



**IN DISCIPLINARY DISTRICT V
OF THE
BOARD OF PROFESSIONAL RESPONSIBILITY
OF THE
SUPREME COURT OF TENNESSEE**

**IN RE: FERNANDO J. RAMOS, BPR #11105
Respondent, An Attorney Licensed to
Practice Law in Tennessee
(Davidson County)**

FILE NO. 29904c-5-SG

PUBLIC CENSURE

The Respondent represented the Complainant in her Chapter 13 bankruptcy. The Respondent filed the Complainant's Chapter 13 Petition on October 4, 2006. The Respondent's Chapter 13 Petition for the Complainant was filed as a "partial petition" in that the original filing did not contain all schedules, statements, and required documents.

On October 5, 2006, the Clerk filed a Clerk's Inquiry advising the Trustee and the Respondent that the Complainant's Chapter 13 plan was incomplete. The Respondent did subsequently file a Statement of Current Monthly and Disposable Income, however, the Trustee states this document did not sufficiently provide the required information. On October 6, 2006, the Respondent filed the Complainant's Chapter 13 Plan and Schedules C, F and J as requested by the Clerk. On October 16, 2006, the Trustee filed a Motion to Dismiss based upon the

debtor's failure to comply with 11 U.S.C. § 521 requiring the debtor to submit a Schedule of Assets and Liabilities, current income, current expenses, pay advances and other necessary information. The Bankruptcy Court found that the debtor had failed to provide the required information and dismissed the case.

The Respondent's failure to properly and completely file the Complainant's Chapter 13 bankruptcy and the required Schedules, statements and documents violates Rule 1.1 or 1.3 of the Tennessee Rules of Professional Conduct. The Respondent is **censured** for these violations.

For the Board of Professional Responsibility
Of the Supreme Court of Tennessee



W. Ferber Tracy, Chairman

DATED: 4/9/07