

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

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Eason, Darryl W.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7060</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>47442 Madison Canton, MI</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>48188</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Wayne</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <b>26677 W. 12 Mile Rd. Southfield, MI</b>	Mailing Address of Joint Debtor (if different from street address):
ZIP Code <b>48034</b>	ZIP Code

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

<p align="center"><b>Type of Debtor</b> (Form of Organization) (Check one box)</p> <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.)	<p align="center"><b>Nature of Business</b> (Check one box)</p> <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 <hr/> <p align="center"><b>Tax-Exempt Entity</b> (Check box, if applicable)</p> <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<p align="center"><b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)</p> <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 <hr/> <p align="center"><b>Nature of Debts</b> (Check one box)</p> <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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<p align="center"><b>Filing Fee</b> (Check one box)</p> <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.	<p align="center"><b>Chapter 11 Debtors</b></p> 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"/> 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
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**Estimated Assets**

<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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**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 type="checkbox"/> \$500,001 to \$1 million	<input checked="" 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
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THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): <b>Eason, Darryl W.</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

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

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Leon A. Gant</b> <span style="float: right;"><b>December 23, 2010</b></span>          Signature of Attorney for Debtor(s) <span style="float: right;">(Date)</span>  <b>Leon A. Gant P35163</b></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):  
**Eason, Darryl W.**

**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/ Darryl W. Eason**  
Signature of Debtor **Darryl W. Eason**

**X**  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**December 23, 2010**  
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/ Leon A. Gant**  
Signature of Attorney for Debtor(s)

**Leon A. Gant P35163**  
Printed Name of Attorney for Debtor(s)

**Gant & Taylor, P.L.C.**  
Firm Name

**65 Cadillac Square  
Ste. 2100  
Detroit, MI 48226**

Address

Email: lagant2@yahoo.com

**313-964-9900 Fax: 313-964-0799**  
Telephone Number

**December 23, 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**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Advanta Bank Corp.  
PO Box 844  
Spring House, PA 19477

AES/PHEAA  
Student Loan Svc Ctr  
Harrisburg, PA 17105

AES/PHEAA  
1200 N. 7th Street, 4th Floor  
Harrisburg, PA 17102

American Home Mortgage  
PO Box 631730  
Irving, TX 75063

American Home Mortgage SVCI  
1525 S. Beltline Rd.  
Coppell, TX 75019

Americas Servicing Co  
PO Box 10328  
Des Moines, IA 50306

Amex  
PO Box 297871  
Fort Lauderdale, FL 33329

Aurora Loan Services  
10350 Park Meadows Dr  
Littleton, CO 80124

BAC Home Loans Servicing  
450 American St.  
Simi Valley, CA 93065

Bank of America  
PO Box 17054  
Wilmington, DE 19884

Bayview Financial Loan  
4425 Ponce de Leon Blvd.  
Miami, FL 33146

Bruce M. Gorosh  
Lefkosfsky & Gorosh, P.C.  
31500 Northwestern Hwy  
Ste 105  
Farmington, MI 48334

Chase  
PO Box 1093  
Northridge, CA 91328

Chase  
10790 Rancho Bernardo Rd.  
San Diego, CA 92127

Comerica  
Mail Code 7300  
Detroit, MI 48275

Comerica Bank  
249 5th Ave.  
Pittsburgh, PA 15222

Dalmia Fast Foods, Inc. c/o  
J. Christopher Caldwell  
Stark Reagan, P.C.  
1111 W Long Lake Rd Ste 202□  
Troy, MI 48098

Elan Financial Service  
PO Box 790084  
St. Louis, MO 63179

First American Title Insurance Co.  
27775 Diehl Road  
Ste 200  
Warrenville, IL 60555

Green Tree Servicing  
332 Minnesota St., Ste 610  
St. Paul, MN 55101

NCO Fin/55  
PO Box 13570  
Philadelphia, PA 19101

Northern Leasing System  
132 W 31 St. St Fl 14  
New York, NY 10001

Oakland County Circuit Court  
Civil Case #09-101887 CK  
1200 N. Telegraph Rd.  
Pontiac, MI 48341

