

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Harmon, Jerry	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 Jerry W. Harmon Revocable Trust u/a/d 4/13/04	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-1500	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): 28019 Jefferson Ave. Saint Clair Shores, MI	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 48081	ZIP Code
County of Residence or of the Principal Place of Business: Macomb	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):

<p>Type of Debtor (Form of Organization) (Check one box)</p> <p><input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input type="checkbox"/> Corporation (includes LLC and LLP)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)</p>	<p>Nature of Business (Check one box)</p> <p><input type="checkbox"/> Health Care Business</p> <p><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</p> <p><input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Clearing Bank</p> <p><input checked="" type="checkbox"/> Other</p> <hr/> <p>Tax-Exempt Entity (Check box, if applicable)</p> <p><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).</p>	<p>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input type="checkbox"/> Chapter 7</p> <p><input type="checkbox"/> Chapter 9</p> <p><input checked="" type="checkbox"/> Chapter 11</p> <p><input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding</p> <p><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</p> <hr/> <p>Nature of Debts (Check one box)</p> <p><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."</p> <p><input checked="" type="checkbox"/> Debts are primarily business debts.</p>
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<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><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.</p> <p><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.</p>	<p>Chapter 11 Debtors</p> <p>Check one box:</p> <p><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</p> <p>Check if:</p> <p><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).</p> <p>Check all applicable boxes:</p> <p><input type="checkbox"/> A plan is being filed with this petition.</p> <p><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).</p>
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Statistical/Administrative Information ***** Mark H. Shapiro, Esq. P43134 *****

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 checked="" type="checkbox"/>	<input type="checkbox"/>	<input 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): Harmon, Jerry
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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: See Attachment	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):
Harmon, Jerry

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/ Jerry Harmon
Signature of Debtor **Jerry Harmon**

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 29, 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

November 29, 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

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.

In re **Jerry Harmon**

Case No. _____

Debtor

FORM 1. VOLUNTARY PETITION
Pending Bankruptcy Cases Filed Attachment

<u>Name of Debtor / District</u>	<u>Case No. / Relationship</u>	<u>Date Filed / Judge</u>
Eastbrook Properties, LLC ED Mich.	10-75820 Affiliate	11/29/10 Hon. Thomas J. Tucker
Stonewood Properties, LLC ED Mich.	10-75829 Affiliate	11/29/10 Hon. Walter Shapero
West One Properties, Ltd ED Mich.	10-75833 Affiliate	11/29/10 Hon. Marci B. McIvor
Westport Property Management, Ltd. ED Mich.	10-75810 Affiliate	11/29/10 Hon. Thomas J. Tucker

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

In re Jerry Harmon

Debtor(s)

Case No.

Chapter 11

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

FLAT FEE

- A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid _____
- B. Prior to filing this statement, received _____
- C. The unpaid balance due and payable is _____

RETAINER

- A. Amount of retainer received 35,000.00
- B. The undersigned shall bill against the retainer at an hourly rate of \$ 285.00. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ 1,039.00 of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other:

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

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

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

6. The source of payments to the undersigned was from:

- A. _____ Debtor(s)' earnings, wages, compensation for services performed
On 9/19/10, Steinberg Shapiro & Clark received a retainer in the sum of \$35,000, which was paid by Westport Property Management, Ltd., in consideration of retention on behalf of the Debtor and affiliated entities in Chapter 11 proceedings filed concurrently with this case.
- B. XX Other (describe, including the identity of payor) _____

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: November 29, 2010

/s/ Mark H. Shapiro, Esq.

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

Agreed: /s/ Jerry Harmon
Jerry Harmon
Debtor

Debtor

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 **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

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.

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

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.

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

In re Jerry Harmon
Debtor(s)

Case No. _____
Chapter 11

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Jerry Harmon
Printed Name(s) of Debtor(s)

X /s/ Jerry Harmon
Signature of Debtor

November 29, 2010
Date

Case No. (if known) _____

X _____
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.

Advanta Bank
c/o Sage Capital Recovery
1040 Kings Hwy. N.
Cherry Hill, NJ 08034

Advanta Bank Corp.
c/o Firstsource Advantage LLC
6341 Inducon Drive East
Sanborn, NY 14132-9097

AmSouth Bank
Attn: Staci Grant
PO Box 830734
Birmingham, AL 35283

Asset Acceptance LLC
PO Box 2036
Warren, MI 48090-2036

AT&T
PO Box 44167
Jacksonville, FL 32231-4167

Baldwin County Revenue Commissioner
1705 U.S. Hwy 31 S.
Bay Minette, AL 36507

Bank of America
c/o Creditors Financial Group LLC
PO Box 440290
Aurora, CO 80044-0290

Bank of America
Business Card
PO Box 15710
Wilmington, DE 19886-5710

Bank of America
PO Box 15726
Wilmington, DE 19886-5726

Bank of America
PO Box 15710
Wilmington, DE 19886-5710

Bank of America
c/o Collectcorp Corporation
455 North 3rd Street, Suite 260
Phoenix, AZ 85004-3924

