

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court  
Southern District of Indiana**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Stewart, Richard Michael</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>DBA K.C. Concrete &amp; Construction</b>	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) <b>xxx-xx-8606 / 27-0166503</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>19493 Cumberland Road Noblesville, IN</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>46060</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Hamilton</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>P.O. Box 1732 Noblesville, IN</b>	Mailing Address of Joint Debtor (if different from street address):
ZIP Code <b>46061</b>	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<b>Type of Debtor</b> (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.)	<b>Nature of Business</b> (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/> <b>Tax-Exempt Entity</b> (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).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (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  <b>Nature of Debts</b> (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.
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<b>Filing Fee</b> (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.	<b>Chapter 11 Debtors</b> 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).
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**Statistical/Administrative Information**

Debtor estimates that funds will be available for distribution to unsecured creditors.  
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
<input type="checkbox"/> 1-49	<input checked="" 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

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Stewart, Richard Michael</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	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: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></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;"><b>Exhibit B</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 delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X</b> _____ Signature of Attorney for Debtor(s) (Date)</p>
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**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?

Yes, and Exhibit C is attached and made a part of this petition.

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.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

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)

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.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

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)

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)

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

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.

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):  
**Stewart, Richard Michael**

**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/ Richard Michael Stewart  
 Signature of Debtor **Richard Michael Stewart**

**X** \_\_\_\_\_  
 Signature of Joint Debtor

\_\_\_\_\_  
 Telephone Number (If not represented by attorney)

June 25, 2009  
 Date

**Signatures**

**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 Attorney\***

**X** /s/ Eric C. Redman  
 Signature of Attorney for Debtor(s)

Eric C. Redman #6330-49  
 Printed Name of Attorney for Debtor(s)

Redman Ludwig, P.C.  
 Firm Name

**151 N. Delaware Street**  
**Suite 1106**  
**Indianapolis, IN 46204**

\_\_\_\_\_  
 Address

(317) 685-2426 Fax: (317) 636-8686  
 Telephone Number

June 25, 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 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 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

\_\_\_\_\_  
 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.*

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**Southern District of Indiana**

In re Richard Michael Stewart

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 Welsh And Mckean Road Horsham, PA 19044	Advanta Bank Welsh And Mckean Road Horsham, PA 19044	Business credit card		13,404.00
Air Energy Systems 4790 W. 73rd Street Indianapolis, IN 46268	Air Energy Systems 4790 W. 73rd Street Indianapolis, IN 46268	Lawsuit/Judgment	Disputed	18,762.66
American Aggregates c/o Rubin & Levin 500 Marott Center, 342 Mass. Avenue Indianapolis, IN 46204-2161	American Aggregates c/o Rubin & Levin 500 Marott Center, 342 Mass. Avenue Indianapolis, IN 46204-2161	Lawsuit/Judgment		14,435.20
American Home Assurance Co. c/o Thomas J. Herr 324 Main Street, Suite C Lafayette, IN 47902	American Home Assurance Co. c/o Thomas J. Herr 324 Main Street, Suite C Lafayette, IN 47902	Lawsuit/Judgment	Disputed	162,049.00
Beaver Gravel Corporation 16101 River Avenue Noblesville, IN 46062	Beaver Gravel Corporation 16101 River Avenue Noblesville, IN 46062	Gravel supplier		6,352.11
Bingham McHale, LLP 2700 Market Tower/10 W. Market Street Indianapolis, IN 46204-4900	Bingham McHale, LLP 2700 Market Tower/10 W. Market Street Indianapolis, IN 46204-4900	Attorney fees		13,954.07
Concrete Industries c/o Gene Leeuw 320 N. Meridian Street, Suite 1006 Indianapolis, IN 46204	Concrete Industries c/o Gene Leeuw 320 N. Meridian Street, Suite 1006 Indianapolis, IN 46204	Lawsuit/Judgment		122,264.00
Discover Financial P.O. Box 15316 Wilmington, DE 19850	Discover Financial P.O. Box 15316 Wilmington, DE 19850	Credit card purchases		6,857.00
Edgewood Building and Supply 1580 Epler Avenue Indianapolis, IN 46227	Edgewood Building and Supply 1580 Epler Avenue Indianapolis, IN 46227	Drywall supplier		10,717.67

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

In re **Richard Michael Stewart**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(Continuation Sheet)

(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>
Hahn Systems, Inc. 5830 W. 74th Street Indianapolis, IN 46278-1756	Hahn Systems, Inc. 5830 W. 74th Street Indianapolis, IN 46278-1756	Nail supplier		11,260.96
Home Depot P.O. Box 6029 The Lakes, NV 88901-6029	Home Depot P.O. Box 6029 The Lakes, NV 88901-6029	Credit card purchases		6,685.74
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Federal taxes owed		11,219.78
Liberty Mutual 75 Remittance Drive, Suite 1837 Chicago, IL 60675-1837	Liberty Mutual 75 Remittance Drive, Suite 1837 Chicago, IL 60675-1837	Insurance premium		81,280.54
Ma Ri Al Corp c/o Grantland M. Clapacs 10 W. Market Street, Suite 2700 Indianapolis, IN 46204	Ma Ri Al Corp c/o Grantland M. Clapacs 10 W. Market Street, Suite 2700 Indianapolis, IN 46204	Lawsuit/Judgment	Unliquidated Disputed	251,996.23
Magnum Material of Indiana c/o Terrence L. Brookie 201 N. Illinois Street, Suite 1900 Indianapolis, IN 46224-0961	Magnum Material of Indiana c/o Terrence L. Brookie 201 N. Illinois Street, Suite 1900 Indianapolis, IN 46224-0961	Lawsuit/Judgment		23,866.00
Martin Marietta Materials P.O. Box 30013 Raleigh, NC 27622-0013	Martin Marietta Materials P.O. Box 30013 Raleigh, NC 27622-0013	Gravel supplier		16,169.61
Sherwin Williams Co. c/o Frederick Pfenninger, Jr. 9247 N. Meridian Street, Suite 219 Indianapolis, IN 46260-1817	Sherwin Williams Co. c/o Frederick Pfenninger, Jr. 9247 N. Meridian Street, Suite 219 Indianapolis, IN 46260-1817	Lawsuit/Judgment		34,894.67
Speedway SuperAmerica P.O. Box 740587 Cincinnati, OH 45274-0587	Speedway SuperAmerica P.O. Box 740587 Cincinnati, OH 45274-0587	Credit card purchases		11,516.50
Spurlino Materials c/o J. Michael Cavosie 10455 N. College Avenue Indianapolis, IN 46280	Spurlino Materials c/o J. Michael Cavosie 10455 N. College Avenue Indianapolis, IN 46280	Lawsuit/Judgment		53,665.00
White Cap Construction and Supply 9940 S. 134th Street Omaha, NE 68138	White Cap Construction and Supply 9940 S. 134th Street Omaha, NE 68138	Equipment supply and Rental vendor		67,404.35

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

In re Richard Michael Stewart  
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**

I, **Richard Michael Stewart**, the debtor in this case, 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 June 25, 2009

Signature /s/ Richard Michael Stewart  
**Richard Michael Stewart**  
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.

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

**United States Bankruptcy Court**  
**Southern District of Indiana**

In re Richard Michael Stewart  
 Debtor

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 must also 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	650,000.00		
B - Personal Property	Yes	5	905,750.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	5		1,827,142.69	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		11,837.75	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		1,028,045.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	7			
I - Current Income of Individual Debtor(s)	Yes	1			6,400.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,820.00
Total Number of Sheets of ALL Schedules		40			
Total Assets			1,555,750.00		
Total Liabilities				2,867,025.89	

**United States Bankruptcy Court  
Southern District of Indiana**

In re Richard Michael Stewart  
Debtor

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)		



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

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

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
Residence Located at 19493 Cumberland Road, Noblesville, IN 46060 2 story house w/4BR, 4.5BA Purchased in 2004 for \$500,000	Tenancy by the Entireties	-	650,000.00	728,730.00

Sub-Total > **650,000.00** (Total of this page)  
Total > **650,000.00**  
(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

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

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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).

Type of Property	N O N E	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		<b>Cash on hand</b>	-	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account held at Community Bank (Business account)</b>	-	<b>1,000.00</b>
		<b>Checking account held at Key Bank (held jointly w/spouse)</b>	-	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods and furnishings</b>	-	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Music CD's</b>	-	<b>200.00</b>
6. Wearing apparel.		<b>Clothing</b>	-	<b>250.00</b>
7. Furs and jewelry.		<b>Band</b>	-	<b>50.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Golf Clubs (\$200), Rifle (\$200), Bow (\$1,000) and Camera (\$50)</b>	-	<b>1,450.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
			Sub-Total >	<b>4,750.00</b>
			(Total of this page)	

4 continuation sheets attached to the Schedule of Personal Property

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

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	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
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).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>R.M. Stewart Construction, LLC - 100%</b>	-	<b>0.00</b>
		<b>Stalwart Foundation, LLC - 100%</b>	-	<b>0.00</b>
		<b>R. J. Waterproofing, Inc. - 50%</b>	-	<b>0.00</b>
		<b>Stewart &amp; Stewart Properties, LLC - 50%</b>	-	<b>0.00</b>
		<b>Stewco Custom Homes, Inc. - 100%</b>	-	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>Tucker Group/Nappier/Lattermere \$38,000 Gross (uncollectible)</b>	-	<b>0.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
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.	<b>X</b>			
<b>Sub-Total &gt;</b>				<b>0.00</b>
(Total of this page)				

