

United States Bankruptcy Court

Eastern District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Thiel, Charles Louis	Name of Joint Debtor (Spouse) (Last, First, Middle): Thiel, Nancy Maria
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3903	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2839
Street Address of Debtor (No. and Street, City, and State): 9 Stratford Place Grosse Pointe, MI <div style="text-align: right;">ZIP Code 48230</div>	Street Address of Joint Debtor (No. and Street, City, and State): 377 North Old Woodward Birmingham, MI <div style="text-align: right;">ZIP Code 48009</div>
County of Residence or of the Principal Place of Business: Wayne	County of Residence or of the Principal Place of Business: Oakland
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>

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

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" 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 type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). 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 <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input 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 checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" 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 type="checkbox"/> \$100,001 to \$500,000 <input checked="" 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	THIS SPACE IS FOR COURT USE ONLY
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Voluntary Petition

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

Name of Debtor(s):

Thiel, Charles Louis**Thiel, Nancy Maria****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ William R. Orlow**October 14, 2010**

Signature of Attorney for Debtor(s)

(Date)

William R. Orlow P41634**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):

Thiel, Charles Louis**Thiel, Nancy Maria****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

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

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

X /s/ Charles Louis ThielSignature of Debtor **Charles Louis Thiel****X /s/ Nancy Maria Thiel**Signature of Joint Debtor **Nancy Maria Thiel**

Telephone Number (If not represented by attorney)

October 14, 2010

Date

Signature of Attorney***X /s/ William R. Orlow**

Signature of Attorney for Debtor(s)

William R. Orlow P41634

Printed Name of Attorney for Debtor(s)

The Law Office of William Orlow

Firm Name

**24100 Woodward Avenue
Pleasant Ridge, MI 48069**

Address

Email: wro_ecf@comcast.net**248-584-2100 Fax: 248-584-1750**

Telephone Number

October 14, 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.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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

(Check only one box.)

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

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

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

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

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

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

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

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

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

U.S. Trustee
211 W. Fort Street
Suite 700
Detroit, MI 48226

American General Finance
Acct No 1864
PO Box 969
Evansville, IN 47706-0969

Amtrust Bank
Acct No 6595
PO Box 742579
Cincinnati, OH 45274-2579

AT&T Universal Card
Acct No 8787
Processing Center
Des Moines, IA 50363

Bank of America
Acct No 6954
PO Box 650070
Dallas, TX 75265-0070

Card Member Services
Acct No 5620
Marriott CC
PO Box 94014
Palatine, IL 60094-4014

Card Member Services
Acct No 2800
Holiday Inn CC
PO Box 94014
Palatine, IL 60094-4014

