B1 (Official Form 1)(4/10)							
United States Bankruptcy Co Eastern District of Michigan							Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Roche, Gregory Clark				Name of Joint Debtor (Spouse) (Last, First, Middle):  Roche, Bonnie Linda			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Joint Debtor in t trade names):	he last 8 years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-1488				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-6694			
Street Address of Debtor (No. and Street, City, and State): 640 W. Frank Street Birmingham, MI  ZIP Code					k Street	r (No. and Street	ZIP Code
County of Residence or of the Principal Place of Oakland		8009		y of Reside <b>kland</b>	ence or of the	Principal Place	
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	tor (if different f	rom street address):
		ZIP Code	$\dashv$				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):							
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Stockbroker Commodity Broker		defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	the 1 er 7 er 9 er 11 er 12	Petition is Filed  Chap of a F	ter 15 Petition for Recognition Foreign Main Proceeding ter 15 Petition for Recognition Foreign Nonmain Proceeding	
☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		f the United	nization States	defined "incurr	d in 11 U.S.C. sed by an indiv	Nature of (Check on consumer debts, § 101(8) as idual primarily for household purpos	Debts are primarily business debts.
Filing Fee (Check one box)  Full Filing Fee attached  □ 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.  □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			ebtor is a sr ebtor is not ebtor's aggre e less than S I applicable plan is bein ecceptances	regate nonco \$2,343,300 ( boxes: ag filed with of the plan w	debtor as definess debtor as ontingent liquid amount subject this petition.	t to adjustment on	101(51D).
□ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	secured cred administrativ	litors.			THIS SP	ACE IS FOR COURT USE ONLY
1- 50- 100- 200- 1 49 99 199 999 5	5,001-	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$ \$50,000 \$100,000 \$500,000 to \$1 to	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
\$50,000 \$100,000 \$500,000 to \$1 to	\$1,000,001 \$10,000,001 to \$10 to \$50 pillign   Phillion   OO	\$50,000,001 to \$100	3 \$100,000,001 to \$500 million			14:04:55	Page 1 of 15

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Roche, Gregory Clark Roche, Bonnie Linda (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: 10-65749-SWR 8/16/10 Gregory C. Roche, D.O., P.C. District: Relationship: Judge: **Eastern District of Michigan** Sole Shareholder Steven W. Rhodes Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission 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 pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? 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(1)). -Filed 08/16/10 -- Entered 08/16/10 14:04:55

**B1** (Official Form 1)(4/10) Page 3

# Voluntary Petition

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

#### 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.

## ▼ /s/ Gregory Clark Roche

Signature of Debtor Gregory Clark Roche

### X /s/ Bonnie Linda Roche

Signature of Joint Debtor Bonnie Linda Roche

Telephone Number (If not represented by attorney)

### August 16, 2010

Date

#### Signature of Attorney\*

### X /s/ Mark H. Shapiro, Esq.

Signature of Attorney for Debtor(s)

#### Mark H. Shapiro, Esq. P43134

Printed Name of Attorney for Debtor(s)

### Steinberg Shapiro & Clark

Firm Name

25925 Telegraph Rd. Suite 203

Southfield, MI 48033-2518

shapiro@steinbergshapiro.com

Address

#### 248-352-4700 Fax: 248-352-4488

Telephone Number

# August 16, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

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

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Foreign Representative

(Check only one box.)

Name of Debtor(s):

Roche, Gregory Clark Roche, Bonnie Linda

Printed Name of Foreign Representative

proceeding, and that I am authorized to file this petition.

recognition of the foreign main proceeding is attached.

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

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

☐ I request relief in accordance with chapter 15 of title 11. United States Code.

☐ 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

Certified copies of the documents required by 11 U.S.C. §1515 are attached.

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 bankrutpcy 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.)

Date

Address

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.