Sheet 1 of 4 continuation sheets attached to the Schedule of Personal Property

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

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	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
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
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.		<b>Class action lawsuit against Beaver Concrete, Inc. et al.</b>	-	<b>0.00</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
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.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Ford F350 Super Duty Truck</b>	-	<b>27,000.00</b>
		<b>2008 Ford F350 Super Duty Truck</b>	-	<b>27,000.00</b>
		<b>2008 Ford F250 Super Duty Truck</b>	-	<b>27,000.00</b>
		<b>2006 Ford F150 Truck</b>	-	<b>10,000.00</b>
		<b>2005 Chevrolet Express Van</b>	-	<b>3,000.00</b>
		<b>2005 Chevrolet Express Van</b>	-	<b>3,000.00</b>
		<b>2005 Chevrolet Express Van</b>	-	<b>3,000.00</b>
		<b>2006 Kobelco Excavator</b>	-	<b>45,000.00</b>
		<b>2005 Chevrolet Dump Truck</b>	-	<b>20,000.00</b>
		<b>2007 Mack CV 713 Dump Truck</b>	-	<b>60,000.00</b>
	<b>2000 International Box Truck</b>	-	<b>2,000.00</b>	
			Sub-Total >	<b>227,000.00</b>
				(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

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

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	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
		<b>2001 GMC Box Truck</b>	-	<b>2,000.00</b>
		<b>2006 Takeuchi Skid Loader</b>	-	<b>35,000.00</b>
		<b>2007 Sterling Knuckleboom</b>	-	<b>75,000.00</b>
		<b>Peterbilt Tractor and Low Boy Trailer</b>	-	<b>60,000.00</b>
		<b>2003 Mack Pump Truck</b>	-	<b>210,000.00</b>
		<b>2005 GMC Lt. Duty Cargo Van</b>	-	<b>7,000.00</b>
		<b>White Cargo Trailer 7 x 14</b>	-	<b>2,000.00</b>
		<b>2006 Eager Beaver Trailer; 25 Ton</b>	-	<b>8,000.00</b>
		<b>2004 Red Trailer; 8 Ton</b>	-	<b>1,500.00</b>
		<b>1998 GMC Box Truck</b>	-	<b>1,500.00</b>
26. Boats, motors, and accessories.		<b>2004 Magic 30' Boat</b>	-	<b>75,000.00</b>
		<b>Waverunner</b>	-	<b>2,000.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Desks, Chairs and Copier</b>	-	<b>1,000.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Forms and Cages</b>	-	<b>15,000.00</b>
		<b>2008 Mack Stone Slinger</b>	-	<b>140,000.00</b>
		<b>Nikon Total Station Land Survey</b>	-	<b>3,000.00</b>
		<b>JCB 506 All Terrain Loader</b>	-	<b>25,000.00</b>
		<b>Nail Guns</b>	-	<b>1,000.00</b>
		<b>Generators</b>	-	<b>1,500.00</b>
		<b>Paint Sprayers</b>	-	<b>2,500.00</b>
		<b>Ladders</b>	-	<b>3,000.00</b>
		<b>Scaffolding</b>	-	<b>3,000.00</b>
			Sub-Total >	<b>674,000.00</b>
			(Total of this page)	

Sheet 3 of 4 continuation sheets attached  
to the Schedule of Personal Property

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

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	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
		<b>Blanket lien secured with machinery and miscellaneous equipment</b>	-	<b>Unknown</b>
30. Inventory.	<b>X</b>			
31. Animals.		<b>2-Dogs</b>	-	<b>0.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>905,750.00</b>
(Report also on Summary of Schedules)	

Sheet 4 of 4 continuation sheets attached to the Schedule of Personal Property

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

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**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
<b>Real Property</b>			
<b>Residence</b> Located at 19493 Cumberland Road, Noblesville, IN 46060 2 story house w/4BR, 4.5BA Purchased in 2004 for \$500,000	Ind. Code § 34-55-10-2(c)(1)	0.00	650,000.00
<b>Cash on Hand</b> Cash on hand	Ind. Code § 34-55-10-2(c)(3)	100.00	100.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking account held at Community Bank (Business account)	Ind. Code § 34-55-10-2(c)(3)	2.00	1,000.00
Checking account held at Key Bank (held jointly w/spouse)	Ind. Code § 34-55-10-2(c)(3)	198.00	200.00
<b>Household Goods and Furnishings</b> Household goods and furnishings	Ind. Code § 34-55-10-2(c)(2)	1,500.00	1,500.00
<b>Books, Pictures and Other Art Objects; Collectibles</b> Music CD's	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
<b>Wearing Apparel</b> Clothing	Ind. Code § 34-55-10-2(c)(2)	250.00	250.00
<b>Furs and Jewelry</b> Band	Ind. Code § 34-55-10-2(c)(2)	50.00	50.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b> Golf Clubs (\$200), Rifle (\$200), Bow (\$1,000) and Camera (\$50)	Ind. Code § 34-55-10-2(c)(2)	1,450.00	1,450.00
<b>Stock and Interests in Businesses</b>			
R.M. Stewart Construction, LLC - 100%	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
Stalwart Foundation, LLC - 100%	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
R. J. Waterproofing, Inc. - 50%	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
Stewart & Stewart Properties, LLC - 50%	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
Stewco Custom Homes, Inc. - 100%	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
<b>Accounts Receivable</b> Tucker Group/Nappier/Lattermere \$38,000 Gross (uncollectible)	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00

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

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Other Contingent and Unliquidated Claims of Every Nature</u></b>			
<b>Class action lawsuit against Beaver Concrete, Inc. et al.</b>	Ind. Code § 34-55-10-2(c)(3)	0.00	0.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>White Cargo Trailer 7 x 14</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	2,000.00
<b>2006 Eager Beaver Trailer; 25 Ton</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	8,000.00
<b>2004 Red Trailer; 8 Ton</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	1,500.00
<b>1998 GMC Box Truck</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	1,500.00
<b><u>Boats, Motors and Accessories</u></b>			
<b>2004 Magic 30' Boat</b>	Ind. Code § 34-55-10-2(c)(2)	1,829.00	75,000.00
<b>Waverunner</b>	Ind. Code § 34-55-10-2(c)(2)	1,721.00	2,000.00
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
<b>Desks, Chairs and Copier</b>	Ind. Code § 34-55-10-2(c)(2)	1,000.00	1,000.00
<b><u>Machinery, Fixtures, Equipment and Supplies Used in Business</u></b>			
<b>Nikon Total Station Land Survey</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	3,000.00
<b>JCB 506 All Terrain Loader</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	25,000.00
<b>Nail Guns</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	1,000.00
<b>Generators</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	1,500.00
<b>Paint Sprayers</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	2,500.00
<b>Ladders</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	3,000.00
<b>Scaffolding</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	3,000.00
<b><u>Animals</u></b>			
<b>2-Dogs</b>	Ind. Code § 34-55-10-2(c)(2)	0.00	0.00

Total:

**8,300.00****784,750.00**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt



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

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, 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). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

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 ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. <b>10809218154302</b> <b>Chase Auto</b> <b>14800 Frye Road</b> <b>Fort Worth, TX 76155</b>	X -	4/08	Purchase Money Security 2008 Ford F250 Super Duty Truck					40,790.00	13,790.00
		Value \$	27,000.00						
Account No. <b>10601409360701</b> <b>Chase Auto</b> <b>14800 Frye Road</b> <b>Fort Worth, TX 76155</b>	X -	1/06	Purchase Money Security 2006 Ford F150 Truck					21,134.00	11,134.00
		Value \$	10,000.00						
Account No. <b>196100069</b> <b>CNH Capital</b> <b>P.O. Box 7247-0170</b> <b>Philadelphia, PA 19170-0170</b>	X -		Purchase Money Security 2006 Kobelco Excavator					13,976.00	0.00
		Value \$	45,000.00						
Account No. <b>1409000506630</b> <b>Everhome Mortgage</b> <b>8100 Nations Way</b> <b>Jacksonville, FL 32256</b>	-	11/06	Second Mortgage Residence Located at 19493 Cumberland Road, Noblesville, IN 46060 2 story house w/4BR, 4.5BA Purchased in 2004 for \$500,000					228,262.00	78,730.00
		Value \$	650,000.00						
Subtotal (Total of this page)								<b>304,162.00</b>	<b>103,654.00</b>

4 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Richard Michael Stewart  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N , I F A N Y
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN				
Account No. <b>4810059294900</b>  <b>First Horizon Home Loans</b> <b>P.O. Box 630148</b> <b>Irving, TX 75063</b>	-	<b>11/06</b> <b>First Mortgage Residence</b> <b>Located at 19493 Cumberland Road,</b> <b>Noblesville, IN 46060</b> <b>2 story house w/4BR, 4.5BA</b> <b>Purchased in 2004 for \$500,000</b>			<b>500,468.00</b>	<b>0.00</b>
		Value \$ <b>650,000.00</b>				
Account No. <b>190001881</b>  <b>First Merchants</b> <b>200 E. Jackson Street</b> <b>Muncie, IN 47305</b>	-	<b>2/04</b> <b>Purchase Money Security</b> <b>2004 Magic 30' Boat</b>			<b>73,171.00</b>	<b>0.00</b>
		Value \$ <b>75,000.00</b>				
Account No. <b>190000265</b>  <b>First Merchants</b> <b>200 E. Jackson Street</b> <b>Muncie, IN 47305</b>	X -	<b>Purchase Money Security</b> <b>2005 Chevrolet Express Van</b>			<b>2,562.46</b>	<b>0.00</b>
		Value \$ <b>3,000.00</b>				
Account No. <b>190000176</b>  <b>First Merchants</b> <b>200 E. Jackson Street</b> <b>Muncie, IN 47305</b>	X -	<b>Purchase Money Security</b> <b>2005 Chevrolet Express Van</b>			<b>2,562.46</b>	<b>0.00</b>
		Value \$ <b>3,000.00</b>				
Account No. <b>190000370</b>  <b>First Merchants</b> <b>200 E. Jackson Street</b> <b>Muncie, IN 47305</b>	X -	<b>Purchase Money Security</b> <b>2005 Chevrolet Express Van</b>			<b>2,562.46</b>	<b>0.00</b>
		Value \$ <b>3,000.00</b>				
Subtotal (Total of this page)					<b>581,326.38</b>	<b>0.00</b>