Charter One
Acct No 9001
1215 Superior Ave
Cleveland, OH 44114-3299

Charter One
Acct No 8144
1215 Superior Ave
Cleveland, OH 44114-3299

Chase Bank
Acct No 4571
Cardmember Services
PO Box 94014
Palatine, IL 60094-4014

Chrysler Financial Co
Acct No 6059
PO Box 9223
Farmington Hills, MI 48333

City of Grosse Pointe
17147 Maumee Ave
Grosse Pointe, MI 48230-1534

Cynthia Byrd
13436 Tacoma
Detroit, MI 48205

Fifth Third Bank
Acct No 8015
PO Box 630412
Cincinnati, OH 45263-0412

HSN
Acct No 5930
World Financial Bank
PO Box 659707
San Antonio, TX 78265-9707

Jeff Henson
1086 Maryland
Grosse Pointe Park, MI 48230

Jeff Henson & Kirk Mattana
1086 Maryland
Grosse Pointe, MI 48230

LADCO
7300 Champion Hwy
Knoxville, TN 37920

LADCO Leasing
7300 Chapman Hwy
Knoxville, TN 37920

Mariott Vacation Club International
PO Box 382056
Pittsburgh, PA 15250

Mariott Vacation Club International
PO Box 382056
Pittsburgh, PA 15250

Michelle Anderson - David Sadler
20235 Joann
Detroit, MI 48205

Orlando Dupree
19750 Kingsville
Detroit, MI 48225

Orlando Dupree & Brenda Fomby
19750 Kingsville
Detroit, MI 48225

PNC Bank
Acct No 6320
PO Box 4068
Kalamazoo, MI 49003

United Heating & Cooling Co, LLC
4004 E 8 Mile Rd
Detroit, MI 48234

United Heating & Cooling Co, LLC
4004 E 8 Mile Rd
Detroit, MI 48234

United Heating & Cooling Co, LLC
4004 E 8 Mile Rd
Detroit, MI 48234

Wells Fargo Bank
Acct No 7917
PO Box 14411
Des Moines, IA 50306-3411

United States Bankruptcy Court
Eastern District of Michigan

In re **Charles Louis Thiel**
Nancy Maria Thiel

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) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
American General Finance PO Box 969 Evansville, IN 47706-0969	American General Finance PO Box 969 Evansville, IN 47706-0969	Siding and Windows		3,650.00
Amtrust Bank PO Box 742579 Cincinnati, OH 45274-2579	Amtrust Bank PO Box 742579 Cincinnati, OH 45274-2579	Rental Property 19750 Kingsville, Detroit, MI 48224		51,075.00 (5,000.00 secured)
AT&T Universal Card Processing Cneter Des Moines, IA 50363	AT&T Universal Card Processing Cneter Des Moines, IA 50363	Misc. Business/Househol d Purchases		24,516.61
Card Member Services Mariott CC PO Box 94014 Palatine, IL 60094-4014	Card Member Services Mariott CC PO Box 94014 Palatine, IL 60094-4014	Misc. Business/Househol d Purchases		30,846.57
Card Member Services Holiday Inn CC PO Box 94014 Palatine, IL 60094-4014	Card Member Services Holiday Inn CC PO Box 94014 Palatine, IL 60094-4014	Misc. Business/Househol d Purchases		27,891.44
Chase Bank Cardmember Services PO Box 94014 Palatine, IL 60094-4014	Chase Bank Cardmember Services PO Box 94014 Palatine, IL 60094-4014	Overdraft		5,207.54
Chrysler Financial Co PO Box 9223 Farmington Hills, MI 48333	Chrysler Financial Co PO Box 9223 Farmington Hills, MI 48333	2007 Jeep Grand Cherokee		12,609.86 (0.00 secured)
Fifth Third Bank PO Box 630412 Cincinnati, OH 45263-0412	Fifth Third Bank PO Box 630412 Cincinnati, OH 45263-0412	Rental Property 1084-86 Maryland, Grosse Pointe Park, MI 48230		88,450.00 (40,000.00 secured)
HSN World Financial Bank PO Box 659707 San Antonio, TX 78265-9707	HSN World Financial Bank PO Box 659707 San Antonio, TX 78265-9707	Misc. Purchases		1,529.33

In re **Charles Louis Thiel**
Nancy Maria Thiel

Case No. _____

Debtor(s)

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

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Jeff Henson & Kirk Mattana 1086 Maryland Grosse Pointe, MI 48230	Jeff Henson & Kirk Mattana 1086 Maryland Grosse Pointe, MI 48230	Contingent Liability if any for Damages Arising out of Rejecting Executory Contract	Contingent	1.00
LADCO 7300 Champion Hwy Knoxville, TN 37920	LADCO 7300 Champion Hwy Knoxville, TN 37920	Damages Arising out of Rejection of Executory Contract	Contingent	1.00
Orlando Dupree & Brenda Fomby 19750 Kingsville Detroit, MI 48225	Orlando Dupree & Brenda Fomby 19750 Kingsville Detroit, MI 48225	Contingent Liability if any for Damages Arising out of Rejecting Executory Contract	Contingent	1.00
PNC Bank PO Box 4068 Kalamazoo, MI 49003	PNC Bank PO Box 4068 Kalamazoo, MI 49003	Unsecured Business Loan		37,508.13
Wells Fargo Bank PO Box 14411 Des Moines, IA 50306-3411	Wells Fargo Bank PO Box 14411 Des Moines, IA 50306-3411	Residence of Spouse 377 North Old Woodward, Birmingham, MI 48009		328,836.10 (143,609.00 secured)

In re **Charles Louis Thiel**
Nancy Maria Thiel

Debtor(s)

Case No. _____

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

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

We, **Charles Louis Thiel** and **Nancy Maria Thiel**, 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 **October 14, 2010**

Signature **/s/ Charles Louis Thiel**
Charles Louis Thiel
Debtor

Date **October 14, 2010**

Signature **/s/ Nancy Maria Thiel**
Nancy Maria Thiel
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.

United States Bankruptcy Court
Eastern District of Michigan

In re **Charles Louis Thiel**
Nancy Maria Thiel

Debtor(s)

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LADCO 7300 Champion Hwy Knoxville, TN 37920	LADCO 7300 Champion Hwy Knoxville, TN 37920	Damages Arising out of Rejection of Executory Contract	Contingent	1.00
Orlando Dupree & Brenda Fomby 19750 Kingsville Detroit, MI 48225	Orlando Dupree & Brenda Fomby 19750 Kingsville Detroit, MI 48225	Contingent Liability if any for Damages Arising out of Rejecting Executory Contract	Contingent	1.00
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Nancy Maria Thiel

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Case No. _____

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

We, **Charles Louis Thiel** and **Nancy Maria Thiel**, 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 **October 14, 2010**

Signature **/s/ Charles Louis Thiel**
Charles Louis Thiel
Debtor

Date **October 14, 2010**

Signature **/s/ Nancy Maria Thiel**
Nancy Maria Thiel
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.
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