# United States Bankruptcy Court Eastern District of Michigan

Greg Bonr	nie Linda Roche		Case No.
		Debtor(s)	Chapter 11
		OF ATTORNEY FOR DI ITO F.R.BANKR.P. 20	
The u	undersigned, pursuant to F.R.Bankr.P. 2016(b), sta	ites that:	
The u	indersigned is the attorney for the Debtor(s) in this	s case.	
The co	compensation paid or agreed to be paid by the Debt	tor(s) to the undersigned i	s: [Check one]
[]	FLAT FEE	-	
A.	For legal services rendered in contemplation exclusive of the filing fee paid		
B.	Prior to filing this statement, received		
C.	The unpaid balance due and payable is		
[ <b>X</b> ]	RETAINER		
A.	Amount of retainer received		
	Dahtar(a) harra anna 14 11 C		285.00 . [Or attach firm hourly rate schedule.]
\$ <b>1</b> ,	Debtor(s) have agreed to pay all Court appro  ,039.00 of the filing fee has been paid.		
In retu	,039.00 of the filing fee has been paid.	eved fees and expenses exc	
In retu	,039.00 of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to re lo not apply.]  Analysis of the debtor's financial situation, an	ender legal service for all	eeding the amount of the retainer.
In retuthat do	,039.00 of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy;  Preparation and filing of any petition, schedul	ender legal service for all and rendering advice to the less, statement of affairs an	reeding the amount of the retainer.  Aspects of the bankruptcy case, including: [Cross of the bankruptcy case, inc
In return that do A.  B. C.	,039.00 of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy;  Preparation and filing of any petition, schedul Representation of the debtor at the meeting of	ender legal service for all and rendering advice to the les, statement of affairs and foreditors and confirmation	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof;
In return that do A.  B. C. D.	of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy;  Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary process.	ender legal service for all and rendering advice to the les, statement of affairs and foreditors and confirmation	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof;
In return that do A.  B. C.	,039.00 of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy;  Preparation and filing of any petition, schedul Representation of the debtor at the meeting of	ender legal service for all and rendering advice to the les, statement of affairs and foreditors and confirmation	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof;
In retu that do A. B. C. D. E.	of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy;  Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary proceedings (Redemptions; Redemptions; Other:	ender legal service for all and rendering advice to the les, statement of affairs and confirmation ceedings and other contest	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof; and hearing matters;
In return that do A.  B. C. D. E. F.	of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy;  Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary proceedings (Redemptions; Redemptions; Other:	ender legal service for all and rendering advice to the les, statement of affairs and confirmation ceedings and other contest or reduce to market valuions as needed; preparations as needed; preparations as needed;	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof;
In retu that do A. B. C. D. E. F. G.	of the filing fee has been paid.  urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy;  Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary proceedings (Preparations);  Redemptions;  Other:  Negotiations with secured creditors to reaffirmation agreements and applications.	ender legal service for all and rendering advice to the les, statement of affairs and foreditors and confirmation ceedings and other contests of reduce to market valuions as needed; preparations are needed; preparations and the propagation of the propagatio	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof; and bankruptey matters; dee; exemption planning; preparation and filing and filing of motions pursuant to 11
In retu that do A. B. C. D. E. F. G.		ender legal service for all and rendering advice to the les, statement of affairs and foreditors and confirmation ceedings and other contest of the less of the le	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof; and bankruptey matters; dee; exemption planning; preparation and filing and filing of motions pursuant to 11
In rett that do A.  B. C. D. E. F. G.	urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy; Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary proceedings. Redemptions; Redemptions; Other:  Negotiations with secured creditors to reaffirmation agreements and applications of the debtor of liens on higher the debtors in any dactions or any other adversary proceedings.	ender legal service for all and rendering advice to the des, statement of affairs and creditors and confirmation creditors and other contest of reduce to market valuions as needed; preparousehold goods.  The document of the contest	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof; and bankruptey matters; due; exemption planning; preparation and filing aration and filing of motions pursuant to 11 dowing services:  s, judicial lien avoidances, relief from stay
In rett that do A.  B. C. D. E. F. G.	urn for the above-disclosed fee, I have agreed to relo not apply.]  Analysis of the debtor's financial situation, an bankruptcy; Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary proceedings, Redemptions; Redemptions; Redemptions; Other:  Negotiations with secured creditors to reaffirmation agreements and applications of the debtor of liens on heavement with the debtor(s), the above-disclosed feed representation of the debtors in any dactions or any other adversary proceedings.	ender legal service for all and rendering advice to the des, statement of affairs and creditors and confirmation creditors and other contest of reduce to market valuions as needed; preparousehold goods.  The document of the contest	debtor in determining whether to file a petition in d plan which may be required; on hearing, and any adjourned hearings thereof; and bankruptey matters; due; exemption planning; preparation and filing aration and filing of motions pursuant to 11 dowing services:  s, judicial lien avoidances, relief from stay