Sheet 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Richard Michael Stewart  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>First Merchants 200 E. Jackson Street Muncie, IN 47305</b>	X -						
		<b>Purchase Money Security 2005 Chevrolet Dump Truck</b>					
		Value \$				<b>18,636.48</b>	<b>0.00</b>
Account No. <b>1695874066</b> <b>First Merchants 200 E. Jackson Street Muncie, IN 47305</b>	X -						
		<b>Purchase Money Security 2007 Mack CV 713 Dump Truck</b>					
		Value \$				<b>18,605.51</b>	<b>0.00</b>
Account No. <b>13035514</b> <b>First Merchants 200 E. Jackson Street Muncie, IN 47305</b>	X -						
		<b>Purchase Money Security Blanket lien secured with machinery and miscellaneous equipment</b>					
		Value \$				<b>71,663.47</b>	<b>Unknown</b>
Account No. <b>015-1066712-001</b> <b>Five Point Capital P.O. Box 644006 Cincinnati, OH 45264-4006</b>	X -						
		<b>Purchase Money Security 2006 Takeuchi Skid Loader</b>					
		Value \$				<b>55,000.00</b>	<b>20,000.00</b>
Account No. <b>43457315</b> <b>Ford Credit P.O. Box 790093 Saint Louis, MO 63179-0093</b>	X -						
		<b>Purchase Money Security 2008 Ford F350 Super Duty Truck</b>					
		Value \$				<b>36,284.30</b>	<b>9,284.30</b>
Subtotal (Total of this page)						<b>200,189.76</b>	<b>29,284.30</b>

Sheet 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Richard Michael Stewart  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. <b>43457388</b>	X	-					
<b>Ford Credit</b> P.O. Box 790093 Saint Louis, MO 63179-0093							
						<b>37,236.24</b>	<b>10,236.24</b>
Account No. <b>20026104818</b>	X	-					
<b>Huntington Bank</b> P.O. Box 5065, NE01 Cleveland, OH 44101							
						<b>15,042.51</b>	<b>8,042.51</b>
Account No. <b>501-7568957-001</b>	X	-					
<b>Mack Financial Services</b> 7025 Albert Pick Road, Suite 105 P.O. Box 26131 Greensboro, NC 27402-6131							
						<b>172,046.58</b>	<b>32,046.58</b>
Account No. <b>062990</b>	X	-					
<b>Popular Equipment Finance, Inc.</b> Lockbox 771922 1922 Solutions Center Chicago, IL 60677-1009							
						<b>267,139.22</b>	<b>57,139.22</b>
Account No. <b>780227</b>	X	-					
<b>U.S. Bank</b> Manifest Funding services 1450 Channel Parkway Marshall, MN 56258							
						<b>125,000.00</b>	<b>50,000.00</b>
Subtotal						<b>616,464.55</b>	<b>157,464.55</b>
(Total of this page)							

Sheet **3** of **4** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Richard Michael Stewart  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>780227</b>	X -						
<b>U.S. Bank Manifest Funding Services 1450 Channel Parkway Marshall, MN 56258</b>							
Value \$							
						<b>50,000.00</b>	<b>0.00</b>
Account No. <b>600-0055009-000</b>	X -						
<b>U.S. Bank Manifest Funding Services 1450 Channel Parkway Marshall, MN 56258</b>							
Value \$							
						<b>75,000.00</b>	<b>15,000.00</b>
Account No.							
Value \$							
Account No.							
Value \$							
Subtotal (Total of this page)						<b>125,000.00</b>	<b>15,000.00</b>
Total (Report on Summary of Schedules)						<b>1,827,142.69</b>	<b>305,402.85</b>

Sheet **4** of **4** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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).

\* 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.

1 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont.

In re Richard Michael Stewart  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>2008-09188418</b>			<b>2008</b>					
<b>Indiana Department of Revenue P.O. Box 1924 Indianapolis, IN 46206-1924</b>	-		<b>Withholding taxes owed</b>		<b>X</b>	<b>X</b>	<b>617.97</b>	<b>0.00</b>
							<b>617.97</b>	<b>617.97</b>
Account No. <b>xxx-xx-8606</b>			<b>2006</b>					
<b>Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114</b>	-		<b>Federal taxes owed</b>				<b>11,219.78</b>	<b>11,219.78</b>
							<b>11,219.78</b>	<b>0.00</b>
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal (Total of this page)	<b>11,837.75</b>	<b>11,219.78</b>	<b>617.97</b>
Total (Report on Summary of Schedules)	<b>11,837.75</b>	<b>11,219.78</b>	<b>617.97</b>

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

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is 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). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

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.)	Husband, Wife, Joint, or Community		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	C O D E B T O R	H W J C				
Account No. <b>9081092</b>  <b>84 Lumber</b> <b>1019 Route 519, Building #2</b> <b>Eighty Four, PA 15330-2813</b>	X	-				<b>1,603.45</b>
Account No. <b>5584-1800-1509-5500</b>  <b>Advanta Bank</b> <b>Welsh And Mckean Road</b> <b>Horsham, PA 19044</b>	X	-				<b>13,404.00</b>
Account No. <b>29D04-0904-CC-00747</b>  <b>Air Energy Systems</b> <b>4790 W. 73rd Street</b> <b>Indianapolis, IN 46268</b>	-				X	<b>18,762.66</b>
Account No.  <b>Alerding and Company</b> <b>4181 E. 96th Street, Suite 180</b> <b>Indianapolis, IN 46240</b>	X	-				<b>1,368.11</b>
Subtotal (Total of this page)						<b>35,138.22</b>

13 continuation sheets attached



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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Alerding and Company</b> 4181 E. 96th Street, Suite 180 Indianapolis, IN 46240	X	-					450.00
Account No. 29D02-0906-CC-762  <b>American Aggregates</b> c/o Rubin & Levin 500 Marott Center, 342 Mass. Avenue Indianapolis, IN 46204-2161	-						14,435.20
Account No. 036246764011342383  <b>American Express</b> P.O. Box 981537 El Paso, TX 79998	X	-					51.00
Account No. 29D01-0811-CC-02061  <b>American Home Assurance Co.</b> c/o Thomas J. Herr 324 Main Street, Suite C Lafayette, IN 47902	-					X	162,049.00
Account No. 462120007580  <b>Associates/Citibank</b> Credit Bureau Disputes Sioux Falls, SD 57117	-						1,394.00
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>178,379.20</b>

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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No.  <b>Beaver Gravel Corporation</b> <b>16101 River Avenue</b> <b>Noblesville, IN 46062</b>	X -		<b>2007</b> <b>Gravel supplier</b>				<b>6,352.11</b>	
Account No. <b>17649</b>  <b>Bingham McHale, LLP</b> <b>2700 Market Tower/10 W. Market</b> <b>Street</b> <b>Indianapolis, IN 46204-4900</b>	X -		<b>2008 - 2009</b> <b>Attorney fees</b>				<b>13,954.07</b>	
Account No. <b>21102</b>  <b>Bingham McHale, LLP</b> <b>2700 Market Tower/10 W. Market</b> <b>Street</b> <b>Indianapolis, IN 46204-4900</b>	X -		<b>2008 - 2009</b> <b>Attorney fees</b>				<b>711.64</b>	
Account No. <b>19999</b>  <b>Bingham McHale, LLP</b> <b>2700 Market Tower/10 W. Market</b> <b>Street</b> <b>Indianapolis, IN 46204-4900</b>	-		<b>2008</b> <b>Attorney fees</b>				<b>4,173.21</b>	
Account No. <b>87</b>  <b>Boone County Resource</b> <b>985 S. U.S. Highway 421</b> <b>Zionsville, IN 46077-8829</b>	X -		<b>Opened 2008 Last used 2008</b> <b>Credit card purchases</b>				<b>614.00</b>	
Sheet no. <u>2</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>25,805.03</b>

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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>41D03-0810-SC-00921</b>  <b>Carpet Country</b> <b>c/o Larry Gesse</b> <b>100 S. Jackson Street</b> <b>Franklin, IN 46131</b>			<b>10/08</b> <b>Lawsuit/Judgment</b>				<b>3,000.00</b>
Account No. <b>422765200185</b>  <b>Chase- BP</b> <b>800 Brookside Blvd.</b> <b>Westerville, OH 43081</b>	X	-	<b>Opened 6/91 Last Used 4/09</b> <b>Credit card purchases</b>				<b>316.00</b>
Account No. <b>29D04-0805-SC-01041</b>  <b>Chuck Hotka</b> <b>8162 Evening Drive</b> <b>Pendleton, IN 46064</b>		-	<b>2008</b> <b>Lawsuit/Judgment</b>				<b>6,086.00</b>
Account No. <b>4621-2000-7580-8110</b>  <b>Citi Cards</b> <b>P.O. Box 688906</b> <b>Des Moines, IA 50368-8906</b>		-	<b>Opened 1/09 Last used 4/09</b> <b>Credit card purchases</b>				<b>1,908.92</b>
Account No. <b>4621-2000-7580-8110</b>  <b>CitiCard</b> <b>P.O. Box 142319</b> <b>Irving, TX 75014-2319</b>		-	<b>Opened 4/09 Last used 4/09</b> <b>Credit card purchases</b>				<b>1,394.01</b>
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>12,704.93</b>

