

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

IN RE:	}	CASE NUMBER: 14-29781-BKC-LMI
	}	
	}	
SAM G. DICKSON	}	JUDGE ISICOFF
	}	
DEBTOR.	}	CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIOD
FROM 9/2/2014 TO 9/30/2014

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: 1/2/2015

/s/ Steven E. Seward
Attorney for Debtor

Debtor's Address
and Phone Number:

Tel. _____

Attorney's Address
and Phone Number:

Bar No. _____
Tel. _____

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website, http://www.usdoj.gov/ust/r21/reg_info.htm

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	
Case Number:	

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month SEPTEMBER	Cumulative Total
CASH- Beginning of Month (Household)	3119.05	
CASH- Beginning of Month (Business)	584.37	
Total Household Receipts	2893.35	
Total Business Receipts	10,258.73	
Total Receipts		
Total Household Disbursements	5060.00	
Total Business Disbursements	2565.63	
Total Disbursements		
NET CASH FLOW (Total Receipts minus Total Disbursements)	7693.10	
CASH- End of Month (Individual)	952.40	
CASH- End of Month (Business)	7108.73	

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This 10th day of December 2014.

Debtor's Signature

KS CY
Statement

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	September \$94.51	
CASH RECEIPTS		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement	1606.00	
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report) Refund	262.35	
TOTAL RECEIPTS	1868.35	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions	100.00	
Gifts		
Household Expenses/Food/Clothing	200.00	
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)	500.00	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) Amex Payment	1000.00	
Total Household Disbursements	1800.00	
CASH - End of Month (Must equal reconciled bank statement-Attachment No. 2)	668.35	

PO Box 1898
Key West, FL 33041
(305) 294-6622 or (800) 805-7535
www.keyscfu.org

MEMBER NUMBER
7268
STATEMENT PERIOD
09/01/2014 to 09/30/2014

S1 SHARE A/C - KEYS SAVINGS: S1								
[Top]								
TRANSACTION DATE	EFFECTIVE DATE	ACCOUNT (A/C) TRANSACTION	DEBITS(-)	CREDITS(+)	NEW BALANCE			
09/01/2014		Previous Balance			5.00			
09/30/2014		Closing Date...New Balance			5.00			
Dividend rate as of 09/30/2014 based on the whole daily balance:								
		Balance through	499.99	= 0.010% P.A.				
		Balance above	499.99	= 0.010% P.A.				
		Balance above	2499.99	= 0.010% P.A.				
		Balance above	9999.99	= 0.010% P.A.				
Year-to-Date Interest:			\$.00					
Year-to-Date Penalties:			\$.00					
Account Summary								
Previous Balance:			5.00					
Ending Balance:			5.00					
Minimum Balance:			.00					
Fee Summary								
		Total for this Period	Total Year-To-Date					
Total Overdraft Fees		\$.00	\$.00					
Total Returned Item Fees		\$.00	\$.00					

S15 SHARE A/C - KEYS TOTALLY FREE CHK: S15					
Top					
TRANSACTION DATE	EFFECTIVE DATE	ACCOUNT (A/C) TRANSACTION	DEBITS(-)	CREDITS(+)	NEW BALANCE
09/01/2014		Previous Balance			594.51
09/02/2014		SHARE DRAFT 1478	500.00		94.51
09/09/2014	09/10/2014	SSA TREAS 310/XXSOC SEC/091014/PPD		1606.00	1700.51
09/10/2014		SHARE DRAFT 1473	100.00		1600.51
09/19/2014		AMEX EPayment/ACH PMT/140918/WEB	1000.00		600.51
09/26/2014		DEPOSIT TR#556		262.35	862.86
09/26/2014		CASH WITHDRAWAL	200.00		662.86
09/30/2014		Closing Date...New Balance			662.86
Annual Percentage Rate Yield Earned:			0.000%		
Year-to-Date Interest:			\$.00		
Year-to-Date Penalties:			\$.00		
Cleared Check Recap					
<u>Check #</u>	<u>Date</u>	<u>Amount</u>			
1478	09/02/2014	500.00			
1473	09/10/2014	100.00			
Deposits At A Glance					
<u>Date</u>	<u>Amount</u>				
09/09/2014	1606.00				
09/26/2014	262.35				
Account Summary					

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	September 1524.54	
CASH RECEIPTS		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)	625.00	
Other (specify) (attach list to this report) Rent	400.00	
TOTAL RECEIPTS	1025.00	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing	2250.00	
Household Repairs & Maintenance		
Insurance		
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule) Bank Service Charges	10.00	
Total Household Disbursements	2260.00	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	289.54	