corporation, any compensation paid or to be paid except as follows: August 16, 2010 /s/ Mark H. Shapiro, Esq. Dated: Attorney for the Debtor(s) Mark H. Shapiro, Esq. P43134 Steinberg Shapiro & Clark 25925 Telegraph Rd. Suite 203 Southfield, MI 48033-2518 248-352-4700 shapiro@steinbergshapiro.com /s/ Gregory Clark Roche /s/ Bonnie Linda Roche Agreed: **Gregory Clark Roche Bonnie Linda Roche** 

The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or

Debtor Debtor

7.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN

# 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 <u>before</u> 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)

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, the United States trustee (or bankruptcy administrator), the trustee, or 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.

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.

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.

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.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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.

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.

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. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

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

т	Gregory Clark Roche		C N	
In re	Bonnie Linda Roche		Case No.	
		Deb	tor(s) Chapter	
			CO CONSUMER DEBTOR BANKRUPTCY CODE	A(S)
Code.	I (We), the debtor(s), affirm that I (we) h	Certification of ave received and rea	22 20002	by § 342(b) of the Bankruptcy
-	ory Clark Roche ie Linda Roche	X	/s/ Gregory Clark Roche	August 16, 2010
Printe	d Name(s) of Debtor(s)		Signature of Debtor	Date
Case N	No. (if known)	X	/s/ Bonnie Linda Roche	August 16, 2010
	· · · · · · · · · · · · · · · · · · ·		Signature of Joint Debtor (if any)	) Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com

Best Case Bankruptcy

Allergan USA, Inc. c/o Adam Greely Esq Galfin Passon & Greely LLP 2361 Campus Drive Ste 220 Irvine, CA 92612

Audi Financial Services c/o Vital Recovery Services, Inc. P.O. Box 923748 Norcross, GA 30010-3748

Audi Financial Services c/o Vital Recovery Services Inc. PO Box 923747 Norcross, GA 30010-3747

Baker Tilly Virchow Krause One Towne Sq., Ste 600 Southfield, MI 48076-3710

Basha Diagnostics 30701 Woodward Ave. Royal Oak, MI 48073

CBI Architechs & Planners 4050 W. Maple Road Suite 200 Bloomfield Hills, MI 48301

Cedars Sinai Medical Center c/o Progressive Management Systems 1521 West Cameron Ave. PO Box 2220 West Covina, CA 91793-2220

Chase Cardmember Service P.O. Box 94014 Palatine, IL 60094-4014

Chase Bank USA N.A. c/o United Collection Bureau Inc. 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614 Chase Bank USA, N.A. c/o United Collection Bureau, Inc. 5620 Southwyck Blvd., Suite 206 Toledo, OH 43614

John Coe 40549 Brentwood Dr. Sterling Heights, MI 48310

Consumer Energy Lansing, MI 48937

Consumers Energy Lansing, MI 48937-0001

Consumers Energy PO Box 4943 Trenton, NJ 08650-4943

Cynosure, Inc. 5 Carlisle Road Westford, MA 01886

Degara LLC 5249 Reliable Parkway Chicago, IL 60686-0001

Drs Harris, Birkhill, P.C. PO Box 2802 Dearborn, MI 48123

Emergency Phys of Central FL, LLP PO Box 628296 Orlando, FL 32862-8296

Fifth Third Bank c/o Blatt, Hasenmiller, Liebsker & Moore 30200 Telegraph Road, Suite 110 Franklin, MI 48025