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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>29D04-0904-SC-00796</b>  <b>Clark Tire - Fishers</b> <b>P.O. Box 195</b> <b>Fishers, IN 46038</b>		-	<b>2/09</b> <b>Lawsuit/Judgment</b>				<b>1,069.04</b>	
Account No. <b>29D01-0902-CC-00173</b>  <b>Concrete Industries</b> <b>c/o Gene Leeuw</b> <b>320 N. Meridian Street, Suite 1006</b> <b>Indianapolis, IN 46204</b>		-	<b>2/09</b> <b>Lawsuit/Judgment</b>				<b>122,264.00</b>	
Account No. <b>1967</b>  <b>Concrete Pump Repair</b> <b>P.O. Box 74414</b> <b>Cleveland, OH 44194-4414</b>	X	-	<b>2008</b> <b>Auto repair</b>				<b>4,381.79</b>	
Account No.  <b>D &amp; S Concrete</b> <b>934 Hearthside Court</b> <b>Brownsburg, IN 46112</b>	X	-	<b>2008</b> <b>Sub-contract work</b>				<b>750.00</b>	
Account No. <b>601100510925</b>  <b>Discover Financial</b> <b>P.O. Box 15316</b> <b>Wilmington, DE 19850</b>		-	<b>Opened 8/05 Last Used 4/09</b> <b>Credit card purchases</b>				<b>6,857.00</b>	
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>135,321.83</b>

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

In re Richard Michael Stewart Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No.  <b>Edgewood Building and Supply</b> 1580 Epler Avenue Indianapolis, IN 46227	X -		<b>4/08</b> <b>Drywall supplier</b>				<b>10,717.67</b>	
Account No. <b>28108-39405</b>  <b>Farm Plan</b> P.O. box 4450 Carol Stream, IL 60197-4450	X -		<b>2/09</b> <b>Finance Company</b>				<b>683.33</b>	
Account No. <b>8006</b>  <b>Hahn Systems, Inc.</b> 5830 W. 74th Street Indianapolis, IN 46278-1756	X -		<b>2008</b> <b>Nail supplier</b>				<b>11,260.96</b>	
Account No. <b>0000195700</b>  <b>Hamilton County Cooperative</b> <b>Association</b> P.O. Box 1106 Noblesville, IN 46061	X -		<b>4/09 - 5/09</b> <b>Fuel supplier</b>				<b>4,379.53</b>	
Account No. <b>6035322017465091</b>  <b>Home Depot</b> P.O. Box 6029 The Lakes, NV 88901-6029	X -		<b>Opened 2008 Last used 2008</b> <b>Credit card purchases</b>				<b>6,685.74</b>	
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>33,727.23</b>

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

In re Richard Michael Stewart Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>000001732</b>  <b>Hopkins Gravel, Sand and Concrete, Inc. P.O. Box 636 Mooresville, IN 46158</b>	X -		<b>2008 Gravel Supplier</b>				<b>1,687.87</b>	
Account No. <b>6004-3007-0000-5652</b>  <b>HSBC Business Solutions/Menard's P.O. Box 5219 Carol Stream, IL 60197</b>	X -		<b>Opened 2008 Last used 2008 Credit card purchases</b>				<b>4,121.26</b>	
Account No.  <b>ICC Paint and Decor 7226 E. 87th Street, Suite A Indianapolis, IN 46256</b>	X -		<b>2008 Paint supplier</b>				<b>4,337.11</b>	
Account No. <b>SF0902</b>  <b>Jobsite Supply 624 S. Missouri Indianapolis, IN 46225</b>	X -		<b>2008 Tool supplier</b>				<b>4,969.95</b>	
Account No. <b>29D01-0807-PL-00865</b>  <b>Joseph Barrett c/o Jeffrey McDermott 12800 N. Meridian Street Carmel, IN 46032</b>	-		<b>7/08 Lawsuit/Judgment</b>		X	X	<b>Unknown</b>	
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>15,116.19</b>

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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>1000126702</b>  <b>Key Bank</b> <b>P.O. Box 16666</b> <b>Boise, ID 83715</b>			<b>Opened 8/96 Last Used 4/09</b> <b>Unsecured line of credit</b>				<b>999.00</b>	
Account No. <b>061-0022104-000</b>  <b>Konica Minolta Business Solutions</b> <b>Attn: Customer Service</b> <b>P.O. Box 550559</b> <b>Jacksonville, FL 32255-0599</b>	X	-	<b>4/09 - 5/09</b> <b>Copier repair</b>				<b>1,254.89</b>	
Account No.  <b>Liberty Mutual</b> <b>75 Remittance Drive, Suite 1837</b> <b>Chicago, IL 60675-1837</b>	X	-	<b>2007</b> <b>Insurance premium</b>				<b>81,280.54</b>	
Account No. <b>8213115-9013304</b>  <b>Lowe's/GE Money Bank</b> <b>P.O. Box 47248</b> <b>Oak Park, MI 48237</b>	X	-	<b>Opened 2008 Last used 2008</b> <b>Credit card purchaes</b>				<b>3,506.01</b>	
Account No. <b>821-3134-091286 9</b>  <b>Lowe's/GE Money Bank</b> <b>P.O. Box 47248</b> <b>Oak Park, MI 48237</b>	X	-	<b>Opened 2/09 Last used 2/09</b> <b>Credit card purchases</b>				<b>4,318.65</b>	
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>91,359.09</b>

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

In re Richard Michael Stewart Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>29D03-0808-PL-00983</b>  <b>Ma Ri Al Corp</b> <b>c/o Grantland M. Clapacs</b> <b>10 W. Market Street, Suite 2700</b> <b>Indianapolis, IN 46204</b>	X	-	<b>8/08</b> <b>Lawsuit/Judgment</b>		X	X	<b>251,996.23</b>	
Account No. <b>416749144</b>  <b>Macy's</b> <b>7 W. 7th Street</b> <b>Cincinnati, OH 45202</b>	-	-	<b>Opened 1/98 Last Used 4/09</b> <b>Credit card purchases</b>				<b>1,160.00</b>	
Account No. <b>29D01-0901-PL-00046</b>  <b>Magnum Material of Indiana</b> <b>c/o Terrence L. Brookie</b> <b>201 N. Illinois Street, Suite 1900</b> <b>Indianapolis, IN 46224-0961</b>	X	-	<b>1/09</b> <b>Lawsuit/Judgment</b>				<b>23,866.00</b>	
Account No. <b>541243</b>  <b>Martin Marietta Materials</b> <b>P.O. Box 30013</b> <b>Raleigh, NC 27622-0013</b>	-	-	<b>2008</b> <b>Gravel supplier</b>				<b>16,169.61</b>	
Account No.  <b>McMurray Insurance Agency</b> <b>201 E. Main Street</b> <b>Hoopeston, IL 60942</b>	-	-	<b>Insurance premium</b>				<b>800.00</b>	
Sheet no. <u>8</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>293,991.84</b>



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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>001064676519</b>  <b>Med-1 Solutions, LLC</b> <b>6239 S. East Street, Suite F</b> <b>Indianapolis, IN 46227</b>	X	-	<b>2008</b> <b>Collection: St. Vincents Hospital</b>			<b>1,585.80</b>
Account No. <b>001064676519</b>  <b>Mt. Comfort Transfer Station</b> <b>2561 Kentucky Avenue</b> <b>Indianapolis, IN 46221</b>	-		<b>5/09</b> <b>Dump charges</b>			<b>348.00</b>
Account No. <b>R0821</b>  <b>Palmer Power and Truck Equipment</b> <b>1128 E. Maryland</b> <b>Indianapolis, IN 46202</b>	X	-	<b>3/09</b> <b>Auto repair</b>			<b>500.00</b>
Account No.  <b>Performance Concrete Pumping, Inc.</b> <b>P.O. Box 7375</b> <b>Bloomington, IN 47407</b>	X	-	<b>2008</b> <b>Concrete Sub-contractor</b>			<b>500.00</b>
Account No. <b>IN087475</b>  <b>PPG Architectural Finishes</b> <b>P.O. Box 536864</b> <b>Atlanta, GA 30353-6864</b>	X	-	<b>2007 - 2008</b> <b>Paint supplier</b>			<b>6,340.87</b>
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>9,274.67</b>

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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.		
Account No. <b>1061</b>  <b>Riverview Hospital</b> <b>P.O. Box 7211</b> <b>Indianapolis, IN 46207-7211</b>	X	-	<b>2008</b> <b>Medical expenses</b>		<b>193.00</b>
Account No.  <b>Rose and Walker Supply, INcy</b> <b>4970 S. Belmont Avenue</b> <b>Indianapolis, IN 46217</b>	X	-	<b>2007</b> <b>Drywall supplier</b>		<b>4,364.39</b>
Account No.  <b>Runyon Equipment Rental</b> <b>410 W. Carmel Drive</b> <b>Carmel, IN 46032</b>	X	-	<b>3/09</b> <b>Equipment &amp; Tool supplier</b>		<b>578.31</b>
Account No. <b>5049-9485-2095-2682</b>  <b>Sear's/Citibank (South Dakota)</b> <b>701 East 60th Street N.</b> <b>Sioux Falls, SD 57117</b>	-		<b>Opened 6/94 Last Used 2/09</b> <b>Credit card purchases</b>		<b>2,363.00</b>
Account No. <b>29D04-0812-CC-02704</b>  <b>Sherwin Williams Co.</b> <b>c/o Frederick Pfenninger, Jr.</b> <b>9247 N. Meridian Street, Suite 219</b> <b>Indianapolis, IN 46260-1817</b>	X	-	<b>12/08</b> <b>Lawsuit/Judgment</b>		<b>34,894.67</b>
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>42,393.37</b>