Bank of America
c/o Focus Receivables Management
1130 Northchase Parkway
Suite 150
Marietta, GA 30067

Bank of America
PO Box 22031
Greensboro, NC 27420

BP Oil
Cardmember Service
PO Box 94012
Palatine, IL 60094

Cardmember Service
PO Box 94014
Palatine, IL 60094-4014

Chase Bank
c/o Redline Recovery
11675 Rainwater Drive, Suite 350
Alpharetta, GA 30009

Chase Bank
c/o Capital Management Services LP
726 Exchange Street
Suite 700
Buffalo, NY 14210

Chase Bank
c/o Capital Management Services LP
726 Exchange Street, Suite 700
Buffalo, NY 14210

Chase Bank
c/o Capital Management Services LP
726 Exchange Street Suite 700
Buffalo, NY 14210

Chase Bank
c/o Creditors Financial Group LLC
PO Box 440290
Aurora, CO 80044-0290

Cheryl Cameron Esq
D'Luge, Miles Miles & Cameron, PLC
67 N. Walnut
Mount Clemens, MI 48043

Citibank
c/o Capital Management Services LP
726 Exchange Street, Suite 700
Buffalo, NY 14210

Citibank - Sears
Card Service Center
PO Box 6276
Sioux Falls, SD 57117

Citibank Home Depot
c/o Pro Consulting Services Inc.
Collections Division
PO Box 66768
Houston, TX 77266-6768

Citibank/Macy's
c/o NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

CitiMortgage Inc.
PO Box 9438
Gaithersburg, MD 20898-9438

Citizens Bank

Comerica Commercial Lending Services
PO Box 641618
Detroit, MI 48264-1618

Comerica Home Equity
CLC Consumer Services
PO Box 747054
Pittsburgh, PA 15274-7054

Cortez Jenkins & Blair PLLC
Attn: Dawn M. Blair
PO Box 532110
Livonia, MI 48153-2110

Cortez, Jenkins & Blair PLLC
PO Box 532110
Livonia, MI 48153-2110

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225

Dearborn Federal Credit Union
c/o Wilber M. Brucker III
Haydk, Andrews & Brucker PC
615 Griswold, Suite 1515
Detroit, MI 48226

Dyck-O'Neal, Inc.
15301 Spectrum Dr.
Suite 450
Addison, TX 75001-6436

Eastbrook Properties
28019 Jefferson
Saint Clair Shores, MI 48081

Elan Financial
c/o Associated Creditors Exchange, Inc.
PO Box 33130
Phoenix, AZ 85067-3313

Elan Financial
c/o Associated Creditors Exchange, Inc.
PO Box 33130
Phoenix, AZ 85067

Elan Financial
c/o Associated Creditors Exchange, Inc.
PO Box 33130
Phoenix, AZ 85067-3130

Expo Credit Services
Processing Center
Des Moines, IA 50364-0500

FIA Card Services
PO Box 15726
Wilmington, DE 19886-5726

FIA Card Services
PO Box 15026
Wilmington, DE 19850-5025

FIA Card Services
P.O. Box 15028
Wilmington, DE 19850-5028

Kenneth A. Flaska Esq
Dawda Mann Mulcahy & Sadler PLC
39533 Woodward Ave.
Ste. 200
Bloomfield Hills, MI 48304

Kohl's
PO Box 2983
Milwaukee, WI 53201-2983

Lowe's
c/o Monogram Credit Services LLC
PO Box 320006
Birmingham, AL 35222-1308

National City Bank
c/o Weltman, Weinberg & Reis CO LPA
323 W. Lakeside Ave., Ste 200
Cleveland, OH 44113

Nationwide Credit, Inc.
PO Box 740640
Atlanta, GA 30374-0640

NCO Financial Systems
PO Box 15889
Wilmington, DE 19850-5889

Nissan Motor Acceptance Corp
PO Box 78132
Phoenix, AZ 85062-8132

PNC Bank
c/o Joseph, Mann & Creed
PO Box 22253
Beachwood, OH 44122-0253

PNC Bank
c/o Credit Collection Services
Two Wells Avenue
Newton Center, MA 02459

Regency Isle Home Owner's Assn.
PO Box 948
Oneonta, AL 35121

Regency Isle Owner's Association, Inc.
PO Box 570
Oneonta, AL 35121

Regions Bank
Consumer Loan Processing
PO Box 2224
Birmingham, AL 35246-0026

Regions Bank
Baldwin Co. - Orange Beach Blvd
PO Box 1984
Birmingham, AL 35201

Shop NBC
c/o First Platinum Corporation
PO Box 376
Buffalo, NY 14207

Target
c/o Midland Credit Management Inc.
Dept. 12421
PO Box 603
Oaks, PA 19456

US Bank
c/o Associated Creditors Exchange, Inc.
PO Box 33130
Phoenix, AZ 85067-3313

