| B1 (Official Form 1)(12/11)   |  |                |  |  |   |                  |                                      |                    |  |
|---|--|----------------|--|--|---|------------------|--------------------------------------|--------------------|--|
| United States Bankruptcy Co<br>Eastern District of Michigan   |  |                |  |  |   |                  | Voluntary                            | Voluntary Petition |  |
| Name of Debtor (if individual, enter Last, First, Middle):<br>Ro-Lyn Investments, LLC   |  |                |  | Name of Joint Debtor (Spouse) (Last, First, Middle):   |   |                  |                                      |                    |  |
| All Other Names used by the Debtor in the last 8 years<br>(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<br>(if more than one, state all)<br>38-3580752  |  |                |  | 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):<br>851 Roselle<br>Jackson, MI   |  |                |  | Street Address of Joint Debtor (No. and Street, City, and State):  |   |                  |                                      |                    |  |
|   |  | ZIP Code       | -  |  |   |                  |                                      | ZIP Code           |  |
| County of Residence or of the Principal Place of<br>Jackson   |  | 9201           | Count  | y of Reside  | ence or of the  | Principal Place  | e of Business:                       |                    |  |
| Mailing Address of Debtor (if different from street address):<br>4646 Page Avenue<br>Michigan Center, MI  |  |                |  | ng Address   | of Joint Debt   | or (if different | from street address)                 | :                  |  |
| interigan center, in  | _  | ZIP Code       |  |  |   |                  |                                      | ZIP Code           |  |
|   |  | 9254           |  |  |   |                  |                                      |                    |  |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):  |  |                |  |  |   |                  |                                      |                    |  |
| Type of Debtor         (Form of Organization) (Check one box)         Individual (includes Joint Debtors)         See Exhibit D on page 2 of this form.         Corporation (includes LLC and LLP)         Partnership         Other (If debtor is not one of the above entities, check this box and state type of entity below.)         Chapter 15 Debtors         Country of debtor's center of main interests:                        | Nature o<br>(Check<br>Health Care Bus<br>Single Asset Re<br>in 11 U.S.C. § 1<br>Railroad<br>Stockbroker<br>Commodity Bro<br>Clearing Bank<br>Other<br>Tax-Exer | efined         | Chapter of Bankruptcy Code Under Which<br>the Petition is Filed (Check one box)         Chapter 7       Chapter 7         Chapter 9       Chapter 15 Petition for Recognition<br>of a Foreign Main Proceeding         Chapter 11       Of a Foreign Main Proceeding         Chapter 12       Chapter 15 Petition for Recognition<br>of a Foreign Nonmain Proceeding         Nature of Debts<br>(Check one box) |  |   |                  | Recognition<br>eeding<br>Recognition |                    |  |
| Each country in which a foreign proceeding by, regarding, or against debtor is pending:   | (Check box,<br>Debtor is a tax-exe<br>under Title 26 of t<br>Code (the Internal  | es             | s "incurred by an individual primarily for   |  |   |                  |                                      |                    |  |
| <ul> <li>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.</li> <li>Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul> |  |                |  | e box:         Chapter 11 Debtors           otor is a small business debtor as defined in 11 U.S.C. § 101(51D).         tor is not a small business debtor as defined in 11 U.S.C. § 101(51D).           otor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates)         less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).           applicable boxes:         lan is being filed with this petition.         testion.           testian set of the plan were solicited prepetition from one or more classes of creditors, ccordance with 11 U.S.C. § 1126(b).         1126(b). |   |                  |                                      |                    |  |
| <ul> <li>Statistical/Administrative Information</li> <li>■ Debtor estimates that funds will be available</li> <li>□ Debtor estimates that, after any exempt prop<br/>there will be no funds available for distribution</li> </ul>   | erty is excluded and a   | administrative |  | es paid,   |   | THIS S           | PACE IS FOR COURT                    | T USE ONLY         |  |
| 1-         50-         100-         200-           49         99         199         999  | 1,000-         5,001-           5,000         10,000   |                | ]<br>5,001-<br>0,000   | 50,001-<br>100,000   | OVER<br>100,000   |                  |                                      |                    |  |
| \$0 to \$50,001 to \$100,001 to \$500,001<br>\$50,000 \$100,000 \$500,000 to \$1<br>million   | \$1,000,001         \$10,000,001           to \$10         to \$50           million         million   | to \$100 to    |  | 5500,000,001<br>to \$1 billion   | More than<br>\$1 billion  |                  |                                      |                    |  |
| \$0 to \$50,001 to \$100,001 to \$500,001<br>\$50,000 \$100,000 \$500,000 to \$1<br>42 52659 の知道  |  |                | 100,000,001<br>\$500   | 500,000,001<br>to \$1 billion  | $\square$ More than \$1 billion $\frac{1}{2} - \frac{1}{2} = \frac{1}{2}$ | 12.47.57         | - Dage 1 of                          | 0                  |  |
| 12-55656-pj5 DC   |  | JI U 1/ TZ     |  |  |   | 2.41.01          | rage i or                            | <u> </u>           |  |