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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>SOS Storage of Fishers</b> 3111 Marily Road Fishers, IN 46038	X -		<b>2008</b> <b>Storage Unit</b>			<b>3,093.00</b>
Account No. <b>1387078</b>  <b>Southeastern Equipment Co., Inc.</b> U.S. 40 East Cambridge, OH 43725	X -		<b>11/08</b> <b>Equipment supplier</b>			<b>229.63</b>
Account No. <b>1001043486</b>  <b>Speedway SuperAmerica</b> Credit Services P.O. Box 1590 Springfield, OH 45501	X -		<b>Opened 2008 Last used 2008</b> <b>Credit card purchases</b>			<b>3,054.05</b>
Account No. <b>1001044377</b>  <b>Speedway SuperAmerica</b> P.O. Box 740587 Cincinnati, OH 45274-0587	X -		<b>Opened 2008 Last used 2008</b> <b>Credit card purchases</b>			<b>11,516.50</b>
Account No.  <b>Sprint/Nextel</b> P.O. Box 4191 Carol Stream, IL 60197-4191	X -		<b>4/09</b> <b>Cellular phones</b>			<b>1,686.87</b>
Sheet no. <u>11</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>19,580.05</b>

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

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>29D02-0902-PL-00195</b>  <b>Spurlino Materials</b> <b>c/o J. Michael Cavosie</b> <b>10455 N. College Avenue</b> <b>Indianapolis, IN 46280</b>	X -		<b>2/09</b> <b>Lawsuit/Judgment</b>			<b>53,665.00</b>
Account No. <b>60110002293330</b>  <b>Staples</b> <b>Dept. 00-2293330</b> <b>P.O. Box 6721</b> <b>The Lakes, NV 88901-6721</b>	X -		<b>Opened 3/09 Last used 5/09</b> <b>Credit card purchases</b>			<b>Unknown</b>
Account No. <b>53315RMS</b>  <b>Stoppewerth and Associates</b> <b>7965 E. 106th Street</b> <b>Fishers, IN 46038</b>	X -		<b>2008</b> <b>Professional Services</b>			<b>4,875.00</b>
Account No.  <b>Tom Corlett Concrete</b> <b>6182 N. 75 W.</b> <b>Shelbyville, IN 46176</b>	X -		<b>2008</b> <b>Concrete Sub-contractor</b>			<b>5,494.75</b>
Account No. <b>323894</b>  <b>U.S. Aggregates</b> <b>55400 W. 86th Street</b> <b>Indianapolis, IN 46268</b>	X -		<b>2008</b> <b>Gravel Supplier/Sub-contractor</b>			<b>3,814.70</b>
Sheet no. <u>12</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	<b>67,849.45</b>

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

In re Richard Michael Stewart Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. <b>5501800</b>  <b>White Cap Construction and Supply</b> <b>9940 S. 134th Street</b> <b>Omaha, NE 68138</b>	<b>X -</b>					<b>67,404.35</b>	
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal (Total of this page)						<b>67,404.35</b>	
Total (Report on Summary of Schedules)						<b>1,028,045.45</b>	

Sheet no. 13 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

B6G (Official Form 6G) (12/07)

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

**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 or 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.
<b>Konica/Minolta 21146 Network Place Chicago, IL 60673-1211</b>	<b>Lease agreement on Copier @ \$500 per month.</b>

B6H (Official Form 6H) (12/07)

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**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 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
R.J. Waterproofing P.O. Box 1019 Noblesville, IN 46061	Huntington Bank P.O. Box 5065, NE01 Cleveland, OH 44101
R.J. Waterproofing P.O. Box 1019 Noblesville, IN 46061	Mack Financial Services 7025 Albert Pick Road, Suite 105 P.O. Box 26131 Greensboro, NC 27402-6131
R.J. Waterproofing P.O. Box 1019 Noblesville, IN 46061	Alerding and Company 4181 E. 96th Street, Suite 180 Indianapolis, IN 46240
R.J. Waterproofing P.O. Box 1019 Noblesville, IN 46061	Liberty Mutual 75 Remittance Drive, Suite 1837 Chicago, IL 60675-1837
R.J. Waterproofing P.O. Box 1019 Noblesville, IN 46061	Palmer Power and Truck Equipment 1128 E. Maryland Indianapolis, IN 46202
R.J. Waterproofing P.O. Box 1019 Noblesville, IN 46061	SOS Storage of Fishers 3111 Marily Road Fishers, IN 46038
R.J. Waterproofing P.O. Box 1019 Noblesville, IN 46061	U.S. Aggregates 55400 W. 86th Street Indianapolis, IN 46268
R.M. Construction, LLC P.O. Box 1019 Noblesville, IN 46061	First Merchants 200 E. Jackson Street Muncie, IN 47305
R.M. Construction, LLC P.O. Box 1019 Noblesville, IN 46061	ICC Paint and Decor 7226 E. 87th Street, Suite A Indianapolis, IN 46256
R.M. Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Med-1 Solutions, LLC 6239 S. East Street, Suite F Indianapolis, IN 46227
R.M. Sewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	U.S. Bank Manfiest Funding Services 1450 Channel Parkway Marshall, MN 56258

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
R.M. Stewart Construction P.O. Box 1019 Noblesville, IN 46061	Popular Equipment Finance, Inc. Lockbox 771922 1922 Solutions Center Chicago, IL 60677-1009
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Ford Credit P.O. Box 790093 Saint Louis, MO 63179-0093
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Ford Credit P.O. Box 790093 Saint Louis, MO 63179-0093
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Magnum Material of Indiana c/o Terrence L. Brookie 201 N. Illinois Street, Suite 1900 Indianapolis, IN 46224-0961
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Sherwin Williams Co. c/o Frederick Pfenninger, Jr. 9247 N. Meridian Street, Suite 219 Indianapolis, IN 46260-1817
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	U.S. Bank Manifest Funding Services 1450 Channel Parkway Marshall, MN 56258
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	84 Lumber 1019 Route 519, Building #2 Eighty Four, PA 15330-2813
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Alerding and Company 4181 E. 96th Street, Suite 180 Indianapolis, IN 46240
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Bingham McHale, LLP 2700 Market Tower/10 W. Market Street Indianapolis, IN 46204-4900
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Hahn Systems, Inc. 5830 W. 74th Street Indianapolis, IN 46278-1756
R.M. Stewart Construction, LLC P.O. Box 1014 Noblesville, IN 46061-1014	Konica Minolta Business Solutions Attn: Customer Service P.O. Box 550559 Jacksonville, FL 32255-0599
R.M. Stewart Construction, LLC P.O. Box 1019 Indianapolis, IN 46204	Liberty Mutual 75 Remittance Drive, Suite 1837 Chicago, IL 60675-1837

Sheet 1 of 6 continuation sheets attached to the Schedule of Codebtors



In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	PPG Architectural Finishes P.O. Box 536864 Atlanta, GA 30353-6864
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Riverview Hospital P.O. Box 7211 Indianapolis, IN 46207-7211
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Rose and Walker Supply, Incy 4970 S. Belmont Avenue Indianapolis, IN 46217
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Runyon Equipment Rental 410 W. Carmel Drive Carmel, IN 46032
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	SOS Storage of Fishers 3111 Marily Road Fishers, IN 46038
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Speedway SuperAmerica P.O. Box 740587 Cincinnati, OH 45274-0587
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Sprint/Nextel P.O. Box 4191 Carol Stream, IL 60197-4191
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Stoppewerth and Associates 7965 E. 106th Street Fishers, IN 46038
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Chase Auto 14800 Frye Road Fort Worth, TX 76155
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	Chase Auto 14800 Frye Road Fort Worth, TX 76155
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	First Merchants 200 E. Jackson Street Muncie, IN 47305
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	First Merchants 200 E. Jackson Street Muncie, IN 47305
R.M. Stewart Construction, LLC P.O. Box 1019 Noblesville, IN 46061	First Merchants 200 E. Jackson Street Muncie, IN 47305

Sheet 2 of 6 continuation sheets attached to the Schedule of Codebtors

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
R.M. Stewart Construction, LLP P.O. Box 1019 Indianapolis, IN 46202	Edgewood Building and Supply 1580 Epler Avenue Indianapolis, IN 46227
Stallwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Hopkins Gravel, Sand and Concrete, Inc. P.O. Box 636 Mooresville, IN 46158
Stalwart Foudation P.O. Box 1019 Noblesville, IN 46061	Hamilton County Cooperative Association P.O. Box 1106 Noblesville, IN 46061
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Five Point Capital P.O. Box 644006 Cincinnati, OH 45264-4006
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Ma Ri AI Corp c/o Grantland M. Clapacs 10 W. Market Street, Suite 2700 Indianapolis, IN 46204
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Popular Equipment Finance, Inc. Lockbox 771922 1922 Solutions Center Chicago, IL 60677-1009
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Spurlino Materials c/o J. Michael Cavosie 10455 N. College Avenue Indianapolis, IN 46280
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	U.S. Bank Manifest Funding services 1450 Channel Parkway Marshall, MN 56258
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	U.S. Bank Manfiest Funding Services 1450 Channel Parkway Marshall, MN 56258
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	U.S. Bank Manifest Funding Services 1450 Channel Parkway Marshall, MN 56258
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Advanta Bank Welsh And Mckean Road Horsham, PA 19044
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Beaver Gravel Corporation 16101 River Avenue Noblesville, IN 46062

Sheet 3 of 6 continuation sheets attached to the Schedule of Codebtors

In re Richard Michael Stewart Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE H - CODEBTORS**  
 (Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Bingham McHale, LLP 2700 Market Tower/10 W. Market Street Indianapolis, IN 46204-4900
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Concrete Pump Repair P.O. Box 74414 Cleveland, OH 44194-4414
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	D & S Concrete 934 Hearthside Court Brownsburg, IN 46112
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Farm Plan P.O. box 4450 Carol Stream, IL 60197-4450
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Jobsite Supply 624 S. Missouri Indianapolis, IN 46225
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Liberty Mutual 75 Remittance Drive, Suite 1837 Chicago, IL 60675-1837
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Lowe's/GE Money Bank P.O. Box 47248 Oak Park, MI 48237
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Performance Concrete Pumping, Inc. P.O. Box 7375 Bloomington, IN 47407
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Runyon Equipment Rental 410 W. Carmel Drive Carmel, IN 46032
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	SOS Storage of Fishers 3111 Marily Road Fishers, IN 46038
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	SOS Storage of Fishers 3111 Marily Road Fishers, IN 46038
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Southeastern Equipment Co., Inc. U.S. 40 East Cambridge, OH 43725
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Speedway SuperAmerica Credit Services P.O. Box 1590 Springfield, OH 45501