First Credit Funding PO Box 1222 Union Lake, MI 48387

Ford Motor Credit PO Box 105704 Atlanta, GA 30348

Guardian Alarm 20800 Southfield Road Southfield, MI 48075

Guardian Alarm Company Law Offices of Robert M. Craig & Assoc 20800 Southfield Road Southfield, MI 48075

Internal Revenue Service Department of the Treasury PO Box 149338 Austin, TX 78714-9338

Internal Revenue Service SBSE/Insolvency Unit Box 330500 - Stop 15 Detroit, MI 48232

Internal Revenue Service c/o Thrisa Tolbert Hamilton 1270 Pontiac Road Pontiac, MI 48340-2238

Joseph, Mann & Creed PO Box 22253 Beachwood, OH 44122-0253

Kevin Summers Esq Pear Sperling Eggan & Daniels PC 1349 S Huron St. Ste 1 Ypsilanti, MI 48197

Kyda Technologies LLC c/o Targosz & Walker Legal Group PLLC Victoria L. Targosz, Esq. 15920 W. 12 Mile Rd., Suite 202 Southfield, MI 48076 Lake Shore Mortgage Company of Michigan 17117 W. Nine Mile Suite 1307 Southfield, MI 48075

Lyon Financial Services, Inc. d/b/a U.S. Bancorp Bus Equipt Finance Gr c/o Pear Sperling Eggan & Danials PC 1349 S Huron St. Ste 1 Ypsilanti, MI 48197

McDonald Hopkins LLC Suite 2100 600 Superior Avenue, E Cleveland, OH 44114

Metropolitan Anesthesia c/o Diversified Receivables Management PO Box 2560 Ann Arbor, MI 48106-2560

Metropolitan Anesthesia 2006 Hogback Rd. Suite 5 Ann Arbor, MI 48105

Michigan Dept of Treasury Collection Division PO Box 30158 Lansing, MI 48909

Mosher Dolan Cataldo & Kelly, Inc. c/o H. William Freeman Esq Freeman, Cotton & Preston, PLC 33 Bloomfield Hills Pkwy, Ste 240 Bloomfield Hills, MI 48304

National City Bank Commercial Services PO Box 1030 Oshtemo, MI 49077-1030

National City Bank c/o PNC Bank Consumer Loan Center Mailstop: P5-PCLC-02-R 2730 Liberty Avenue Pittsburgh, PA 15222 NCO Financial Systems Inc. 209 East Washington Suite 320 Jackson, MI 49201

George Netschke Esq 38505 Woodward Ave. Ste. 2000 Bloomfield Hills, MI 48304

Oakwood Health Group CRNA - Heritage c/o CBCS PO Box 163333 Columbus, OH 43216

Oakwood Healthcare Group III LLC PO Box 67000 Dept 212501 Detroit, MI 48267-2125

Orlando Health c/o RMB, Inc. 409 Bearden Park Circle Knoxville, TN 37919

Orlando Health PO Box 650000 Stop 9936 Orlando, FL 32891-9936

Orlando Health c/o Computer Credit, Inc. Claim Dept 007450 640 West Fourth Street/ PO Box 5238 Winston Salem, NC 27113-5238

Palace Sports & Entertainment, Inc. c/o Michael Ryan Esq 2851 High Meadow Circle Ste 210 Auburn Hills, MI 48326

PNC Bank One NCC Parkway Mail Code Z1-YB43-02-1 Kalamazoo, MI 49009 PNC Bank, N.A. Commercial Loan Operations PO Box 747046 Pittsburgh, PA 15274-7046