| B1 (Official For   | m 1)(12/11)   | -  | Page 2   |  |  |
|--|---|--|--|--|--|
| Voluntar   | y Petition  | Name of Debtor(s):   |  |  |  |
| (This nage mu  | st be completed and filed in every case)  | Ro-Lyn Investments   |  |  |  |
| (11115 puge 1111   | All Prior Bankruptcy Cases Filed Within Las   | <b>I</b><br>t <b>8 Years</b> (If more than two.  | attach additional sheet)   |  |  |
| Location   |   | Case Number:   | Date Filed:  |  |  |
| Where Filed:   | - None -  |  |  |  |  |
| Location<br>Where Filed:   |   | Case Number:   | Date Filed:  |  |  |
| Pe   | nding Bankruptcy Case Filed by any Spouse, Partner, or  | Affiliate of this Debtor (If   | more than one, attach additional sheet)                              |  |  |
| Name of Debt<br>- None -   | or:   | Case Number:   | Date Filed:  |  |  |
| District:  |   | Relationship:  | Judge:   |  |  |
|  | Exhibit A   | (To be completed if debtor is a  | Exhibit B<br>n individual whose debts are primarily consumer debts.) |  |  |
| forms 10K a<br>pursuant to S<br>and is reque   | Aleted if debtor is required to file periodic reports (e.g.,<br>nd 10Q) with the Securities and Exchange Commission<br>Section 13 or 15(d) of the Securities Exchange Act of 1934<br>sting relief under chapter 11.)<br>A is attached and made a part of this petition. | 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 |  |  |  |
|  | Ext   | l<br>ibit C  |  |  |  |
| <ul> <li>☐ Yes, and</li> <li>■ No.</li> <li>(To be comp</li> <li>☐ Exhibit</li> <li>If this is a join</li> </ul> | leted by every individual debtor. If a joint petition is filed, ea<br>D completed and signed by the debtor is attached and made   | <b>ibit D</b><br>ch spouse must complete an<br>a part of this petition.  | nd attach a separate Exhibit D.)                                     |  |  |
|  |   |  | 011:   |  |  |
|  | Information Regardin  |  |  |  |  |
|  | (Check any ap<br>Debtor has been domiciled or has had a residence, princip<br>days immediately preceding the date of this petition or for   | al place of business, or princ   |  |  |  |
|  | There is a bankruptcy case concerning debtor's affiliate, g   | 0  |  |  |  |
|  | Debtor is a debtor in a foreign proceeding and has its prime<br>this District, or has no principal place of business or assets<br>proceeding [in a federal or state court] in this District, or the<br>sought in this District.   | cipal place of business or pr  | incipal assets in the United States in a defendant in an action or   |  |  |
|  | Certification by a Debtor Who Reside  |  | al Property  |  |  |
|  | (Check all app)<br>Landlord has a judgment against the debtor for possession  |  | x checked, complete the following.)                                  |  |  |
|  | (Name of landlord that obtained judgment)   |  |  |  |  |
|  | (Address of landlord)   |  |  |  |  |
|  | Debtor claims that under applicable nonbankruptcy law, the  | ere are circumstances under  | which the debtor would be permitted to cure                          |  |  |
|  | the entire monetary default that gave rise to the judgment<br>Debtor has included in this petition the deposit with the co  | for possession, after the judg   | gment for possession was entered, and                                |  |  |
|  | after the filing of the petition.<br>Debtor certifies that he/she has served the Landlord with t  | his certification. (11 U.S.C.  | § 362(l)).   |  |  |

