

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Southern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Richards, Gary		Name of Joint Debtor (Spouse) (Last, First, Middle): Richards, Diane
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-7430		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9090
Street Address of Debtor (No. and Street, City, and State): 605 NE 13th Street Casey, IL <div style="text-align: right;">ZIP Code 62420</div>		Street Address of Joint Debtor (No. and Street, City, and State): 605 NE 13th Street Casey, IL <div style="text-align: right;">ZIP Code 62420</div>
County of Residence or of the Principal Place of Business: Clark		County of Residence or of the Principal Place of Business: Clark
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
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 <hr/> 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 type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" 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 type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

B1 (Official Form 1)(1/08)

Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Richards, Gary Richards, Diane	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) 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 delivered to the debtor the notice required by 11 U.S.C. §342(b). X _____ Signature of Attorney for Debtor(s) (Date)	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition
 (This page must be completed and filed in every case)

Name of Debtor(s):
Richards, Gary
Richards, Diane

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

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).
 I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Gary Richards
 Signature of Debtor **Gary Richards**

X /s/ Diane Richards
 Signature of Joint Debtor **Diane Richards**

Telephone Number (If not represented by attorney)

May 6, 2009
 Date

Signature of a Foreign Representative

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.

(Check only one box.)

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.

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.

X _____
 Signature of Foreign Representative

Printed Name of Foreign Representative

_____ Date

Signature of Non-Attorney Bankruptcy Petition Preparer

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.

_____ Printed Name and title, if any, of Bankruptcy Petition Preparer

_____ 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.)

_____ Address

X _____

_____ Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

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:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

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.

Signature of Attorney*

X /s/ Steven M. Wallace
 Signature of Attorney for Debtor(s)

Steven M. Wallace 06198917
 Printed Name of Attorney for Debtor(s)

THE KUNIN LAW OFFICES, LLC
 Firm Name

412 Missouri Avenue
East St. Louis, IL 62201-3016

_____ Address

618 / 274-0434 Fax: 618 / 274-8369
 Telephone Number

May 6, 2009
 Date

*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.

Signature of Debtor (Corporation/Partnership)

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.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
 Signature of Authorized Individual

_____ Printed Name of Authorized Individual

_____ Title of Authorized Individual

_____ Date

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court
Southern District of Illinois

In re Gary Richards
Diane Richards

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gary Richards
Gary Richards

Date: May 6, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court
Southern District of Illinois

In re Gary Richards
Diane Richards

Debtor(s)

Case No. _____

Chapter 11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Diane Richards
 Diane Richards

Date: May 6, 2009

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Southern District of Illinois

In re **Gary Richards**
Diane Richards

Debtor(s)

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)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Advanta Bank Corp. P. O. Box 8088 Philadelphia, PA	Advanta Bank Corp. P. O. Box 8088 Philadelphia, PA	Casey Curves, Inc.		14,694.00
Bank of America c/o Collectcorp P. O. Box 101928 - Dept. 4947A Birmingham, AL 35210-1928	Bank of America c/o Collectcorp P. O. Box 101928 - Dept. 4947A Birmingham, AL 35210-1928	Acct No. 4888931996008095		15,640.74
Bank of America P. O. Box 15184 Wilmington, DE 19850-5184	Bank of America P. O. Box 15184 Wilmington, DE 19850-5184	Dream Weaver, Inc.		31,696.00
Bank of America c/o LTD Financial Services 7322 Southwest Freeway, Ste. 1600 Houston, TX 77074	Bank of America c/o LTD Financial Services 7322 Southwest Freeway, Ste. 1600 Houston, TX 77074			28,432.00
Bank of America, N.A. c/o Frederick J. Hanna & Assoc. 1427 Roswell Road Marietta, GA 30062	Bank of America, N.A. c/o Frederick J. Hanna & Assoc. 1427 Roswell Road Marietta, GA 30062			27,190.81
Chase P. O. Box 15298 Wilmington, DE 19850-5298	Chase P. O. Box 15298 Wilmington, DE 19850-5298			15,956.00
Citibank 1160 Centre Point Dr #1 Mendota Heights, MN 55120	Citibank 1160 Centre Point Dr #1 Mendota Heights, MN 55120	ATT Universal Card - Master GKG391		21,370.00
CitiBusiness Card P. O. Box 44180 Jacksonville, FL 32231-4180	CitiBusiness Card P. O. Box 44180 Jacksonville, FL 32231-4180			21,167.00
DCR III Sub 1, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	DCR III Sub 1, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	Richards Rental Apts. (2 houses) 222-226 S. 9th Terre Haute, IN 47802		109,500.00 (90,000.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Gary Richards**
Diane Richards

