

AVV. FRANCESCO DI GIULIO

Via Pia, 2

000049 Velletri (rm)

tel. e fax 06.94369110

studiolegaledigiulio@gmail.com

francesco.digiulio@oav.legalmail.it

TRIBUNALE DI VELLETRI

PROPOSTA DI RISTRUTTURAZIONE DEI DEBITI DEL CONSUMATORE

Ex Art. 67 CCI e segg.

Procedura di ristrutturazione dei debiti

PROPOSTA DAI SIGNORI

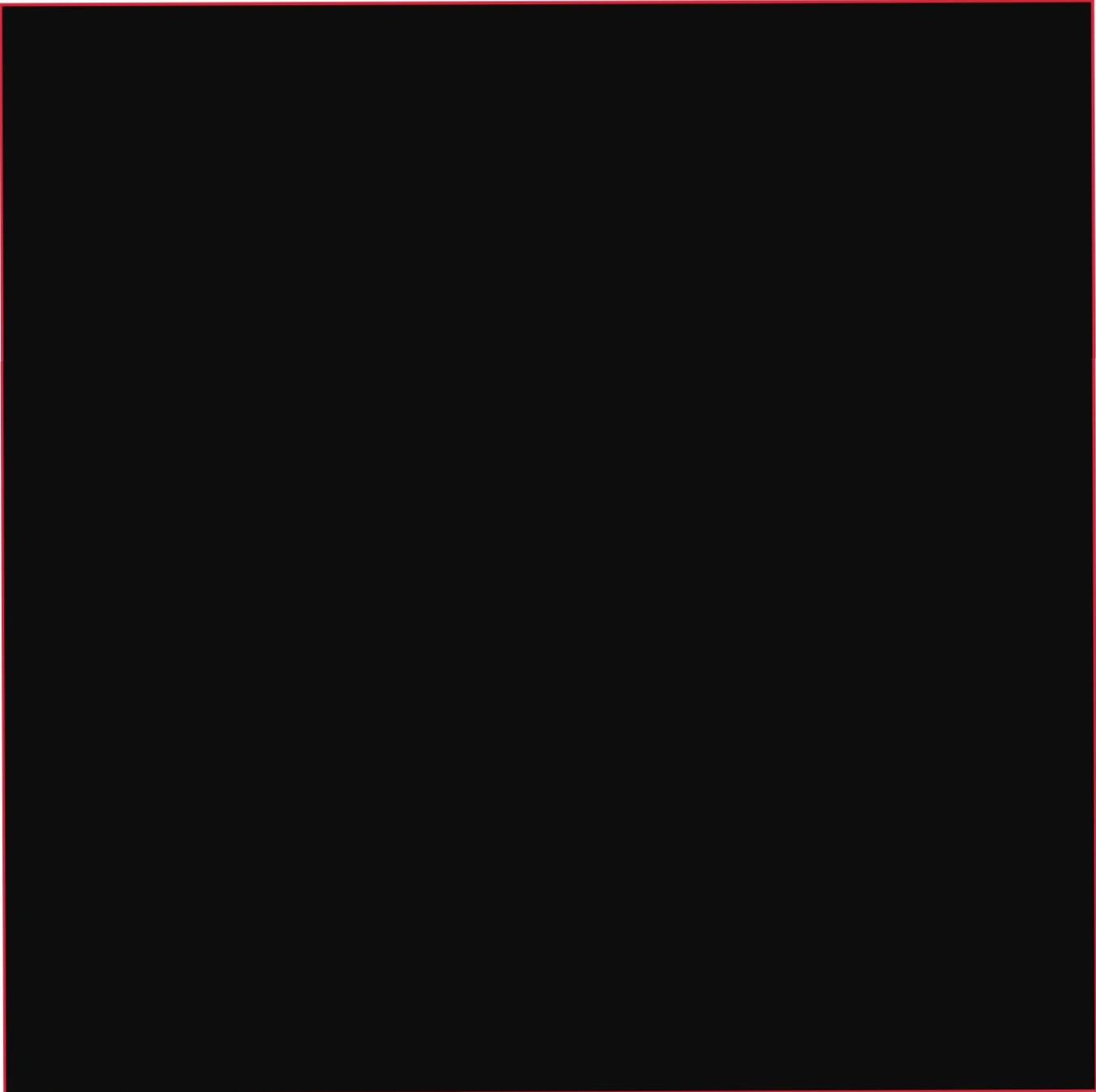
ANTONIO FABBRIZIO E SUSANNA SORS

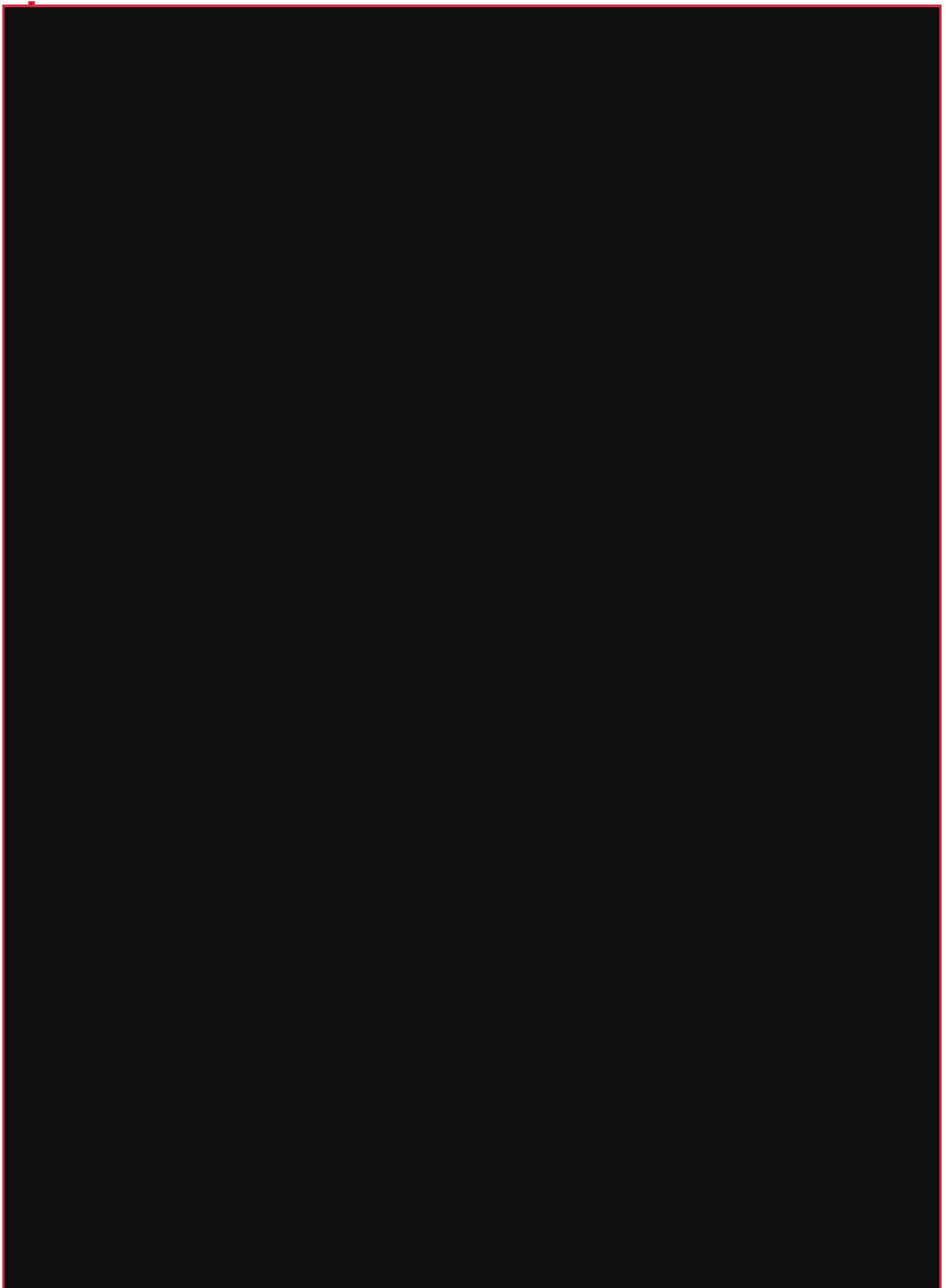
Procedura familiare ex art. 66 CCI

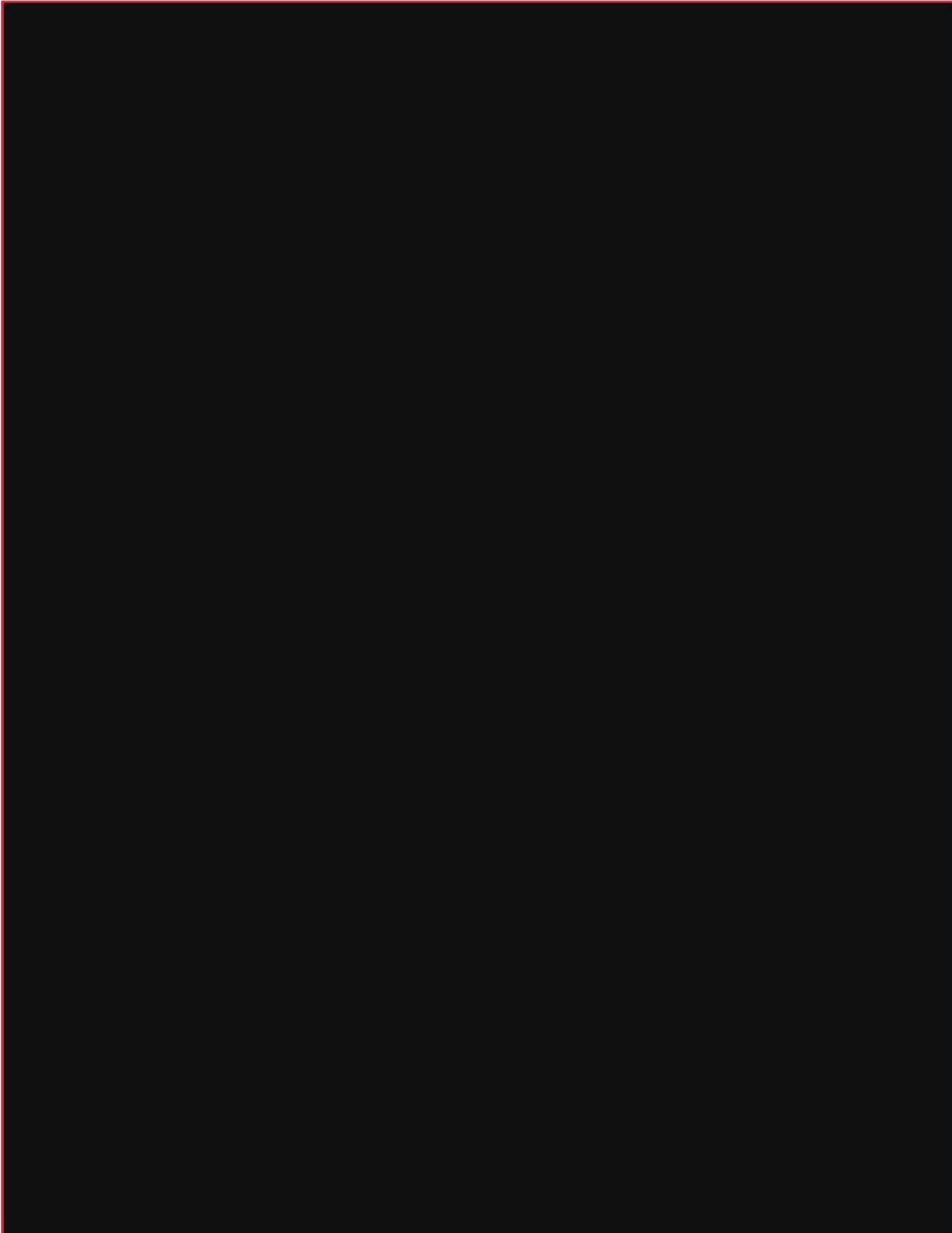
Il signor ANTONIO FABBRIZIO, nato ad Arpino (Fr) l'1/04/1947, Cf. FBBNTN47D01A438S e la signora Susanna Sors nata a Trieste il 28/06/1953, c.f. SRSSNN53H68L424Z entrambi residenti in Genzano di Roma (rm), Via Palaggi 14/15 (di seguito anche Debitori o Istanti), elettivamente domiciliati in Velletri, (Rm) Via Pia, 2 presso lo studio dell'Avv. Francesco Di Giulio, c.f. DGLFNC76R08C858J che li rappresenta e



Depositavano, a tal proposito, presso l'OCC dell'ordine degli avvocati di Velletri n. 2 domande di nomina gestore della crisi da sovraindebitamento, poi riunite come procedura familiare (all. 1 e 2). Venivano nominati i gestori della crisi Avv. Tamara Caronti e Dott.ssa Silvia D'Onofri (all. 3).







the 1990s, the number of people in the UK who are employed in the public sector has increased from 10.5 million to 12.5 million (12.5% of the population).

There are a number of reasons why the public sector has grown so rapidly. One of the main reasons is that the government has increased its spending on health, education and social services. This has led to a large increase in the number of people employed in these sectors.

Another reason is that the government has created new public sector jobs in order to provide services that are not provided by the private sector. For example, the government has created jobs in the areas of health care, education and social care.

Finally, the public sector has grown because of the increasing demand for services. As the population has aged, there has been a large increase in the demand for health care, education and social care services.