USAA Federal Savings Bank
c/o Creditors Financial Group LLC
PO Box 440290
Aurora, CO 80044

United States Bankruptcy Court
Eastern District of Michigan

In re **Jerry Harmon**

Debtor(s)

Case No. _____

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Advanta Bank c/o Sage Capital Recovery 1040 Kings Hwy. N. Cherry Hill, NJ 08034	Advanta Bank c/o Sage Capital Recovery 1040 Kings Hwy. N. Cherry Hill, NJ 08034	Personal liability for business debt		32,572.00
AmSouth Bank Attn: Staci Grant PO Box 830734 Birmingham, AL 35283	AmSouth Bank Attn: Staci Grant PO Box 830734 Birmingham, AL 35283	Condominium located at 29348 Perdido Beach Blvd in Orange Beach, AL		498,018.56 (250,000.00 secured)
AT&T PO Box 44167 Jacksonville, FL 32231-4167	AT&T PO Box 44167 Jacksonville, FL 32231-4167			37,678.00
Bank of America PO Box 15710 Wilmington, DE 19886-5710	Bank of America PO Box 15710 Wilmington, DE 19886-5710	Personal liability for business debt		30,002.00
Bank of America c/o Collectcorp Corporation 455 North 3rd Street, Suite 260 Phoenix, AZ 85004-3924	Bank of America c/o Collectcorp Corporation 455 North 3rd Street, Suite 260 Phoenix, AZ 85004-3924			29,971.00
Bank of America PO Box 15726 Wilmington, DE 19886-5726	Bank of America PO Box 15726 Wilmington, DE 19886-5726			28,432.00
Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710	Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710	Personal liability for business debt		27,807.00
Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710	Bank of America Business Card PO Box 15710 Wilmington, DE 19886-5710	Personal liability for business debt		25,909.00
Citibank c/o Capital Management Services LP 726 Exchange Street, Suite 700 Buffalo, NY 14210	Citibank c/o Capital Management Services LP 726 Exchange Street, Suite 700 Buffalo, NY 14210			33,922.53

Debtor(s) _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
Citibank Home Depot c/o Pro Consulting Services Inc. Collections Division PO Box 66768 Houston, TX 77266-6768	Citibank Home Depot c/o Pro Consulting Services Inc. Collections Division Houston, TX 77266-6768	Personal liability for business debt		40,389.00
Comerica Commercial Lending Services PO Box 641618 Detroit, MI 48264-1618	Comerica Commercial Lending Services PO Box 641618 Detroit, MI 48264-1618	Personal guarantee of business debt	Contingent Unliquidated	1,399,400.39
Comerica Home Equity CLC Consumer Services PO Box 747054 Pittsburgh, PA 15274-7054	Comerica Home Equity CLC Consumer Services PO Box 747054 Pittsburgh, PA 15274-7054			100,000.00
Dearborn Federal Credit Union c/o Wilber M. Brucker III Haydk, Andrews & Brucker PC 615 Griswold, Suite 1515 Detroit, MI 48226	Dearborn Federal Credit Union c/o Wilber M. Brucker III Haydk, Andrews & Brucker PC Detroit, MI 48226	Judgment		27,204.00
Elan Financial c/o Associated Creditors Exchange, Inc. PO Box 33130 Phoenix, AZ 85067-3313	Elan Financial c/o Associated Creditors Exchange, Inc. PO Box 33130 Phoenix, AZ 85067-3313	Personal liability for business debt		29,651.00
FIA Card Services P.O. Box 15028 Wilmington, DE 19850-5028	FIA Card Services P.O. Box 15028 Wilmington, DE 19850-5028			28,479.89
FIA Card Services PO Box 15026 Wilmington, DE 19850-5025	FIA Card Services PO Box 15026 Wilmington, DE 19850-5025			34,342.07
FIA Card Services PO Box 15726 Wilmington, DE 19886-5726	FIA Card Services PO Box 15726 Wilmington, DE 19886-5726			30,363.00
Lowe's c/o Monogram Credit Services LLC PO Box 320006 Birmingham, AL 35222-1308	Lowe's c/o Monogram Credit Services LLC PO Box 320006 Birmingham, AL 35222-1308			27,248.00
PNC Bank c/o Joseph, Mann & Creed PO Box 22253 Beachwood, OH 44122-0253	PNC Bank c/o Joseph, Mann & Creed PO Box 22253 Beachwood, OH 44122-0253	Personal liability for business debt		28,242.77

Debtor(s)

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

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
US Bank c/o Associated Creditors Exchange, Inc. PO Box 33130 Phoenix, AZ 85067-3313	US Bank c/o Associated Creditors Exchange, Inc. PO Box 33130 Phoenix, AZ 85067-3313	Personal liability for business debt		28,733.00

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

I, **Jerry Harmon**, 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 29, 2010**

Signature **/s/ Jerry Harmon**

Jerry Harmon

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.