Case No. _____

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
DCR III Sub 1, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	DCR III Sub 1, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	Mogger's (Restaurant Bldg.) 910 Poplar Street Terre Haute, IN 47802		464,100.00 (450,000.00 secured)
DCR III Sub I, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	DCR III Sub I, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	Moggers		335,500.00
DCR III, Sub I, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	DCR III, Sub I, LLC P. O. Box 299 Saint Petersburg, FL 33731-0299	Restaurant Building 5601 S. US Highway 41 Terre Haute, IN 47802		964,000.00 (500,000.00 secured)
Financial Assets Mgmt. Systems, Inc P. O. Box 45409 Atlanta, GA 31145-9409	Financial Assets Mgmt. Systems, Inc P. O. Box 45409 Atlanta, GA 31145-9409	Chase Mastercard		16,989.52
First Financial Bank 1 First Financial Plaza Terre Haute, IN 47802	First Financial Bank 1 First Financial Plaza Terre Haute, IN 47802	2005 Chevrolet Equinox		10,000.00
First Neighbor Bank 107 NW 1st Street Casey, IL 62420	First Neighbor Bank 107 NW 1st Street Casey, IL 62420	Richards Farm (Restaurant Bldg. and Land) 607 NE 13th Street Casey, IL 62420		324,000.00 (300,000.00 secured)
First Neighbor Bank 107 NW 1st Street Casey, IL 62420	First Neighbor Bank 107 NW 1st Street Casey, IL 62420	Richards Farm		324,000.00
First Neighbor Bank 107 NW 1st Street Casey, IL 62420	First Neighbor Bank 107 NW 1st Street Casey, IL 62420	Rental Buildings 1-2 West Main Casey, IL 62420		180,000.00 (80,000.00 secured)
Mike Rowe 11283 South SR 63 Terre Haute, IN 47807	Mike Rowe 11283 South SR 63 Terre Haute, IN 47807	Private Note - Moggers		109,500.00
Regions P. O. Box 216 Birmingham, AL 35201	Regions P. O. Box 216 Birmingham, AL 35201	House Loan		31,205.00
Regions Mortgage P. O. Box 216 Birmingham, AL 35201	Regions Mortgage P. O. Box 216 Birmingham, AL 35201	LOC on House		80,876.00

B4 (Official Form 4) (12/07) - Cont.

In re **Gary Richards**
Diane Richards _____
Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Gary Richards** and **Diane Richards**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **May 6, 2009** _____

Signature **/s/ Gary Richards** _____
Gary Richards
Debtor

Date **May 6, 2009** _____

Signature **/s/ Diane Richards** _____
Diane Richards
Joint Debtor

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

Advanta Bank Corp.
P. O. Box 8088
Philadelphia, PA

Bank of America
P. O. Box 15184
Wilmington, DE 19850-5184

Bank of America
c/o LTD Financial Services
7322 Southwest Freeway, Ste. 1600
Houston, TX 77074

Bank of America
c/o Collectcorp
P. O. Box 101928 - Dept. 4947A
Birmingham, AL 35210-1928

Bank of America, N.A.
c/o Frederick J. Hanna & Assoc.
1427 Roswell Road
Marietta, GA 30062

BBC Group, LLC
3004 Gerd, Suite 1
Bloomington, IL 61704

Capital One
P. O. Box 30285
Salt Lake City, UT 84130-0285

Chase
P. O. Box 15298
Wilmington, DE 19850-5298

Chase - VISA
P. O. Box 15548
Wilmington, DE 19886-5548

Citibank
P. O. Box 469100
Escondido, CA 92046-9100

Citibank
1160 Centre Point Dr #1
Mendota Heights, MN 55120

CitiBusiness Card
P. O. Box 44180
Jacksonville, FL 32231-4180

City of Casey
P. O. Box 425
Casey, IL 62420

Curves International, Inc.
400 Schrouder Drive
Waco, TX 76710

DCR III Sub 1, LLC
P. O. Box 299
Saint Petersburg, FL 33731-0299

DCR III Sub I, LLC
P. O. Box 299
Saint Petersburg, FL 33731-0299

DCR III, Sub I, LLC
P. O. Box 299
Saint Petersburg, FL 33731-0299

Dianon Systems
P. O. Box 2240
Burlington, NC 27216-2240

Discover
P. O. Box 30943
Salt Lake City, UT 84130

Discover Open Road
P. O. Box 30943
Salt Lake City, UT 84130

Dish Network
P. O. Box 9033
Littleton, CO

Effingham Urology Associates
414 West Virginia - Box 1169
Effingham, IL 62401

Financial Assets Mgmt. Systems, Inc
P. O. Box 45409
Atlanta, GA 31145-9409

First Financial Bank
Attn: Mary Ann Brown
1 First Financial Plaza
Terre Haute, IN 47808

First Financial Bank
1 First Financial Plaza
Terre Haute, IN 47802

First Neighbor Bank
107 NW 1st Street
Casey, IL 62420

Inland Commercial Property
2901 Butterfield Road
Oak Brook, IL

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2901 Butterfield Road
Oak Brook, IL

Mike Rowe
11283 South SR 63
Terre Haute, IN 47807

Norris Electric
P. O. Box 6000
Newton, IL 62448

Regions
P. O. Box 216
Birmingham, AL 35201

Regions Bank
P. O. Box 216
Birmingham, AL 35201

Regions Mortgage
P. O. Box 216
Birmingham, AL 35201

Shopland Realty, LLC
P. O. Box 11828
Champaign, IL 61826

St. Anthony's Memorial Hospital
503 North Maple Street
Effingham, IL 62401

T.H. 1st Nat'l Bank
Terre Haute, IN

Vectren
Evansville, IN

Verizon
P. O. Box 9688
Mission Hills, CA 91346-9688