There are a number of challenges facing the public sector in the future. One of the main challenges is that the government has to find a way to pay for the services that it provides. This is a difficult task because the government has to balance its budget and at the same time provide services that are of high quality.

Another challenge is that the public sector has to deal with the increasing demand for services. As the population continues to age, the demand for health care, education and social care services will continue to increase.

Finally, the public sector has to deal with the challenge of providing services that are of high quality. This is a difficult task because the public sector has to provide services that are of high quality and at the same time pay for them.

There are a number of ways in which the public sector can meet these challenges. One way is to increase efficiency. This can be done by reducing costs and improving the quality of services.

Another way is to increase the number of people employed in the public sector. This can be done by creating new jobs and by increasing the number of hours worked by existing employees.

Finally, the public sector can meet these challenges by providing services that are of high quality. This can be done by investing in training and development and by providing services that are of high quality.

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The first part of the document discusses the importance of maintaining accurate records in a business setting. It highlights how proper record-keeping can help in decision-making, legal compliance, and financial management. The text emphasizes that records should be organized, up-to-date, and easily accessible to relevant personnel.

Next, the document addresses the challenges of data management in the digital age. With the increasing volume of data generated by various sources, businesses face significant challenges in storing, securing, and analyzing this information. The text suggests implementing robust data management strategies, including data backup, security protocols, and regular audits to ensure data integrity and confidentiality.

The third section focuses on the role of technology in enhancing record-keeping processes. It explores how cloud-based storage solutions, data analytics tools, and automation can streamline record management tasks, reduce errors, and improve efficiency. The text also discusses the importance of training employees on the use of these technologies to maximize their effectiveness.

Finally, the document concludes by emphasizing the long-term benefits of a well-maintained record-keeping system. It states that consistent record-keeping not only supports current business operations but also provides valuable historical data for future analysis and strategic planning. The text encourages businesses to invest in record management practices that align with their overall goals and objectives.

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Next, the document addresses the challenges of data management in the digital age. It notes that while digital storage offers convenience, it also introduces risks such as data loss, security breaches, and information overload. Solutions like cloud storage, encryption, and regular backups are suggested to mitigate these risks.

The third section focuses on the role of technology in streamlining business processes. It describes how automation and software solutions can reduce manual errors, save time, and improve overall efficiency. Examples of tools used for project management, customer relationship management, and accounting are provided.

Finally, the document concludes by stressing the importance of employee training and awareness. It suggests that investing in education and skill development can lead to a more productive and adaptable workforce. Regular updates on new technologies and best practices are recommended to keep the organization competitive.

the 1990s, the number of people in the UK who are employed in the public sector has increased from 10.5 million to 12.5 million (12.5% of the population). The number of people in the public sector who are employed in the health sector has increased from 2.5 million to 3.5 million (3.5% of the population).

There are a number of reasons why the public sector has grown so rapidly. One of the main reasons is the increasing demand for public services. As the population ages, there is a need for more health care, social care, and education. Another reason is the increasing demand for public services from the private sector. As the private sector grows, it needs more public services to support its operations.

There are a number of challenges facing the public sector in the future. One of the main challenges is the increasing demand for public services. As the population ages, there will be a need for more health care, social care, and education. Another challenge is the increasing demand for public services from the private sector. As the private sector grows, it will need more public services to support its operations.

There are a number of ways in which the public sector can meet these challenges. One way is to increase the efficiency of public services. This can be done by reducing waste, improving the quality of services, and increasing the productivity of public employees. Another way is to increase the funding of public services. This can be done by increasing taxes, reducing public expenditure, or a combination of the two.

There are a number of ways in which the private sector can meet these challenges. One way is to increase the efficiency of private services. This can be done by reducing waste, improving the quality of services, and increasing the productivity of private employees. Another way is to increase the funding of private services. This can be done by increasing taxes, reducing private expenditure, or a combination of the two.

There are a number of ways in which the public and private sectors can meet these challenges. One way is to increase the efficiency of both public and private services. This can be done by reducing waste, improving the quality of services, and increasing the productivity of both public and private employees. Another way is to increase the funding of both public and private services. This can be done by increasing taxes, reducing public and private expenditure, or a combination of the two.

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**PROPOSTA ECONOMICO FINANZIARIA - COSTI PRESUNTI DELLA PROCEDURA
- PIANO DI RISTRUTTURAZIONE DEL DEBITO**

Alla luce di tutto quanto esposto, i coniugi Fabrizio - Sors, stante l'attuale incapacità di far fronte con regolarità al monte debiti accumulato e con la piena volontà di onorare con la migliore diligenza possibile i propri impegni, propongono una riformulazione della propria posizione debitoria, sulla scorta del seguente piano di ristrutturazione dei debiti del consumatore.

