

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Christian Love Fellowship Ministries, International	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): DBA Genesis Christian Academy; DBA Berean Bible Center	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) 38-3098266	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): 1601 Stamford Ypsilanti, MI	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 48198	ZIP Code
County of Residence or of the Principal Place of Business: Washtenaw	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

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

Type of Debtor (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.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
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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

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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Christian Love Fellowship Ministries, International
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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:

<p style="text-align: center;">Exhibit A</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;">Exhibit 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>X _____ 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):
Christian Love Fellowship Ministries, International

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/ Lynn M. Brimer
Signature of Attorney for Debtor(s)

Lynn M. Brimer P43291
Printed Name of Attorney for Debtor(s)

Strobl & Sharp, PC
Firm Name

300 East Long Lake Road
Suite 200
Bloomfield Hills, MI 48304-2376

Address

(248) 540-2300 Fax: (248) 645-2690
Telephone Number

November 12, 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 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 /s/ Barbara Hill
Signature of Authorized Individual

Barbara Hill
Printed Name of Authorized Individual

Director
Title of Authorized Individual

November 12, 2010
Date

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

In re Christian Love Fellowship Ministries, International,
Debtor

Case No. _____

Chapter 11

LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
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None

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the Director of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date November 12, 2010

Signature /s/ Barbara Hill
Barbara Hill
Director

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 Christian Love Fellowship Ministries, International
Debtor(s)

Case No. _____
Chapter 11

VERIFICATION OF CREDITOR MATRIX

I, the Director 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: November 12, 2010

/s/ Barbara Hill
Barbara Hill/Director
Signer/Title

Act Now Alarm Services, Inc.
20874 Colman Street
Clinton Township, MI 48035

Allied Waste
1633 Highwood West
Pontiac, MI 48340

AT & T
32 Avenue of the Americas
New York, NY 10013-2412

Avaya
211 Mt. Airy Road
Basking Ridge, NJ 07920

Avaya
14400 Hertz Quail Spring Parkway
Oklahoma City, OK 73131

Blue Care Network of Michigan
20500 Civic Center Drive
Southfield, MI 48076

Brotherhood Mutual Insurance
6400 Brotherhood Way
Fort Wayne, IN 46825

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

Citicorp Credit Services
P.O. Box 689020
Des Moines, IA 50368-9020

Devon Self Storage
47887 Michigan Avenue
Canton, MI 48188

DIRECTV Customer Service
Attention: Bankruptcy Claims
P.O. Box 6550
Englewood, CO 80155-6550

DTE Energy
3200 Hobson Street
Noble 3rd Floor
Detroit, MI 48201

Evangelical Christian Credit Union
955 West Imperial Highway
Brea, CA 92821

Graybar Financial
22422 Network Place
Chicago, IL 60673-1224

Graybar Financial
22422 Network Place
Chicago, IL 60673-1224

Great America Leasing
1950 North Stemmons Fwy
Suite 5010
Dallas, TX 75207-3201

Great America Leasing
1950 North Stemmons Fwy
Suite 5010
Dallas, TX 75207-3201

Home Depot Credit Services
PO Box 653002
Dallas, TX 75265-3002

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

Masters Green
29248 Lyon Oaks Drive
Wixom, MI 48393

Masterstaff Inc.
3181 Packard Street
Ann Arbor, MI 48108

Office Max
263 Shuman Boulevard
Naperville, IL 60563

Orkin
21068 Bridge Street
Southfield, MI 48033

Scholten, Fant
Bradley J. Fisher
100 North Third Street
P.O. Box 454
Grand Haven, MI 49417-0454

