
Maribel S. Torres**

Case No.

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Continuation Sheet No. 3

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: 05/20/2009

Signature: */s/ Felipe Espino Torres*
Felipe Espino Torres

/s/ Maribel S. Torres
Maribel S. Torres

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

IN RE: **Felipe Espino Torres**
Maribel S. Torres

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 05/20/2009

Signature */s/ Felipe Espino Torres*
Felipe Espino Torres

Date 05/20/2009

Signature */s/ Maribel S. Torres*
Maribel S. Torres

AllianceOne
4850 Street Rd., Suite 300
Trevose PA 19053
client ref no. 5184450009311147

Bac / Fleet Bankcard
PO Box 26012
Greensboro, NC 27420

Bank of America
Bankcard Center
P O Box 2463
Spokane, WA 99210-2463

Best Buy-Household Bank
c/o William P. Weaver Jr.
512 Heimer Road
San Antonio, TX 78232

Cach Llc
Attention: Bankruptcy Department
4340 South Monaco St. 2nd Floor
Denver, CO 80237

Citi
Po Box 6241
Sioux Falls, SD 57117

Creditors Financial Group, LLC
P O Box 440290
Aurora CO 80044-0290
Ref. No.: 6041097 B42

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

ER Solutions
PO Box 9004
Renton, WA 98057

Ford Motor Credit Corporation
National Bankruptcy Center
PO Box 537901
Livonia, MI 48153

G M A C
PO Box 130424
Roseville, MN 55113

Gemb/care Credit
Attention: Bankruptcy
PO Box 103106
Roswell, GA 30076

Hardwoods Specialty Products US LP
P O Box 6306
Arlington, TX 76005

Hidalgo County & Drainage District #1
& Emergency Service District #3
c/o John T. Banks
400 N. McColl Avenue
McAllen, TX 78501

Hidalgo County Tax Office
Armando Barrera Tax Assr.
P O Box 178
Edinburg, TX 78540

Hogan Hardwoods & Moulding Inc.
P O Box 40489
Austin, TX 78704-0009

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

IRS
c/o Frank E. Salinas
320 N. Main St.
McAllen, TX 78501

James A. Lauderdale
611 S. International Ave.
Weslaco, TX 78586

MERCEDES CITY TAX OFFICE
PO BOX 836
MERCEDES, TX 78570

MERCEDES ISD
LINEBARGER GOGGAN BLAIR & SAMPSON
P O BOX 17428
AUSTIN, TX 78760-7428

Pharia LLC
2001 Western Ave. Suite 430
Seattle, WA 98121

Pharia LLC
c/o Joel H. Klein, Esq.
6800 Park Ten Blvd., Suite 264-South
San Antonio, TX 78213-4204

RMS
4836 Brecksville Rd.
P O Box 523
Richfield OH 44286

South Texas College
PO Box 178
Edinburg, TX 78540

South Texas College
Linebarger Gogan Blair & Sampson
P.O. Box 17428
Austin, TX 78760-7428

South Texas ISD
P O Box 178
Edinburg, TX 78540

South Texas ISD
c/o Diane W. Sanders
Linebarger Goggan Blair
1949 South IH 35 (78741) P.O. Box 17428
Austin, TX 78760-7428

Sst/cigpflcorp
4315 Pickett Rd
Saint Joseph, MO 64503

Sst/columbus Bank&trust
PO Box 84024
Columbus, GA 31908

Texas State Bank
3900 North 10th St
McAllen, TX 78501

Verichek
PO Box 3218
Abilene, TX 79604

Wells Fargo Equipment Finance, Inc.
733 Marquett Avenue Suite 700
MAC N9306-070
Minneapolis MN 55402

WFNNB / Bealls
PO Box 182125
Columbus, OH 43218

Debtor(s): **Felipe Espino Torres**
Maribel S. Torres

Case No:
 Chapter: 11

SOUTHERN DISTRICT OF TEXAS
 MCALLEN DIVISION

AllianceOne
 4850 Street Rd., Suite 300
 Trevoise PA 19053
 client ref no. 5184450009311147

G M A C
 PO Box 130424
 Roseville, MN 55113

MERCEDES ISD
 LINEBARGER GOGGAN BLAIR & SAMPSO
 P O BOX 17428
 AUSTIN, TX 78760-7428

Bac / Fleet Bankcard
 PO Box 26012
 Greensboro, NC 27420

Gemb/care Credit
 Attention: Bankruptcy
 PO Box 103106
 Roswell, GA 30076

Pharia LLC
 2001 Western Ave. Suite 430
 Seattle, WA 98121

Bank of America
 Bankcard Center
 P O Box 2463
 Spokane, WA 99210-2463

Hardwoods Specialty Products US
 P O Box 6306
 Arlington, TX 76005

Pharia LLC
 c/o Joel H. Klein, Esq.
 6800 Park Ten Blvd., Suite 264-
 San Antonio, TX 78213-4204

Best Buy-Household Bank
 c/o William P. Weaver Jr.
 512 Heimer Road
 San Antonio, TX 78232

Hidalgo County & Drainage Distr
 & Emergency Service District #3
 c/o John T. Banks
 400 N. McColl Avenue
 McAllen, TX 78501

RMS
 4836 Brecksville Rd.
 P O Box 523
 Richfield OH 44286

Cach Llc
 Attention: Bankruptcy Departme:
 4340 South Monaco St. 2nd Floo:
 Denver, CO 80237

Hidalgo County Tax Office
 Armando Barrera Tax Assr.
 P O Box 178
 Edinburg, TX 78540

South Texas College
 PO Box 178
 Edinburg, TX 78540

Citi
 Po Box 6241
 Sioux Falls, SD 57117

Hogan Hardwoods & Moulding Inc.
 P O Box 40489
 Austin, TX 78704-0009

South Texas College
 Linebarger Gogan Blair & Sampso:
 P.O. Box 17428
 Austin, TX 78760-7428

Creditors Financial Group, LLC
 P O Box 440290
 Aurora CO 80044-0290
 Ref. No.: 6041097 B42

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

South Texas ISD
 P O Box 178
 Edinburg, TX 78540

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

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 320 N. Main St.
 McAllen, TX 78501

South Texas ISD
 c/o Diane W. Sanders
 Linebarger Goggan Blair
 1949 South IH 35 (78741) P.O. B
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 Renton, WA 98057

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 Weslaco, TX 78586

Sst/cigpflcorp
 4315 Pickett Rd
 Saint Joseph, MO 64503

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 National Bankruptcy Center
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 MERCEDES, TX 78570

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 PO Box 84024
 Columbus, GA 31908

Debtor(s): **Felipe Espino Torres**
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