I ricorrenti propongono di pagare i loro debiti ad oggi quantificati in € 252.496,68 attraverso l'offerta di pagamento pari alla somma di € 192.500,00 (*rectius* 192.486,97) per mezzo di un pagamento pari ad € 1.500,00 mensile per 13 mensilità all'anno, derivanti dalla pensione dei coniugi e con apporto di finanza esterna derivante dal contributo economico del figlio [redacted] per il periodo totale di 9 anni e 11 mesi (con conguaglio ultima rata) il tutto in linea con la natura dei debiti, nella specie finanziamenti e mutui a lungo termine.

Si è proceduto, pertanto a dividere i creditori per grado di privilegio:

QUADRO SODDISFAZIONE CREDITORI

<u>Creditore</u>	<u>categoria</u>	<u>Credito vantato</u>	<u>Importo riconosciuto</u>	<u>% di soddisfazione</u>
O.C.C.	Predefazione	5518,41	5518,41	100 %
Prof. Di Parte - Avv. Francesco Di Giulio	Predefazione al 75 % come da art. 6 C.C.I.	3900,00	3900,00	100 %
BPSondrio	ipotecario	27475,39	27475,39	100 %
AMCO	ipotecario	87321,08	87321,08	100%
Comune di Genzano	privilegio	4634,11	4634,11	100%

di Roma				
BPSondrio	chirografo	18167,13	9446,90	52,00%
BPSondrio	chirografo	22,62	11,76	52,00%
MPS	chirografo	3289,82	1710,70	52,00%
SIRIOFIN	chirografo	40796,00	21231,92	52,00%
Ifis Npl Investing	chirografo	26043,61	13542,67	52,00%
Ifis Npl Investing	chirografo	34028,51	17694,82	52,00%
TOTALE		251.196,68	192.486,97	

TOTALE NUOVA POTENZIALE DEBITORIA: € 192.486,97

POSSIBILE RATA MENSILE SOSTENIBILE: € 1.500,00

ARCO TEMPORALE SODDISFAZIONE IMPEGNI: 9 anni e 11 mesi

Chiaramente non essendo un piano statico, al momento dell'udienza ci saranno delle variazioni. Nello specifico, le attuali trattenute obbligatorie diminuiranno il passivo e quindi anche la durata del piano sarà verosimilmente inferiore a quella oggi prevista.

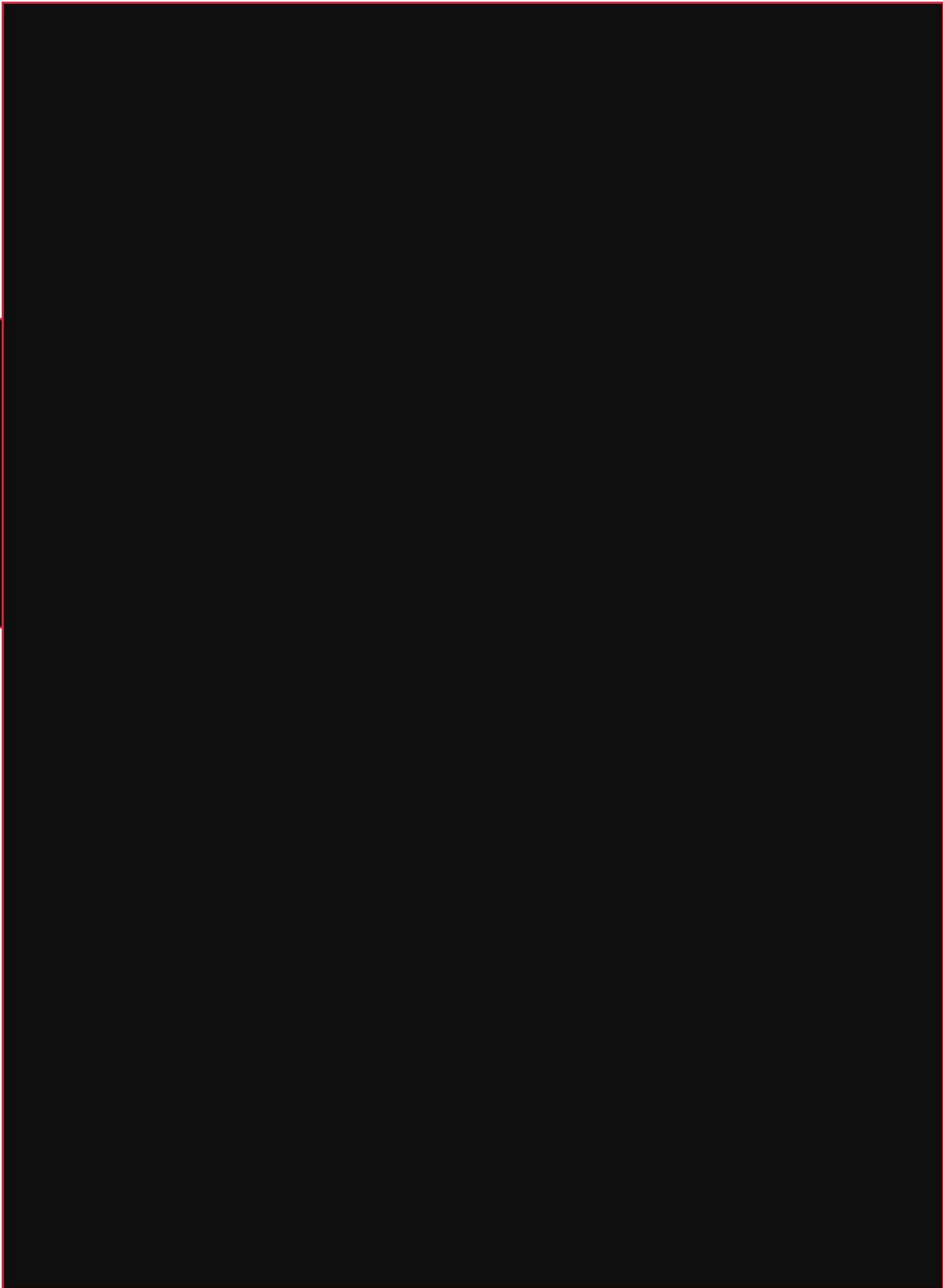
Si eseguiranno, quindi, se dovute, le necessarie modifiche.