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Staples Dept. 00-2293330 P.O. Box 6721 The Lakes, NV 88901-6721
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	Tom Corlett Concrete 6182 N. 75 W. Shelbyville, IN 46176
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	White Cap Construction and Supply 9940 S. 134th Street Omaha, NE 68138
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	CNH Capital P.O. Box 7247-0170 Philadelphia, PA 19170-0170
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	First Merchants 200 E. Jackson Street Muncie, IN 47305
Stalwart Foundation, LLC P.O. Box 1019 Noblesville, IN 46061	First Merchants 200 E. Jackson Street Muncie, IN 47305
Stewart & Stewart Properties, LLC 19493 Cumberland Road Noblesville, IN 46061	Liberty Mutual 75 Remittance Drive, Suite 1837 Chicago, IL 60675-1837
Stewart & Stewart Properties, LLC 19493 Cumberland Road Noblesville, IN 46060	SOS Storage of Fishers 3111 Marily Road Fishers, IN 46038
Stewco Custom Homes P.O. Box 1019 Noblesville, IN 46061	Boone County Resource 985 S. U.S. Highway 421 Zionsville, IN 46077-8829
Stewco Custom Homes P.O. Box 1019 Noblesville, IN 46061	Chase- BP 800 Brookside Blvd. Westerville, OH 43081
Stewco Custom Homes P.O. Box 1019 Noblesville, IN 46061	Home Depot P.O. Box 6029 The Lakes, NV 88901-6029
Stewco Custom Homes, Inc. P.O. Box 1019 Noblesville, IN 46061	American Express P.O. Box 981537 El Paso, TX 79998
Stewco Custom Homes, Inc. P.O. Box 1019 Noblesville, IN 46060	Liberty Mutual 75 Remittance Drive, Suite 1837 Chicago, IL 60675-1837

Sheet 5 of 6 continuation sheets attached to the Schedule of Codebtors

In re Richard Michael Stewart, Debtor Case No. \_\_\_\_\_

**SCHEDULE H - CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Stewco Custom Homes, Inc.</b> <b>P.O. Box 1019</b> <b>Noblesville, IN 46061</b>	<b>Lowe's/GE Money Bank</b> <b>P.O. Box 47248</b> <b>Oak Park, MI 48237</b>
<b>Stewco Custom Homes, Inc.</b> <b>P.O. Box 1019</b> <b>Noblesville, IN 46061</b>	<b>SOS Stoorage of Fishers</b> <b>3111 Marily Road</b> <b>Fishers, IN 46038</b>
<b>Stewco Custom Homes, LLC</b> <b>P.O. Box 1019</b> <b>Noblesville, IN 46061</b>	<b>HSBC Business Solutions/Menard's</b> <b>P.O. Box 5219</b> <b>Carol Stream, IL 60197</b>

B6I (Official Form 6I) (12/07)

In re Richard Michael Stewart

Case No. \_\_\_\_\_

Debtor(s)

**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:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None</b>	AGE(S): <b>-</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Owner</b>	<b>Educator</b>
Name of Employer	<b>Self-employed</b>	<b>Learning Time Preschool</b>
How long employed	<b>20 years</b>	<b>15 years</b>
Address of Employer	<b>KC Concrete and Construction P.O. Box 1019 Noblesville, IN 46061</b>	<b>91 W. 91st Street Noblesville, IN 46060</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>6,000.00</u>	\$ <u>2,000.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>3. SUBTOTAL</b>	<b>\$ <u>6,000.00</u></b>	<b>\$ <u>2,000.00</u></b>
<b>4. LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>1,200.00</u>	\$ <u>400.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>1,200.00</u></b>	<b>\$ <u>400.00</u></b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>4,800.00</u></b>	<b>\$ <u>1,600.00</u></b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or government assistance (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify): _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ <u>0.00</u></b>	<b>\$ <u>0.00</u></b>
<b>15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)</b>	<b>\$ <u>4,800.00</u></b>	<b>\$ <u>1,600.00</u></b>
<b>16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)</b>	<b>\$ <u>6,400.00</u></b>	

(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:

B6J (Official Form 6J) (12/07)

In re **Richard Michael Stewart**

Case No. \_\_\_\_\_

Debtor(s)

**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)		\$	<b>2,700.00</b>
a. Are real estate taxes included?	Yes ___ No <u><b>X</b></u>		
b. Is property insurance included?	Yes ___ No <u><b>X</b></u>		
2. Utilities:		\$	<b>300.00</b>
a. Electricity and heating fuel		\$	<b>35.00</b>
b. Water and sewer		\$	<b>80.00</b>
c. Telephone		\$	<b>250.00</b>
d. Other <u><b>See Detailed Expense Attachment</b></u>		\$	<b>500.00</b>
3. Home maintenance (repairs and upkeep)		\$	<b>450.00</b>
4. Food		\$	<b>130.00</b>
5. Clothing		\$	<b>95.00</b>
6. Laundry and dry cleaning		\$	<b>300.00</b>
7. Medical and dental expenses		\$	<b>800.00</b>
8. Transportation (not including car payments)		\$	<b>200.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>100.00</b>
10. Charitable contributions		\$	<b>150.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<b>0.00</b>
a. Homeowner's or renter's		\$	<b>0.00</b>
b. Life		\$	<b>0.00</b>
c. Health		\$	<b>0.00</b>
d. Auto		\$	<b>0.00</b>
e. Other _____		\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<b>850.00</b>
(Specify) <u><b>Real Estate Taxes</b></u>			
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<b>700.00</b>
a. Auto		\$	<b>0.00</b>
b. Other _____		\$	<b>0.00</b>
c. Other _____		\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others		\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home		\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>100.00</b>
17. Other <u><b>Personal Grooming</b></u>		\$	<b>80.00</b>
Other <u><b>Pet Expenses</b></u>		\$	
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.)		\$	<b>7,820.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	<b>6,400.00</b>
b. Average monthly expenses from Line 18 above		\$	<b>7,820.00</b>
c. Monthly net income (a. minus b.)		\$	<b>-1,420.00</b>

B6J (Official Form 6J) (12/07)

In re Richard Michael Stewart

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Cable</b>	\$	<b>45.00</b>
<b>Internet</b>	\$	<b>30.00</b>
<b>Cellular Phone</b>	\$	<b>175.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>250.00</b>



B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
Southern District of Indiana**

In re Richard Michael Stewart  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

**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 42 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 25, 2009

Signature /s/ Richard Michael Stewart  
**Richard Michael Stewart**  
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.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court  
Southern District of Indiana**

In re Richard Michael Stewart

Debtor(s)

Case No.

Chapter

11

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more 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 full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**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

**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.)

AMOUNT

SOURCE

**3. Payments to creditors**

None  **Complete a. or b., as appropriate, and c.**

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 (\*) 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 creditor 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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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 creditor 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>First Horizon Home Loans</b> <b>P.O. Box 630148</b> <b>75063</b>	<b>April - \$2,700.00</b> <b>May - \$2,700.00</b> <b>June - \$2,700.00</b>	<b>\$8,100.00</b>	<b>\$500,468.00</b>
<b>Everhome Mortgage</b> <b>8100 Nations Way</b> <b>Jacksonville, FL 32256</b>	<b>April - \$500.00</b> <b>May - \$500.00</b> <b>June - \$500.00</b>	<b>\$1,500.00</b>	<b>\$228,262.00</b>
<b>Popular Leasing</b>	<b>April 20, 2009</b>	<b>\$5,356.00</b>	<b>\$267,139.00</b>
<b>Lia Financial</b>	<b>_____ ? - \$7,602.00</b>	<b>\$7,602.00</b>	<b>\$200,000.00</b>

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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**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
<b>Joseph Barrett vs. Richard Stewart</b> <b>29D01-0807-PL-00865</b>	<b>Personal Liability</b>	<b>Hamilton County Superior Court #1</b> <b>Noblesville, IN</b>	<b>Complaint filed 7/08</b> <b>Judgment pending</b>
<b>Chuck Hotka vs. Richard Stewart et al.</b> <b>29D04-0805-SC-01041</b>	<b>Civil Collection</b>	<b>Hamilton County Superior Court #4</b> <b>Noblesville, IN</b>	<b>Complaint filed 5/08</b> <b>Judgment entered 12/08 for \$6,000</b>
<b>Clark Tire Fishers vs. Richard Stewart</b> <b>29D04-0904-SC-00796</b>	<b>Civil Collection</b>	<b>Hamilton County Superior Court #4</b> <b>Noblesville, IN</b>	<b>Complaint filed 4/09</b> <b>Default Judgment granted 5/19/09 for \$1,158.04</b>