SUNTRUST BANK
PO BOX 305183
NASHVILLE TN 37230-5183

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34/B07/0175/0 /11
1000048936941
09/12/2014

SUNTRUST

Account Statement

|||||
SAM DICKSON
PO BOX 55123
ATLANTA GA 30308-5123

Questions? Please call
1-800-786-8787

HOW CAN WE HELP YOU MAKE THE RIGHT FINANCIAL CHOICES FOR TODAY AND TOMORROW?
WITH OUR VARIETY OF SOLUTIONS AND FINANCIAL GUIDANCE.
WE VALUE YOU AS A CLIENT AND WANT TO HELP YOU BANK THE WAY THAT FITS YOUR LIFE.
LEARN MORE AT SUNTRUST.COM.

Account Summary	Account Type	Account Number	Statement Period
	EVERYDAY CHECKING	1000048936941	08/14/2014 - 09/12/2014

Description	Amount	Description	Amount
Beginning Balance	\$1,524.54	Average Balance	\$923.37
Deposits/Credits	\$1,025.00	Average Collected Balance	\$820.87
Checks	\$0.00	Number of Days in Statement Period	30
Withdrawals/Debits	\$2,260.00		
Ending Balance	\$289.54		

Deposits/Credits	Date	Amount	Description
	08/15	1,025.00	DEPOSIT 625 Note 400 Rent
Deposits/Credits: 1		Total Items Deposited: 2	

Withdrawals/Debits	Date	Amount	Description
	08/15	1,000.00	OVER-THE-COUNTER WITHDRAWAL
	08/29	1,250.00	OVER-THE-COUNTER WITHDRAWAL
	09/12	3.00	CHECK IMAGE STATEMENT FEE
	09/12	7.00	MAINTENANCE FEE
Withdrawals/Debits: 4			

Balance Activity History	Date	Balance	Collected Balance	Date	Balance	Collected Balance
	08/14	1,524.54	1,524.54	08/29	299.54	299.54
	08/15	1,549.54	524.54	09/12	289.54	289.54
	08/18	1,549.54	1,549.54			

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 NASHVILLE TN 37230-5183

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 34/B07/0175/0 /11
 1000048936941
 09/12/2014

SUNTRUST

Account Statement

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Account Summary	Account Type	Account Number	Statement Period
	EVERYDAY CHECKING	1000048936941	08/14/2014 - 09/12/2014
	Description	Amount	Description
	Beginning Balance	\$1,524.54	Average Balance
	Deposits/Credits	\$1,025.00	Average Collected Balance
	Checks	\$0.00	Number of Days in Statement Period
	Withdrawals/Debits	\$2,260.00	
	Ending Balance	\$289.54	
Deposits/Credits	Date	Amount	Description
	08/15	1,025.00	DEPOSIT
Deposits/Credits: 1		Total Items Deposited: 2	
Withdrawals/Debits	Date	Amount	Description
	08/15	1,000.00	OVER-THE-COUNTER WITHDRAWAL
	08/29	1,250.00	OVER-THE-COUNTER WITHDRAWAL
	09/12	3.00	CHECK IMAGE STATEMENT FEE
	09/12	7.00	MAINTENANCE FEE
Withdrawals/Debits: 4			
Balance Activity History	Date	Balance	Collected Balance
	08/14	1,524.54	1,524.54
	08/15	1,549.54	524.54
	08/18	1,549.54	1,549.54
	08/29	299.54	299.54
	09/12	289.54	289.54

**SCHEDULE OF BUSINESS
CASH RECEIPTS AND CASH DISBURSEMENTS**

CAPITAL BANK RESIDENTIAL #8506 ¹	Month	Cumulative
	SEPTEMBER	Total
CASH - Beginning of Month	-584.37	-584.37
BUSINESS CASH RECEIPTS		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income	3,150 ⁰⁰	2,565.63
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
Total Business Receipts		
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)	240.02	2,275.61
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
TRANSFER MONIES TO DIP.	2,275.61	- 0 -
Total Business Disbursements	2,565.63	
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	- 0 -	- 0 -

-Residential-
Villas of Key West

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Register: Cap Bank 8506 Residential

From 09/01/2014 through 09/30/2014

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/03/2014			2Rental Income	Deposit		X	1,200.00	615.63
09/05/2014	efl	FKAA	Utilities		290.02	X		325.61
09/22/2014			2Rental Income	Deposit		X	1,300.00	1,625.61
09/25/2014			2Rental Income	Deposit		X	650.00	2,275.61
09/25/2014	1388	Sam G Dickson	Shareholders Distribution	To Close this bank ac...	2,275.61	X		0.00

