

**United States Bankruptcy Court  
Eastern District of Michigan**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Victory Outreach - Detroit</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):	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>38-2800285</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>3839 Wabash Detroit, MI</b> ZIP Code <b>48208</b>	Street Address of Joint Debtor (No. and Street, City, and State):  ZIP Code
County of Residence or of the Principal Place of Business: <b>Wayne</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>P.O. Box 09334 Detroit, MI</b> ZIP Code <b>48209</b>	Mailing Address of Joint Debtor (if different from street address):  ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above): <b>1212 Webb Detroit, MI 48202</b>	

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" 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  <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 checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input checked="" 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 checked="" 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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<b>Statistical/Administrative Information</b> *** Robert E. Reed P30591 *** <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
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	THIS SPACE IS FOR COURT USE ONLY
Estimated Assets <input checked="" 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 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 checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input 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	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Victory Outreach - Detroit</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):  
**Victory Outreach - Detroit**

**Signatures**

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

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

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

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

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

\_\_\_\_\_  
Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

**Signature of Attorney\***

**X** /s/ Robert E. Reed  
Signature of Attorney for Debtor(s)

Robert E. Reed P30591  
Printed Name of Attorney for Debtor(s)

REED & ASSOCIATES, P.C.  
Firm Name

220 West Congress, 2nd Fl.  
Detroit, MI 48226

\_\_\_\_\_  
Address

Email: Bankruptcy@ROBERTeREED.COM  
313-961-7258 Fax: 313-961-3110

\_\_\_\_\_  
Telephone Number

July 14, 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

\_\_\_\_\_  
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** /s/ Eugene B. Cole  
Signature of Authorized Individual

Eugene B. Cole  
Printed Name of Authorized Individual

Pastor/President  
Title of Authorized Individual

July 14, 2009  
Date

**United States Bankruptcy Court  
Eastern District of Michigan**

In re **Victory Outreach - Detroit**

Debtor(s)

Case No.  
Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

I, the Pastor of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: **July 14, 2009**

**/s/ Eugene B. Cole**

**Eugene B. Cole/Pastor**  
Signer/Title

AAA  
1501 Washington Blvd  
Detroit, MI 48206

Absopure  
2757 Hancock  
Detroit, MI 48208

ADT Security Services  
P.O. Box 650485  
Dallas, TX 75265

Alliance One  
P.O. Box 3030  
Anderson, IN 46018-3030

Allied Interstate Inc.  
3000 Corporate Exchange Dr.  
Columbus, OH 43231-7689

Amazon. Com  
1200 12th Avenue  
Seattle, WA 98144

AMO Recoveries  
7067 West Broward Blvd., Suite C  
Fort Lauderdale, FL 33317

Arrow Financial  
8589 Aero Dr.  
San Diego, CA 92123

Asset Acceptance LLC  
PO Box 2036  
Warren, MI 48090

Associate Recovery Systems  
201 W Grand Avenue  
Escondido, CA 92025

Associated Supply Company  
1860 Pama Ln  
Las Vegas, NV 89119

AT& T Wireless  
P.O. Box 32145  
Minneapolis, MN 55432

AT&T Business Service  
One AT&T Way  
Bedminster, NJ 07921

Avis Car Rental  
6 Sylvan Way  
Paterson, NJ 07504

Board of Water Commissioners  
City of Detroit  
735 Randolph  
Detroit, MI 48232-0711

Board of Water Commissioners  
City of Detroit  
735 Randolph  
Detroit, MI 48232

BP Amoco  
Processing Center  
Des Moines, IA 50360

C-Beyond Communications  
320 Interstate N. Parkway  
Atlanta, GA 30339

Charter One Bank  
POBox 89428  
Taylor, MI 48180

Christian Information Network  
18932 Hallet  
Flat Rock, MI 48134

Christian Publications  
3825 Hartzdale Drive  
Camp Hill, PA 17011

Church Mutual  
3000 Shister Lane  
Merrill, WI 54452

City of Detroit Dept of Public Works  
2 Woodward Avenue room 216  
Detroit, MI 48226

Collection Company of America  
PO Box 806  
Norwell, MA 02061-0806

Columbia house  
1 Penn Plaza  
250 W. 34th St. 5th floor  
New York, NY 10119

Comcast  
12775 Lyndon  
Detroit, MI 48227

Dell Financial Services  
P.O. Box 80409  
Attention: Correspondence  
Austin, TX 78708-0409

Detroit Fire Department  
250 W Larned St.  
Detroit, MI 48226

Direct TV  
PO Box 6414  
Carol Stream, IL 60197-6414

Diversified Adjustment  
600 Coon Rapids Blvd.  
Coon Rapids, MN 55433

DTE Energy  
3200 Hobson  
Detroit, MI 48201

Dunn & Bradsteet  
899 Eaton Avenue  
Bethlehem, PA 18025

Elite Recovery Services  
P.O. Box 3474  
Buffalo, NY 14240

Enterprise Recovery Systems Inc.  
P.O. Box 8030 Westchester  
Westchester, IL 60154