Di seguito si indica lo schema di pagamento proposto che si rimette all'apprezzamento del Giudice Delegato, rimanendo i ricorrenti a disposizione per le modalità eventualmente differenti che il Giudice vorrà disporre. Tale schema è redatto al fine di permettere dei pagamenti più semplici per i ricorrenti, con arrotondamenti.

Creditore	Categoria	Importo	Numero rata/Importo rata	Rate	Totale
O.C.C.	Precedenza	5.518,41	Dalla rata n. 1 alla n. 4	n. 3 x 1500,00 n. 1 x 1018,41	100 %
Prof. Di Parte - Avv. Francesco Di Giulio	Precedenza	3.900,00	rata n. 4 dalla rata 5 a rata n. 6 rata n. 7	n. 1 x 481,59 n. 2 x 1500,00 n. 1 x 418,41	75 %

Comune di Genzano di Roma	privilegiato	4.634,11	Rata n. 7 Dalla rata n. 8 a n. 9 Rata n. 10	n. 1 x 1081,59 n. 2 x 1500,00 n. 1 x 552,52	100%
BPSondrio	ipotecario	27.475,39	Rata n. 10 Dalla rata. 11 a n. 85 Rata n. 86*	n. 1 x 315,82 n. 75 x 360,00 n. 1 x 159,57	100 %
AMCO	ipotecario	87.321,08	Rata n. 10 Dalla rata. 11 a n. 85 Rata n. 86*	n. 1 x 631,66 n. 75 x 1140,00 n. 1 x 1189,42	100%
BPSondrio	chirografato	9458,66	Dalla rata n. 87 alla rata n. 128	n. 42 x 225,20	52,00%
MPS	chirografato	1710,70	Dalla rata n. 87 alla rata n. 128	n. 42 x 40,73	52,00%
SIRIOFIN	chirografato	21231,92	Dalla rata n. 87 alla rata n. 128	n. 42 x 505,52	52,00%
Ifis Npl Investing	chirografato	31237,49	Dalla rata n. 87 alla rata n. 128	n. 42 x 743,74	52,00%
TOTALE		192.486,97			