POH Regional Medical Center 8600 Reliable Parkway Chicago, IL 60686-0086

Pontiac Radiologists PO Box 1108 Ann Arbor, MI 48106-1108

Pontiac Radiologists PO Box 32627 Detroit, MI 48232-0627

Rochester Knee & Sports Medicine PC 3100 Cross Creek Pkwy Ste 200 Auburn Hills, MI 48326

Trott & Trott PC 31440 Northwestern Hwy. Ste. 200 Farmington Hills, MI 48334

U.S. Bank P.O.Box 790408 Saint Louis, MO 63179-0408

United Collection Bureau Inc. PO Box 1418
Maumee, OH 43537

University Physician Group Drawer 1704 PO Box 79001 Detroit, MI 48279-0001

University Physician Group 16054 Collections Center Drive Chicago, IL 60693-0001 US Bancorp Business Equipment Finance Group 1310 Madrid Street Marshall, MN 56258

US Bank Attn: Araron Faber 1550 East American Blvd Ste 450 Minneapolis, MN 55425

Volkswagen Credit P.O. Box 7498 Libertyville, IL 60048-7498

VW Credit Leasing, Ltd. 1401 Frankling Blvd. Libertyville, IL 60048

Wells Fargo Home Mortgage 3476 Stateview Blvd., MAC-X7801-013 Fort Mill, SC 29715

Janet Zeidler 1430 Via del Corvo San Marcos, CA 92078

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

In re	Gregory Clark Roche Bonnie Linda Roche	• •		
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Allergan USA, Inc. c/o Adam Greely Esq Galfin Passon & Greely LLP 2361 Campus Drive Ste 220 Irvine, CA 92612	Allergan USA, Inc. c/o Adam Greely Esq Galfin Passon & Greely LLP Irvine, CA 92612	Sale of medical supplies	Disputed	87,861.68
Audi Financial Services c/o Vital Recovery Services Inc. PO Box 923747 Norcross, GA 30010-3747	Audi Financial Services c/o Vital Recovery Services Inc. PO Box 923747 Norcross, GA 30010-3747	Deficiency balance		30,174.03
Audi Financial Services c/o Vital Recovery Services, Inc. P.O. Box 923748 Norcross, GA 30010-3748	Audi Financial Services c/o Vital Recovery Services, Inc. P.O. Box 923748 Norcross, GA 30010-3748			5,151.82
Baker Tilly Virchow Krause One Towne Sq., Ste 600 Southfield, MI 48076-3710	Baker Tilly Virchow Krause One Towne Sq., Ste 600 Southfield, MI 48076-3710	Services		9,815.21
CBI Architechs & Planners 4050 W. Maple Road Suite 200 Bloomfield Hills, MI 48301	CBI Architechs & Planners 4050 W. Maple Road Suite 200 Bloomfield Hills, MI 48301			23,349.95
Chase Bank USA, N.A. c/o United Collection Bureau, Inc. 5620 Southwyck Blvd., Suite 206 Toledo, OH 43614	Chase Bank USA, N.A. c/o United Collection Bureau, Inc. 5620 Southwyck Blvd., Suite 206 Toledo, OH 43614	Credit Card		5,493.69
Consumer Energy Lansing, MI 48937	Consumer Energy Lansing, MI 48937	Services		2,968.35
Consumers Energy Lansing, MI 48937-0001	Consumers Energy Lansing, MI 48937-0001	Utilities		2,859.50
Cynosure, Inc. 5 Carlisle Road Westford, MA 01886	Cynosure, Inc. 5 Carlisle Road Westford, MA 01886	Purchase of medical equipment	Unliquidated Disputed	18,000.56

Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com

Best Case Bankruptcy

Cana	NI	_
t ase	IN	()

Debtor(s)