Superior Charter Township
575 E. Clark Road
Ypsilanti, MI 48198

TDS Metrocom
33057 Schoolcraft Road
Livonia, MI 48150-1618

Vision Service Plan
3333 Quality Drive
Rancho Cordova, CA 95670-7985

United States Bankruptcy Court
Eastern District of Michigan

In re **Christian Love Fellowship Ministries, International**
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>
Act Now Alarm Services, Inc. 20874 Colman Street Clinton Township, MI 48035	Act Now Alarm Services, Inc. 20874 Colman Street Clinton Township, MI 48035	Trade debt		209.70
Allied Waste 1633 Highwood West Pontiac, MI 48340	Allied Waste 1633 Highwood West Pontiac, MI 48340	Trade debt		36.67
AT & T 32 Avenue of the Americas New York, NY 10013-2412	AT & T 32 Avenue of the Americas New York, NY 10013-2412	Telephone services		Unknown
Avaya 211 Mt. Airy Road Basking Ridge, NJ 07920	Avaya 211 Mt. Airy Road Basking Ridge, NJ 07920	Trade Debt		Unknown
Blue Care Network of Michigan 20500 Civic Center Drive Southfield, MI 48076	Blue Care Network of Michigan 20500 Civic Center Drive Southfield, MI 48076	Health care		Unknown
Brotherhood Mutual Insurance 6400 Brotherhood Way Fort Wayne, IN 46825	Brotherhood Mutual Insurance 6400 Brotherhood Way Fort Wayne, IN 46825	Insurance		Unknown
Chase Card Services P.O. Box 15298 Wilmington, DE 19850-5298	Chase Card Services P.O. Box 15298 Wilmington, DE 19850-5298	Trade debt		Unknown
DIRECTV Customer Service Attention: Bankruptcy Claims P.O. Box 6550 Englewood, CO 80155-6550	DIRECTV Customer Service Attention: Bankruptcy Claims P.O. Box 6550 Englewood, CO 80155-6550	Trade debt		184.00
DTE Energy 3200 Hobson Street Noble 3rd Floor Detroit, MI 48201	DTE Energy 3200 Hobson Street Noble 3rd Floor Detroit, MI 48201	Trade debt		Unknown

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>
Evangelical Christian Credit Union 955 West Imperial Highway Brea, CA 92821	Evangelical Christian Credit Union 955 West Imperial Highway Brea, CA 92821	Property located at 3936 Palisades Boulevard, Superior Township, MI Parcel ID No. L-12-12-315-032 Property located at 1601 Stamford Road, Ypsilant		4,102,597.62 (1,900,000.00 secured)
Graybar Financial 22422 Network Place Chicago, IL 60673-1224	Graybar Financial 22422 Network Place Chicago, IL 60673-1224	Trade Debt		303.80
Great America Leasing 1950 North Stemmons Fwy Suite 5010 Dallas, TX 75207-3201	Great America Leasing 1950 North Stemmons Fwy Suite 5010 Dallas, TX 75207-3201	Trade debt		21,799.00
Home Depot Credit Services PO Box 653002 Dallas, TX 75265-3002	Home Depot Credit Services PO Box 653002 Dallas, TX 75265-3002	Trade debt		6,000.00
JP Morgan Chase Bank P.O. Box 15298 Wilmington, DE 19850-5298	JP Morgan Chase Bank P.O. Box 15298 Wilmington, DE 19850-5298	Line of credit		42,400.59
Masters Green 29248 Lyon Oaks Drive Wixom, MI 48393	Masters Green 29248 Lyon Oaks Drive Wixom, MI 48393	Trade debt		75.00
Masterstaff Inc. 3181 Packard Street Ann Arbor, MI 48108	Masterstaff Inc. 3181 Packard Street Ann Arbor, MI 48108	Payroll services	Contingent	Unknown
Office Max 263 Shuman Boulevard Naperville, IL 60563	Office Max 263 Shuman Boulevard Naperville, IL 60563	Trade debt		2,000.00
Orkin 21068 Bridge Street Southfield, MI 48033	Orkin 21068 Bridge Street Southfield, MI 48033	Trade debt		70.00
Superior Charter Township 575 E. Clark Road Ypsilanti, MI 48198	Superior Charter Township 575 E. Clark Road Ypsilanti, MI 48198	Water bill		52.00
TDS Metrocom 33057 Schoolcraft Road Livonia, MI 48150-1618	TDS Metrocom 33057 Schoolcraft Road Livonia, MI 48150-1618	Trade debt		331.52

In re Christian Love Fellowship Ministries, International
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, the Director of the corporation named as 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 November 12, 2010

Signature /s/ Barbara Hill
Barbara Hill
Director

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.