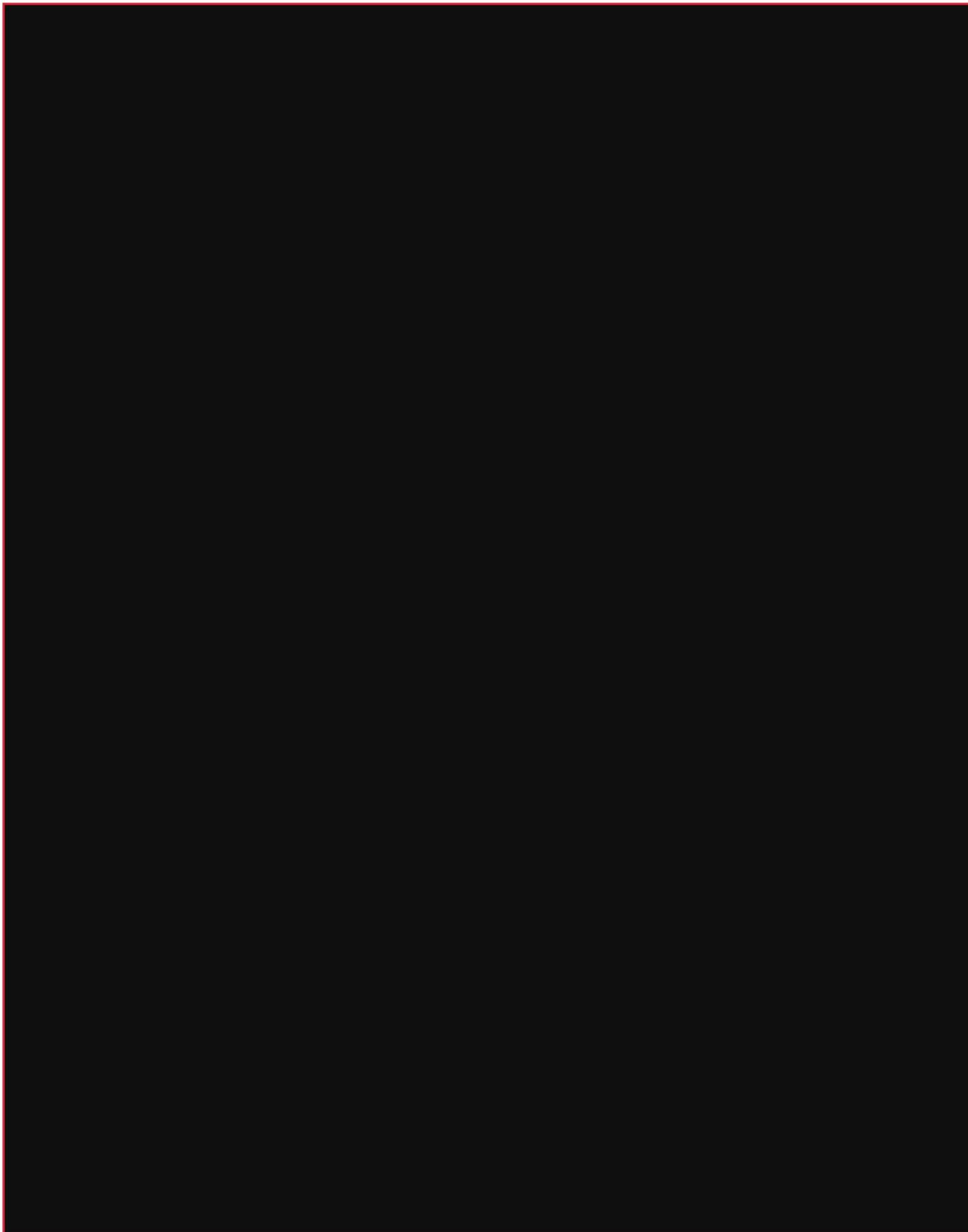
*La sola rata n. 86 è pari ad € 1348,99 poiché costituisce la fine dei pagamenti ipotecari e permette di proseguire con pagamenti standardizzati per tutti i chirografi, come evincibile dagli schemi.