Orlans and Associates, P.C.  
1650 W. Big Beaver Rd.  
Troy, MI 48083

Orlans and Associates, P.C.  
P.O. Box 5041  
Troy, MI 48007

RDK Collection Service  
318 John R Rd., #321  
Troy, MI 48083

Real Time Resolutions  
1750 Regal Row  
Dallas, TX 75235

RW Lynch  
2333 San Ramon Valley Blvd.  
San Ramon, CA 94583-1763

Spiwin Coll  
2502 Biddle  
Wyandotte, MI 48192

US Bank Home Mortgage  
4801 Frederica St.  
Owensboro, KY 42301

Wells Fargo Home Mortgage  
8480 Stagecoach Cir.  
Frederick, MD 21701

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

In re **Darryl W. Eason**

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 Corp. PO Box 844 Spring House, PA 19477	Advanta Bank Corp. PO Box 844 Spring House, PA 19477	revolving charge account		3,720.00
AES/PHEAA 1200 N. 7th Street, 4th Floor Harrisburg, PA 17102	AES/PHEAA 1200 N. 7th Street, 4th Floor Harrisburg, PA 17102	student loan		135,959.00
AES/PHEAA Student Loan Svc Ctr Harrisburg, PA 17105	AES/PHEAA Student Loan Svc Ctr Harrisburg, PA 17105	student loan - NOTICE ONLY		135,959.00
AES/PHEAA 1200 N. 7th Street, 4th Floor Harrisburg, PA 17102	AES/PHEAA 1200 N. 7th Street, 4th Floor Harrisburg, PA 17102	student loan		109,560.00
American Home Mortgage PO Box 631730 Irving, TX 75063	American Home Mortgage PO Box 631730 Irving, TX 75063			73,500.00  (0.00 secured)
American Home Mortgage SVCI 1525 S. Beltline Rd. Coppell, TX 75019	American Home Mortgage SVCI 1525 S. Beltline Rd. Coppell, TX 75019	deficiency after mortgage foreclosure		1,000,000.00
Amex PO Box 297871 Fort Lauderdale, FL 33329	Amex PO Box 297871 Fort Lauderdale, FL 33329	credit card		17,765.00
Bank of America PO Box 17054 Wilmington, DE 19884	Bank of America PO Box 17054 Wilmington, DE 19884	credit card		54,941.00
Bank of America PO Box 17054 Wilmington, DE 19884	Bank of America PO Box 17054 Wilmington, DE 19884	line of credit		51,571.00
Bayview Financial Loan 4425 Ponce de Leon Blvd. Miami, FL 33146	Bayview Financial Loan 4425 Ponce de Leon Blvd. Miami, FL 33146			110,081.00  (0.00 secured)
Chase PO Box 1093 Northridge, CA 91328	Chase PO Box 1093 Northridge, CA 91328	Location: 47442 Madison, Canton MI 48188		414,632.00  (300,000.00 secured)

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]
Comerica Mail Code 7300 Detroit, MI 48275	Comerica Mail Code 7300 Detroit, MI 48275	home equity line of credit default		51,760.00
Comerica Bank 249 5th Ave. Pittsburgh, PA 15222	Comerica Bank 249 5th Ave. Pittsburgh, PA 15222	credit line		51,815.00
Dalmia Fast Foods, Inc. c/o J. Christopher Caldwell Stark Reagan, P.C. 1111 W Long Lake Rd Ste 202 Troy, MI 48098	Dalmia Fast Foods, Inc. c/o J. Christopher Caldwell Stark Reagan, P.C. Troy, MI 48098	Judgment		370,000.00
Elan Financial Service PO Box 790084 St. Louis, MO 63179	Elan Financial Service PO Box 790084 St. Louis, MO 63179	revolving charge account		6,228.00
First American Title Insurance Co. 27775 Diehl Road Ste 200 Warrenville, IL 60555	First American Title Insurance Co. 27775 Diehl Road Ste 200 Warrenville, IL 60555	Location: 47442 Madison, Canton MI 48188		280,000.00 (300,000.00 secured) (414,632.00 senior lien)
Green Tree Servicing 332 Minnesota St., Ste 610 St. Paul, MN 55101	Green Tree Servicing 332 Minnesota St., Ste 610 St. Paul, MN 55101	secured loan default		310,223.00
Northern Leasing System 132 W 31 St. St Fl 14 New York, NY 10001	Northern Leasing System 132 W 31 St. St Fl 14 New York, NY 10001	lease default		1,083.00
Real Time Resolutions 1750 Regal Row Dallas, TX 75235	Real Time Resolutions 1750 Regal Row Dallas, TX 75235			1,073,817.00  (0.00 secured)
RW Lynch 2333 San Ramon Valley Blvd. San Ramon, CA 94583-1763	RW Lynch 2333 San Ramon Valley Blvd. San Ramon, CA 94583-1763	Marketing Services		15,000.00

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

I, **Darryl W. Eason**, 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 December 23, 2010Signature /s/ Darryl W. Eason**Darryl W. Eason**

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.