**SCHEDULE OF BUSINESS
CASH RECEIPTS AND CASH DISBURSEMENTS**

BBIT BANK RESIDENTIAL "7286" D.I.P.	Month	Cumulative Total
	SEPTEMBER	
CASH - Beginning of Month	— 0 —	— 0 —
BUSINESS CASH RECEIPTS		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income	4733.12	4733.12
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
TRANSFER FROM CLOSED CAPITAL BANK ACCT	2275.61	7008.73
Total Business Receipts	7008.73	
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)		
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
Total Business Disbursements	— 0 —	
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	7008.73	7008.73

RESIDENTIAL KEY WEST

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Register: BB&T Op Acct 7286

From 09/02/2014 through 09/30/2014

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/29/2014			Opening Balance Equity	Funds Transfer		X	2,275.61	2,275.61
09/30/2014			Rental Income	Deposit		X	4,733.12	7,008.73

**SCHEDULE OF BUSINESS
CASH RECEIPTS AND CASH DISBURSEMENTS**

BB&T BANK VACATION "9/136"	Month SEPTEMBER	Cumulative Total
CASH - Beginning of Month	- 0 -	
BUSINESS CASH RECEIPTS		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income		
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
SHARE HOLDER DISTRIBUTION	100 ⁰⁰	100 ⁰⁰
Total Business Receipts		
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)		
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
Total Business Disbursements	- 0 -	
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	100 ⁰⁰	100 ⁰⁰

VACA KEY WEST

11/4/2014 2:51 PM

Register: BB&T Op Acct 9136

From 09/02/2014 through 09/30/2014

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/26/2014			Opening Balance Equity	Deposit		X	100.00	100.00

QUESTIONNAIRE		
	YES*	NO
1 Have any assets been sold or transferred outside the normal course of business during this reporting period?		X
2 Have any funds been disbursed from any account other than a debtor in possession account?		X
3 Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		X
4 Have any payments been made on pre-petition liabilities this reporting period?	X	
5 Have any post-petition loans been received by the debtor from any party?		X
6 Are any post-petition payroll taxes past due?		X
7 Are any post-petition state or federal income taxes past due?		X
8 Are any post-petition state or local sales taxes past due?		X
9 Are any post-petition real estate taxes past due?		X
10 Are any amounts owed to post-petition creditors/vendors delinquent?		X
11 Are any wage payments past due?		X

*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

Utilities

INSURANCE INFORMATION		
	YES	NO*
1 Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation and other necessary insurance coverages in effect?	✓	
2 Are all premium payments current?	✓	

*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE				
TYPE of POLICY	and	CARRIER	Period of Coverage	Payment Amount and Frequency

Check here if United States Trustee has been listed as a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:

The heavy expenses of the attorney's fees and accounting costs related to the Chapter 11. The fact that September is the slowest month of the year. Hopefully, both these factors should ease up or go away in the future.

Estimated Date of Filing the Plan of Reorganization and Disclosure Statement

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	FKCU	SunTrust		
Account Number:	7268	6941		
Purpose of Account (Business/Personal)	Personal	Personal		
Type of Account (e.g. checking)	Chkg	Chkg		
1. Balance per Bank Statement	594.51	1524.54		
2. ADD: Deposits not credited (attach list to this report)	1218.35	1025.00		
3. SUBTRACT: Outstanding Checks (attach list)	1800.00	2260.00		
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	662.86	229.54		
TOTAL OF ALL ACCOUNTS				\$ 947.00

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

BUSINESS

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	Seo Seok CAPITAL	BBIT	BBIT	BBIT
Account Number:	8506	7286	9136	
Purpose of Account (Business/Personal)	PERSONAL	BUSINESS	BUSINESS	BUSINESS
Type of Account (e.g. checking)	CHECKING	CHECKING	CHECKING	CHECKING
1. Balance per Bank Statement		-584.37	-0-	-0-
2. ADD: Deposits not credited (attach list to this report)		3150.00	7008.73	100.00
3. SUBTRACT: Outstanding Checks (attach list)		290.02	-0-	-0-
4. Other Reconciling Items (attach list to this report)		2275.61	-0-	-0-
5. Month End Balance (Must Agree with Books)		-0-	7008.73	100.00
TOTAL OF ALL ACCOUNTS				\$ 7108.73

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

[illegible]

[illegible]