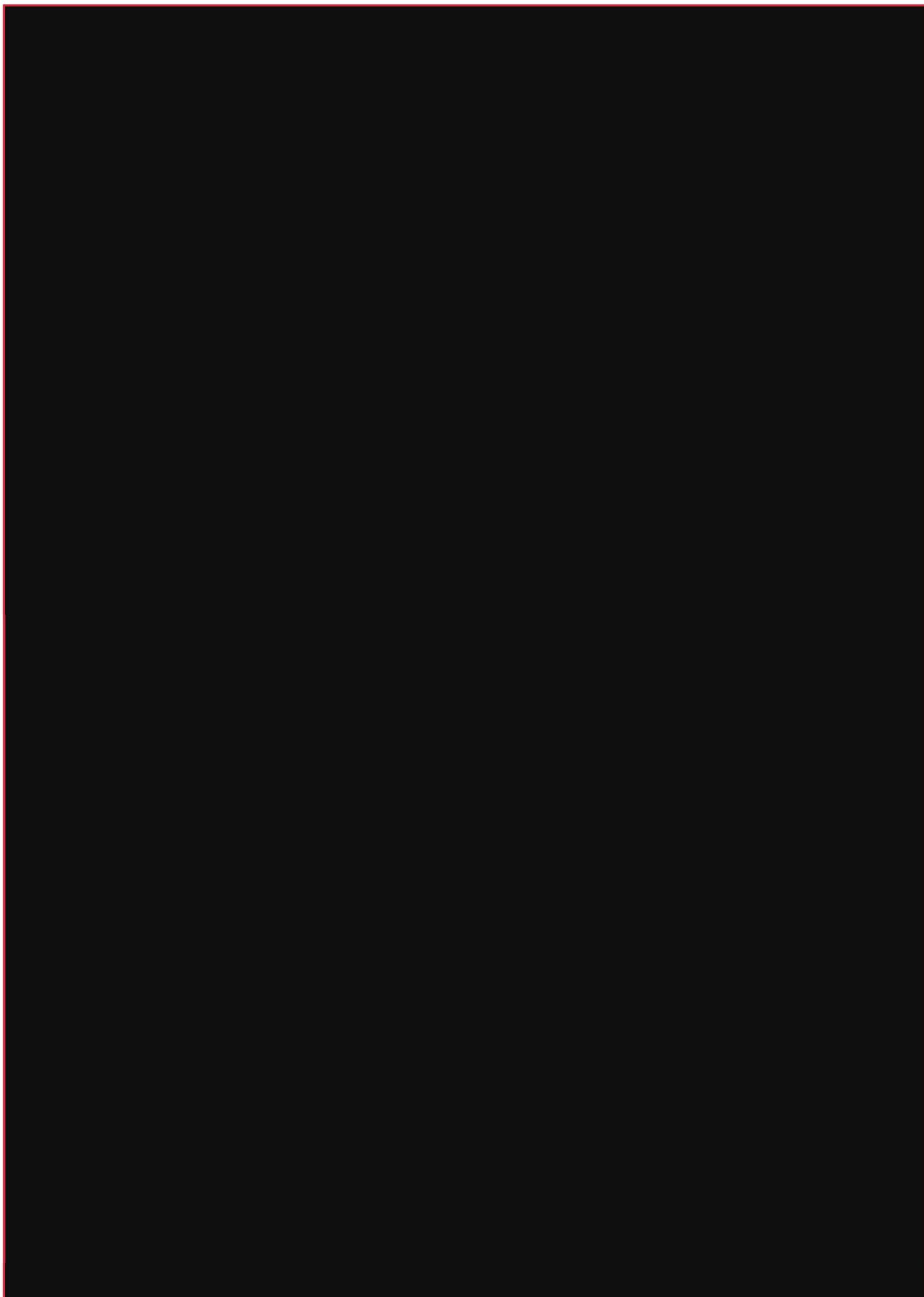


[REDACTED]

[REDACTED]

[REDACTED]





Tutto ciò premesso, i signori Antonio Fabrizio e Susanna Sors come in epigrafe
rappresentati, difesi e domiciliati,

chiedono

Avv. Francesco Di Giulio
francesco.digiulio@oov.legalmail.it

all'Ill.mo Tribunale adito, per vi gli adempimenti di rito,

In via preliminare:

- dichiarare la sospensione del procedimento di esecuzione mobiliare pendente innanzi al tribunale di Velletri ([REDACTED]) pendente (introdotto dalla IFIS) nonchè la sospensione della decorrenza degli interessi legali e/o convenzionali e disporre quant'altro del caso poiché potrebbe pregiudicare la fattibilità del piano.
- dichiarare l'ammissibilità della presente proposta e del relativo piano di ristrutturazione dei debiti del consumatore ex art. 67 D.lgs. 14/2019, come modificato dal D.lgs. 83/2022, corredata da relazione redatta dal professionista nominato dall'OCC e avente funzioni di Gestore della Crisi da Sovraindebitamento e per l'effetto decretare l'omologazione del piano di ristrutturazione dei debiti come proposto con ogni e qualsivoglia statuizione;
- disporre il divieto di azioni esecutive e cautelari sul patrimonio del consumatore nonchè le altre misure idonee a conservare l'integrità del patrimonio fino alla conclusione del procedimento, compreso il divieto di compiere atti di straordinaria amministrazione se non preventivamente autorizzati;

Con riserva di apportare le necessarie modifiche se richieste dal Giudicante.

Il sottoscritto difensore dichiara che il presente procedimento è soggetto al pagamento del contributo unificato nella misura fissa di € 98,00.

Con alta osservanza.

Velletri 24.11.2023