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Magnum Materials of Indiana vs. RM Stewart Construction et al. 29D01-0901-PL-00046	Personal Liability	Hamilton County Superior Court #1 Noblesville, IN	Complaint filed 1/09 Default Judgment entered 4/27/09 for \$23,866.00
Sherwin Williams Co. vs. R.M. Stewart 29D04-0812-CC-02704	Civil Collection	Hamilton County Superior Court #4 Noblesville, IN	Complaint filed 12/08 Judgment pending
Spurlino Materials vs. Stalwart et al. 29D02-0902-PL-00195	Personal Liability	Hamilton County Superior Court #2 Noblesville, IN	Complaint filed 2/09 Default Judgment ordered
American Home vs. Stalwart Foundation et al. 29C01-0811-CC-02061	Civil Collection	Hamilton County Circuit Court #1 Noblesville, IN	Complaint filed 11/08 Judgment pending
Air Energy Systems vs. R. Stewart 29D04-0904-CC-00747	Civil Collection	Hamilton County Superior Court #4 Noblesville, IN	Complaint filed 4/09 Judgment pending
Ma Ri AI Corp. vs. Stalwart et al. 29D03-0808-PL-00983	Personal Liability	Hamilton County Superior Court #3 Noblesville, IN	Complaint filed 8/08 Judgment pending
Carpet Country vs. Stewart Construction et al. 41D03-0810-SC-00921	Civil Collection	Johnson County Superior Court #3 Franklin, IN	Complaint filed 10/08 Default judgment entered for \$4,057.00
Concrete Industries vs. Stalwart Foundation et al. 29D01-0902-CC-00173	Civil Collection	Hamilton County Superior Court #1 Noblesville, IN	Complaint filed 2/09 Judgment pending
American Aggregates Corporation d/b/a Martin Marietta Aggregates vs. R.J. Wtaerproofing, Inc and Stalwart Foundations, LLC et al. 29D02-0906-CC-762	Civil Collection	Hamilton County Superior Court #2 Noblesville, IN	Complaint filed 6/09 Judgment 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.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**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.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**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.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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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.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**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.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**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.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
<b>1999 Classic Dump Trailer 6x10 - \$1,000</b>	<b>Stolen</b>	
<b>Employee stole \$15,000</b>	<b>Not covered by insurance</b>	<b>2008</b>

**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 the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Redman Ludwig, P.C. 151 N. Delaware Street Suite 1106 Indianapolis, IN 46204</b>	<b>6/09</b>	<b>\$2,000 - Attorney fees</b>

**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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
John Stewart	October 2008	Skid Loader - \$10,000

**Brother**

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.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**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.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
First Merchants Bank	Checking account (business)	\$100.00 - April, 2009

**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.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**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.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**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
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**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.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**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.

NAME

**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:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**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	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>R.M. Stewart Construction, LLC</b>	<b>35-2124803</b>	<b>P.O. Box 1019 Noblesville, IN 46061</b>	<b>Construction</b>	<b>1987 - 2008</b>
<b>Stalwart Foundations, LLC</b>	<b>30-0003104</b>	<b>P.O. B ox 1019 Noblesville, IN 46061</b>	<b>Foundation</b>	<b>2000 - 2008</b>
<b>R.J. Waterproofing, Inc.</b>	<b>20-5775017</b>	<b>P.O. Box 1019 Noblesville, IN 46061</b>	<b>Waterproofing</b>	<b>2006 - 2008</b>
<b>Stewart &amp; Stewart Properties, LLC</b>	<b>26-1335380</b>	<b>19493 Cumberland Road Noblesville, IN 46060</b>	<b>Purchase land and build</b>	<b>2008 - Current</b>
<b>Stewco Custom Home, Inc.</b>	<b>35-1995609</b>	<b>P.O. Box 1019 Noblesville, IN 46061</b>	<b>Home Builder</b>	<b>1998 - 2006</b>

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.

NAME ADDRESS

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	DATES SERVICES RENDERED
<b>Alerding and Company 4181 E. 96th Street Suite 180 Indianapolis, IN 46240</b>	<b>2000 through present</b>



None  b. List all firms or individuals who within the **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.

NAME	ADDRESS	DATES SERVICES RENDERED
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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.

NAME	ADDRESS
<b>Richard M. Stewart</b>	<b>P.O. Box 1732 Noblesville, IN 46061</b>

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.

NAME AND ADDRESS	DATE ISSUED
<b>First Merchants Bank 200 E. Jackson Muncie, IN 47305</b>	<b>January, 2009</b>

**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.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**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.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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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.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**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.

NAME	ADDRESS	DATE OF WITHDRAWAL
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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.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**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.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**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.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**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.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

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 June 25, 2009

Signature /s/ Richard Michael Stewart  
**Richard Michael Stewart**  
 Debtor

*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*

**United States Bankruptcy Court  
Southern District of Indiana**

In re Richard Michael Stewart  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor 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.....	\$	<u>8,961.00</u>
Prior to the filing of this statement I have received.....	\$	<u>2,000.00</u>
Balance Due.....	\$	<u>6,961.00</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 a 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, statement 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;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**For a Chapter 13, refer to Rights and Responsibilities Form**

**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.

Dated: June 25, 2009

/s/ Eric C. Redman  
Eric C. Redman #6330-49  
Redman Ludwig, P.C.  
151 N. Delaware Street  
Suite 1106  
Indianapolis, IN 46204  
(317) 685-2426 Fax: (317) 636-8686

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA**NOTICE TO 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.

**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 only 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 a 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 Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

<b>Eric C. Redman #6330-49</b> Printed Name of Attorney	X <b>/s/ Eric C. Redman</b> Signature of Attorney	<b>June 25, 2009</b> Date
Address: <b>151 N. Delaware Street</b> <b>Suite 1106</b> <b>Indianapolis, IN 46204</b> <b>(317) 685-2426</b>		

#### **Certificate of Debtor**

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

<b>Richard Michael Stewart</b> Printed Name(s) of Debtor(s)	X <b>/s/ Richard Michael Stewart</b> Signature of Debtor	<b>June 25, 2009</b> Date
Case No. (if known) _____	X _____ Signature of Joint Debtor (if any)	_____ Date

**United States Bankruptcy Court  
Southern District of Indiana**

In re Richard Michael Stewart

Debtor(s)