Equifax Check Services, Inc.  
P.O. Box 30272  
Tampa, FL 33630

Eugene B. Cole  
1212 Webb  
Detroit, MI 48202

Express Toll Route  
Woodbridge  
PO Box 4513  
Houston, TX 77210-4514

Federal Express Corporation  
3610 Hacks Cross Rd.  
Memphis, TN 38125

Fifth Third Bank  
P.O. Box 740778  
Cincinnati, OH 45274-0778

Financial Credit Network Inc.  
1610 State Street  
Santa Barbara, CA 93101

First Data leasing Solutions  
265 Broad Hollow Rd.  
Melville, NY 11747

First Federal of Michigan  
4780 Hinckley Industrial Pkwy  
Cleveland, OH 44109

Friedman & Weixler  
500 W Madison  
Suite 2910  
Chicago, IL 60661

Gold Star Pest Control Inc.  
10027 West 8 Mile Rd.  
Detroit, MI 48221



Goodman Insurance Agency, Inc.  
P.O. Box 3140  
Farmington, MI 48333

Guardian Alarm  
20800 Southfield Rd.  
Southfield, MI 48075

Guide One Insurance  
3621 Webser St.  
Sarasota, FL 34232

Hahn & Meyers  
76 Rivertrail Drive  
Palm Coast, FL 32137

Harvard Collection Services, Inc.  
4839 N. Elston Ave  
Chicago, IL 60630-2534

Home Depot Credit Services  
Processing Center  
2455 Pacers Ferry Rd. NW  
Atlanta, GA 30339

JBC Legal Group, P.C.  
2005 WL 331544  
Chicago, IL 60613

Law Offices of Mitchell N. Kay, P.C.  
PO Box 9006  
Smithtown, NY 11787

Leading Edge Recovery Solutions  
5440 N. Cumberland Avenue  
Chicago, IL 60656

Lifeway  
One Lifeway Plaza  
Nashville, TN 37234

Linebarger Goggan Blair & Sampson LLP  
Suite 1150  
Baltimore, MD 21202

LTD Financial Services  
7322 Southwest Freeway Ste 1600  
Houston, TX 77074

MCI WorldCom  
P.O. Box 85053  
Louisville, KY 40285

Men of Integrity  
8512 Allen Road  
Peoria, IL 61615

Michcon  
Box 900  
Detroit, MI 48268-0900

Midnight Velvet  
1112 7th Avenue  
Monroe, WI 53566-1364

Midwestern Audit Services, Inc.  
5555 Gulf Roadn # 105  
Kalamazoo, MI 49048

Moody Magazine  
820 N. Lasalle Blvd  
Chicago, IL 60610

Municipal Parking Department  
1600 W Lafayette Blvd  
Detroit, MI 48216

Myron  
255 State Rte 3  
Secaucus, NJ 07094

National Action Financial Services  
3587 Parkway Ln.  
Norcross, GA 30092

National City Bank of the Midwest  
3000 Corporate Exchange Dr.  
Columbus, OH 43231-7689

National Credit Audit Corporation  
8512 Allen Rd  
Peoria, IL 61615

National Premium Budget  
29200 Vassar St.  
Livonia, MI 48152

Nationwide Credit, Inc.  
2015 Vaughn Rd. Bldg 400  
Kennesaw, GA 30144

NCO Financial Systems, Inc.  
2665 Elizabeth Lake Rd.  
Waterford, MI 48328

Nelson Ministry Services  
P.O. Box 140300  
Nashville, TN 37214

Nextel  
6330 Gulfton  
Houston, TX 77081

Office Max  
263 Shuman Blvd.  
Naperville, IL 60563

Partnership Collection Agency Division  
6330 Gulfton St.  
Houston, TX 77081

Pentagroup Financial  
5959 Corporate Dr.  
Houston, TX 77036-2302

Priority Communication  
110 1st St.  
Wolf Point, MT 59201

Professional Bureau Of Collections, Inc.  
5 Concourse Pkwy NE 400  
Atlanta, GA 30328

Providian  
P.O. Box 9016  
Pleasanton, CA 94566-9016

RMCB Collection Agency  
P.O. Box 6001  
Emmaus, PA 18098

SBC  
311 Washington Blvd.  
Detroit, MI 48226

Seventh Avenue  
1112 7th Ave  
PO Box 2816  
Monroe, WI 53566-1364

Shell Gas Card  
P.O. Box 790070  
Houston, TX 77279-9070

Shell Oil Company  
P.O. 2463  
Houston, TX 77252

Southwest Credit Systems  
2629 Dickerson Pkwy  
Carrollton, TX 75007

Sprint PCS  
PO Box 740219  
Cincinnati, OH 45274-0602

Sunrise Credit Services  
260 Airport Plaza  
Fort Walton Beach, FL 32549

Talk America  
2704 Alt. 19 North  
Palm Harbor, FL 34663

The Goodman Insurance Company  
P.O. Box 3140  
Farmington, MI 48333

Underwriter's Agency  
30101 Northwestern Hwy # 201  
Farmington, MI 48334

United Collection Bureau  
5620 Southwyck Blvd Ste  
Toledo, OH 43614

Vacation Galleria  
P.O. Box 265812  
Daytona Beach, FL 32126

Vital Recovery Services Inc.  
3795 Data Dr.  
Suite 200  
Norcross, GA 30092

Weltman, Weinberg & Reis, Co. LPA  
323 W. Lakeside Ave Ste 200  
Cleveland, OH 44113-1009

Wolpoff & Abramson  
5380 Spectrum Drive  
Suite J  
Frederick, MD 21703

Yellow Pages  
P.O. Box 41308  
Jacksonville, FL 32203