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Fifth Third Bank c/o Blatt, Hasenmiller, Liebsker & Moore 30200 Telegraph Road, Suite 110 Franklin, MI 48025	Fifth Third Bank c/o Blatt, Hasenmiller, Liebsker & Moore 30200 Telegraph Road, Suite 110 Franklin, MI 48025	Credit Card		3,692.36
Guardian Alarm Company Law Offices of Robert M. Craig & Assoc 20800 Southfield Road Southfield, MI 48075	Guardian Alarm Company Law Offices of Robert M. Craig & Assoc 20800 Southfield Road Southfield, MI 48075	Services		6,417.03
Kyda Technologies LLC c/o Targosz & Walker Legal Group PLLC Victoria L. Targosz, Esq. 15920 W. 12 Mile Rd., Suite 202 Southfield, MI 48076	Kyda Technologies LLC c/o Targosz & Walker Legal Group PLLC Victoria L. Targosz, Esq. Southfield, MI 48076	Lawsuit	Contingent Disputed	3,364.70
Lyon Financial Services, Inc. d/b/a U.S. Bancorp Bus Equipt Finance Gr c/o Pear Sperling Eggan & Danials PC 1349 S Huron St. Ste 1 Ypsilanti, MI 48197	Lyon Financial Services, Inc. d/b/a U.S. Bancorp Bus Equipt Finance Gr c/o Pear Sperling Eggan & Danials PC Ypsilanti, MI 48197	Personal guarantee of business debt	Unliquidated	160,275.58
Mosher Dolan Cataldo & Kelly, Inc. c/o H. William Freeman Esq Freeman, Cotton & Preston, PLC 33 Bloomfield Hills Pkwy, Ste 240 Bloomfield Hills, MI 48304	Mosher Dolan Cataldo & Kelly, Inc. c/o H. William Freeman Esq Freeman, Cotton & Preston, PLC Bloomfield Hills, MI 48304	Former residence, presently under construction, located at 340 Chesterfield in Bloomfield Hills, MI (2010 SEV \$ )		502,860.73 (0.00 secured) (2,596,359.31 senior lien)
National City Bank Commercial Services PO Box 1030 Oshtemo, MI 49077-1030	National City Bank Commercial Services PO Box 1030 Oshtemo, MI 49077-1030	Former residence, presently under construction, located at 340 Chesterfield in Bloomfield Hills, MI (2010 SEV \$ )		2,596,359.31 (0.00 secured)
Palace Sports & Entertainment, Inc. c/o Michael Ryan Esq 2851 High Meadow Circle Ste 210 Auburn Hills, MI 48326	Palace Sports & Entertainment, Inc. c/o Michael Ryan Esq 2851 High Meadow Circle Auburn Hills, MI 48326	Breach of lease/contract		410,430.86

Software Copyright (c) 1996-2010 Best Case Solutions - Evanston, IL - bestcase.com

Best Case Bankruptcy

B4 (Offi	cial Form 4) (12/07) - Cont.
	<b>Gregory Clark Roche</b>
In re	Bonnie Linda Roche

Case No.
----------

Debtor(s)

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
PNC Bank	PNC Bank	Credit Card		15,295.43
One NCC Parkway Mail Code Z1-YB43-02-1	One NCC Parkway Mail Code Z1-YB43-02-1			
Kalamazoo, MI 49009	Kalamazoo, MI 49009			
PNC Bank, N.A. Commercial Loan Operations PO Box 747046 Pittsburgh, PA 15274-7046	PNC Bank, N.A. Commercial Loan Operations PO Box 747046 Pittsburgh, PA 15274-7046	Commerical Loan		2,629,809.94
U.S. Bank P.O.Box 790408 Saint Louis, MO 63179-0408	U.S. Bank P.O.Box 790408 Saint Louis, MO 63179-0408	Credit Card		18,875.25
Volkswagen Credit P.O. Box 7498 Libertyville, IL 60048-7498	Volkswagen Credit P.O. Box 7498 Libertyville, IL 60048-7498	Deficiency balance on vehicle		30,474.03

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

We, **Gregory Clark Roche** and **Bonnie Linda Roche**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	August 16, 2010	Signature	/s/ Gregory Clark Roche
		-	Gregory Clark Roche
			Debtor
Date	August 16, 2010	Signature	/s/ Bonnie Linda Roche
		C	Bonnie Linda Roche
			Joint Debtor

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