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: June 25, 2009

/s/ Richard Michael Stewart

**Richard Michael Stewart**

Signature of Debtor

84 LUMBER  
1019 ROUTE 519, BUILDING #2  
EIGHTY FOUR, PA 15330-2813

AARON E. ROSE  
10 W. MARKET STREET, SUITE 2700  
INDIANAPOLIS, IN 46204

ADVANTA  
P.O. BOX 38088  
PHILADELPHIA, PA 19101-8088

ADVANTA BANK  
WELSH AND MCKEAN ROAD  
HORSHAM, PA 19044

AIR ENERGY SYSTEMS  
4790 W. 73RD STREET  
INDIANAPOLIS, IN 46268

ALERDING AND COMPANY  
4181 E. 96TH STREET, SUITE 180  
INDIANAPOLIS, IN 46240

AMERICAN AGGREGATES  
C/O RUBIN & LEVIN  
500 MAROTT CENTER, 342 MASS. AVENUE  
INDIANAPOLIS, IN 46204-2161

AMERICAN EXPRESS  
P.O. BOX 981537  
EL PASO, TX 79998

AMERICAN EXPRESS  
P.O. BOX 297858  
FORT LAUDERDALE, FL 33329-7858

AMERICAN HOME ASSURANCE CO.  
C/O THOMAS J. HERR  
324 MAIN STREET, SUITE C  
LAFAYETTE, IN 47902

AMERICAN HOME INSURANCE  
WACHOVIA INS. SERV./AGENCY RESOURCES  
65 WILLOWBROOK BLVD.  
WAYNE, NJ 07470-7007

ASSOCIATES/CITIBANK  
CREDIT BUREAU DISPUTES  
SIOUX FALLS, SD 57117

BEAVER GRAVEL CORPORATION  
16101 RIVER AVENUE  
NOBLESVILLE, IN 46062

BEAVER READY MIX  
1601 RIVER AVENUE  
INDIANAPOLIS, IN 46221



BINGHAM MCHALE, LLP  
2700 MARKET TOWER/10 W. MARKET STREET  
INDIANAPOLIS, IN 46204-4900

BOONE COUNTY RESOURCE  
985 S. U.S. HIGHWAY 421  
ZIONSVILLE, IN 46077-8829

BP CARDMEMBER SERVICES  
P.O. BOX 94012  
PALATINE, IL 60094-4012

CARPET COUNTRY  
C/O LARRY GESSE  
100 S. JACKSON STREET  
FRANKLIN, IN 46131

CARPET COUNTRY  
280 S. STATE ROAD 135  
EDINBURGH, IN 46124

CARSON ROSE & ASSOCIATES  
P.O. BOX 4  
MIDLOTHIAN, TX 76065

CCC OF NEW YORK  
P.O. BOX 288  
TONAWANDA, NY 14150

CHASE  
P.O. BOX 9001083  
LOUISVILLE, KY 40290-1083

CHASE AUTO  
14800 FRYE ROAD  
FORT WORTH, TX 76155

CHASE- BP  
800 BROOKSEGE BLVD.  
WESTERVILLE, OH 43081

CHUCK HOTKA  
8162 EVENING DRIVE  
PENDLETON, IN 46064

CITI CARDS  
P.O. BOX 688906  
DES MOINES, IA 50368-8906

CITICARD  
P.O. BOX 142319  
IRVING, TX 75014-2319

CLARK TIRE - FISHERS  
P.O. BOX 195  
FISHERS, IN 46038

CNH CAPITAL  
P.O. BOX 7247-0170  
PHILADELPHIA, PA 19170-0170

CONCRETE INDUSTRIES  
C/O GENE LEEUW  
320 N. MERIDIAN STREET, SUITE 1006  
INDIANAPOLIS, IN 46204

CONCRETE INDUSTRIES  
10340 PLEASANT STREET  
NOBLESVILLE, IN 46060

CONCRETE PUMP REPAIR  
P.O. BOX 74414  
CLEVELAND, OH 44194-4414

D & S CONCRETE  
934 HEARTHSIDE COURT  
BROWNSBURG, IN 46112

DISCOVER FINANCIAL  
P.O. BOX 15316  
WILMINGTON, DE 19850

DOUGLAS D. JESCHKE  
529 KENT LANE  
CARMEL, IN 46032

EDGEWOOD BUILDING AND SUPPLY  
1580 EPLER AVENUE  
INDIANAPOLIS, IN 46227

EVERHOME MORTGAGE  
8100 NATIONS WAY  
JACKSONVILLE, FL 32256

FARM PLAN  
P.O. BOX 4450  
CAROL STREAM, IL 60197-4450

FIRST HORIZON HOME LOANS  
P.O. BOX 630148  
IRVING, TX 75063

FIRST MERCHANTS  
200 E. JACKSON STREET  
MUNCIE, IN 47305

FIVE POINT CAPITAL  
P.O. BOX 644006  
CINCINNATI, OH 45264-4006

FORD CREDIT  
P.O. BOX 790093  
SAINT LOUIS, MO 63179-0093

GREEN TREE  
P.O. BOX 6154  
RAPID CITY, SD 57709

HAHN SYSTEMS, INC.  
5830 W. 74TH STREET  
INDIANAPOLIS, IN 46278-1756

HAMILTON COUNTY COOPERATIVE ASSOCIATION  
P.O. BOX 1106  
NOBLESVILLE, IN 46061

HOME DEPOT  
P.O. BOX 6029  
THE LAKES, NV 88901-6029

HOPKINS GRAVEL, SAND AND CONCRETE, INC.  
P.O. BOX 636  
MOORESVILLE, IN 46158

HSBC BUSINESS SOLUTIONS/MENARD'S  
P.O. BOX 5219  
CAROL STREAM, IL 60197

HUNTINGTON BANK  
P.O. BOX 5065, NE01  
CLEVELAND, OH 44101

I.C. SYSTEM, INC.  
444 HIGHWAY 96 EAST  
P.O. BOX 64437  
SAINT PAUL, MN 55164-0437

ICC PAINT AND DECOR  
7226 E. 87TH STREET, SUITE A  
INDIANAPOLIS, IN 46256

INDIANA DEPARTMENT OF REVENUE  
P.O. BOX 1924  
INDIANAPOLIS, IN 46206-1924

INTERNAL REVENUE SERVICE  
P.O. BOX 21126  
PHILADELPHIA, PA 19114

JOBSITE SUPPLY  
624 S. MISSOURI  
INDIANAPOLIS, IN 46225

JOSEPH BARRETT  
C/O JEFFREY MCDERMOTT  
12800 N. MERIDIAN STREET  
CARMEL, IN 46032

JULIANNE NIXON SHEEKS  
515 E. BROADWAY STREET  
FORTVILLE, IN 46040-1508

KEY BANK  
P.O. BOX 16666  
BOISE, ID 83715

KEY PACIFIC  
17 CORPORATE WOODS BLVD.  
ALBANY, NY 12211

KONICA MINOLTA  
21146 NETWORK PLACE  
CHICAGO, IL 60673-1211

KONICA MINOLTA BUSINESS SOLUTIONS  
ATTN: CUSTOMER SERVICE  
P.O. BOX 550559  
JACKSONVILLE, FL 32255-0599

KONICA/MINOLTA  
21146 NETWORK PLACE  
CHICAGO, IL 60673-1211

LIBERTY MUTUAL  
75 REMITTANCE DRIVE, SUITE 1837  
CHICAGO, IL 60675-1837

LOWE'S/GE MONEY BANK  
P.O. BOX 47248  
OAK PARK, MI 48237

MA RI AL CORP  
C/O GRANTLAND M. CLAPACS  
10 W. MARKET STREET, SUITE 2700  
INDIANAPOLIS, IN 46204

MACK FINANCIAL SERVICES  
7025 ALBERT PICK ROAD, SUITE 105  
P.O. BOX 26131  
GREENSBORO, NC 27402-6131

MACY'S  
7 W. 7TH STREET  
CINCINNATI, OH 45202

MACY'S  
P.O. BOX 689195  
DES MOINES, IA 50368-9195

MAGNUM MATERIAL  
217-M S. BELMONT  
INDIANAPOLIS, IN 46222

MAGNUM MATERIAL OF INDIANA  
C/O TERRENCE L. BROOKIE  
201 N. ILLINOIS STREET, SUITE 1900  
INDIANAPOLIS, IN 46224-0961

MARTIN MARIETTA MATERIALS  
P.O. BOX 30013  
RALEIGH, NC 27622-0013



MCCARTHY, BURGESS & WOLFF  
THE MB & W BUILDING  
26000 CANNON ROAD  
BEDFORD, OH 44146

MCMURRAY INSURANCE AGENCY  
201 E. MAIN STREET  
HOOPESTON, IL 60942

MED-1 SOLUTIONS, LLC  
6239 S. EAST STREET, SUITE F  
INDIANAPOLIS, IN 46227

MT. COMFORT TRANSFER STATION  
2561 KENTUCKY AVENUE  
INDIANAPOLIS, IN 46221

NCO FINANCIAL SYSTEMS  
P.O. BOX 15773  
WILMINGTON, DE 19850-5773

PALMER POWER AND TRUCK EQUIPMENT  
1128 E. MARYLAND  
INDIANAPOLIS, IN 46202

PERFORMANCE CONCRETE PUMPING, INC.  
P.O. BOX 7375  
BLOOMINGTON, IN 47407

POPULAR EQUIPMENT FINANCE, INC.  
LOCKBOX 771922  
1922 SOLUTIONS CENTER  
CHICAGO, IL 60677-1009

PPG ARCHITECTURAL FINISHES  
P.O. BOX 536864  
ATLANTA, GA 30353-6864

R.J. WATERPROOFING  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

R.J. WATERPROOFING  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

R.M. CONSTRUCTION, LLC  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

R.M. SEWART CONSTRUCTION, LLC  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

R.M. STEWART CONSTRUCTION  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

R.M. STEWART CONSTRUCTION, LLC  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

R.M. STEWART CONSTRUCTION, LLC  
P.O. BOX 1014  
NOBLESVILLE, IN 46061-1014

R.M. STEWART CONSTRUCTION, LLC  
P.O. BOX 1019  
INDIANAPOLIS, IN 46204

R.M. STEWART CONSTRUCTION, LLP  
P.O. BOX 1019  
INDIANAPOLIS, IN 46202

RIVERVIEW HOSPITAL  
P.O. BOX 7211  
INDIANAPOLIS, IN 46207-7211

ROSE AND WALKER SUPPLY, INCY  
4970 S. BELMONT AVENUE  
INDIANAPOLIS, IN 46217

RUBIN & LEVIN  
300 MAROTT CENTER  
324 MASACHUSETTS AVENUE  
INDIANAPOLIS, IN 46204

RUNYON EQUIPMENT RENTAL  
410 W. CARMEL DRIVE  
CARMEL, IN 46032

SEAR'S PREMIER CARD  
P.O. BOX 6276  
SIOUX FALLS, SD 57117

SEAR'S/CITIBANK (SOUTH DAKOTA)  
701 EAST 60TH STREET N.  
SIOUX FALLS, SD 57117

SHARPNACK, BIGLEY, STROH AND WASHBURN  
321 WASHINGTON STREET  
P.O. BOX 310  
COLUMBUS, IN 47202

SHERWIN WILLIAMS  
ACCOUNTS RECEIVABLE DEPT.  
831 S RANGELINE ROAD, SUITE 111  
CARMEL, IN 46032

SHERWIN WILLIAMS CO.  
C/O FREDERICK PFENNINGER, JR.  
9247 N. MERIDIAN STREET, SUITE 219  
INDIANAPOLIS, IN 46260-1817

SOS STOORAGE OF FISHERS  
3111 MARILY ROAD  
FISHERS, IN 46038

SOUTHEASTERN EQUIPMENT CO., INC.  
U.S. 40 EAST  
CAMBRIDGE, OH 43725

SPEEDWAY SUPERAMERICA  
CREDIT SERVICES  
P.O. BOX 1590  
SPRINGFIELD, OH 45501

SPEEDWAY SUPERAMERICA  
P.O. BOX 740587  
CINCINNATI, OH 45274-0587

SPRINT/NEXTEL  
P.O. BOX 4191  
CAROL STREAM, IL 60197-4191

SPURLINO MATERIALS  
C/O J. MICHAEL CAVOSIE  
10455 N. COLLEGE AVENUE  
INDIANAPOLIS, IN 46280

SPURLINO MATERIALS  
P.O. BOX 1487  
INDIANAPOLIS, IN 46206

STALLWART FOUNDATION, LLC  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

STALWART FOUADATION  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

STALWART FOUNDATION, LLC  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

STAPLES  
DEPT. 00-2293330  
P.O. BOX 6721  
THE LAKES, NV 88901-6721

STEVEN STOESZ  
211 E. MAIN STREET  
P.O. BOX 365  
WESTFIELD, IN 46074

STEWART & STEWART PROPERTIES, LLC  
19493 CUMBERLAND ROAD  
NOBLESVILLE, IN 46061

STEWART & STEWART PROPERTIES, LLC  
19493 CUMBERLAND ROAD  
NOBLESVILLE, IN 46060

STEWCO CUSTOM HOMES  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

STEWCO CUSTOM HOMES, INC.  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

STEWCO CUSTOM HOMES, INC.  
P.O. BOX 1019  
NOBLESVILLE, IN 46060

STEWCO CUSTOM HOMES, LLC  
P.O. BOX 1019  
NOBLESVILLE, IN 46061

STOPPLEWERTH AND ASSOCIATES  
7965 E. 106TH STREET  
FISHERS, IN 46038

TOM CORLETT CONCRETE  
6182 N. 75 W.  
SHELBYVILLE, IN 46176

U.S. AGGREGATES  
55400 W. 86TH STREET  
INDIANAPOLIS, IN 46268

U.S. BANK  
MANIFEST FUNDING SERVICES  
1450 CHANNEL PARKWAY  
MARSHALL, MN 56258

U.S. BANK  
MANFIEST FUNDING SERVICES  
1450 CHANNEL PARKWAY  
MARSHALL, MN 56258

VERICORE  
10115 KINCEY AVENUE, SUITE 100  
HUNTERSVILLE, NC 28078

WHITE CAP CONSTRUCTION AND SUPPLY  
9940 S. 134TH STREET  
OMAHA, NE 68138