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| oluntary Petition  | Name of Debtor(s):  |
|--|---|
| •  | Ro-Lyn Investments, LLC   |
| nis page must be completed and filed in every case)  |   |
| Sign<br>Signature(s) of Debtor(s) (Individual/Joint)   | atures  |
| I declare under penalty of perjury that the information provided in this petition is true and correct.<br>[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.<br>[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). | Signature of a Foreign Representative         I declare under penalty of perjury that the information provided in this petitie 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 Concertified copies of the documents required by 11 U.S.C. \$1515 are attach         Pursuant to 11 U.S.C. \$1511, I request relief in accordance with the chapter 15 of the context of the the chapter 15 of the context of |
| I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.   | of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  |
| <u></u>  | X   |
| Signature of Debtor  | Signature of Foreign Representative   |
| -  | Printed Name of Foreign Representative  |
| Signature of Joint Debtor  | Printed Name of Foreign Representative  |
| Signature of John Debion   | Date  |
| Telephone Number (If not represented by attorney)  |   |
| relephone winner (if not represented by automey)   | Signature of Non-Attorney Bankruptcy Petition Preparer  |
| Date   | 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   |
| Signature of Attorney*   | and the notices and information required under 11 U.S.C. §§ 110(b),   |
| /s/ William R. Orlow   | 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   |
| Signature of Attorney for Debtor(s)  | chargeable by bankruptcy petition preparers, I have given the debtor notic  |
|  | 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.  |
| William R. Orlow P41634           Printed Name of Attorney for Debtor(s)   | Official Form 19 is attached.   |
| -  |   |
| B.O.C. Law Group, P.C.<br>Firm Name  | Printed Name and title, if any, of Bankruptcy Petition Preparer   |
| 24100 Woodward Avenue  |   |
| Pleasant Ridge, MI 48069   | Social-Security number (If the bankrutpcy petition preparer is not<br>an individual, state the Social Security number of the officer,<br>principal, responsible person or partner of the bankruptcy petition  |
| Address  | preparer.)(Required by 11 U.S.C. § 110.)  |
| Email: bocecf@boclaw.com   |   |
| 248-584-2100 Fax: 248-584-1750   |   |
| Telephone Number   |   |
| May 31, 2012   |   |
| Date   | Address   |
| *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.  | X   |
| Signature of Debtor (Corporation/Partnership)  | Date  |
| Signature of Debtor (Corporation/1 artice sinp)  | Signature of bankruptcy petition preparer or officer, principal, responsible  |
| 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.  | person, or partner whose Social Security number is provided above.<br>Names and Social-Security numbers of all other individuals who prepared   |
| The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.   | assisted in preparing this document unless the bankruptcy petition prepare<br>not an individual:  |
| /s/ Robert Paul Commet   |   |
| Signature of Authorized Individual   |   |
| Robert Paul Commet   | If more than one person prepared this document, attach additional sheets  |
| Printed Name of Authorized Individual  | conforming to the appropriate official form for each person.  |
| Managing Member  | A bankruptcy petition preparer's failure to comply with the provisions of   |
|  |   |
| Title of Authorized Individual   | title 11 and the Federal Rules of Bankruptcy Procedure may result in  |
|  | title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.   |

## United States Bankruptcy Court Eastern District of Michigan

In re

Ro-Lyn Investments, LLC

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    | Security | Number        | Kind of  |
|--------------------------------|----------|---------------|----------|
| or place of business of holder | Class    | of Securities | Interest |

None

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

I, the Managing Member 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 May 31, 2012

Signature <u>/s/ Robert Paul Commet</u> Robert Paul Commet Managing Member

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 **Ro-Lyn Investments, LLC** 

Debtor(s)

Case No. Chapter

11

# **VERIFICATION OF CREDITOR MATRIX**

I, the Managing Member 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: May 31, 2012

/s/ Robert Paul Commet Robert Paul Commet/Managing Member Signer/Title U.S. Trustee 211 W. Fort Street Suite 700 Detroit, MI 48226

Commet Leasing, LLC 4646 Page Avenue Michigan Center, MI 49254

Commet Welcome Pharmacies, Inc. 4646 Page Avenue Michigan Center, MI 49254

Daycom Investments, LLC 4646 Page Avenue Michigan Center, MI 49254

Fifth Third Acct No xxxxxxxx0026 1850 E. Paris Ave. Grand Rapids, MI 49546

Lynda Jean Commet 1409 Gillett's Lake Road Jackson, MI 49201

Robert Paul Commet 4646 Page Avenue Michigan Center, MI 49254

Welcome Pharmacies, Inc. 4646 Page Avenue Michigan Center, MI 49254 Debtor(s)

In re DayCom Investments, LLC

Case No. Chapter

11

# STATEMENT REGARDING AUTHORITY TO SIGN AND FILE PETITION

I, Robert Paul Commet, declare under penalty of perjury that I am the Managing Member of DayCom Investments, LLC, and that the following is a true and correct copy of the resolutions adopted by the Board of Directors of said corporation at a special meeting duly called and held on the 26th day of April, 2012.

"Whereas, it is in the best interest of this corporation to file a voluntary petition in the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that **Robert Paul Commet**, **Managing Member** of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a chapter **11** voluntary bankruptcy case on behalf of the corporation; and

Be It Further Resolved, that **Robert Paul Commet**, **Managing Member** of this Corporation is authorized and directed to appear in all bankruptcy proceedings on behalf of the corporation, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the corporation in connection with such bankruptcy case, and

Be It Further Resolved, that Robert Paul Commet, Managing Member of this Corporation is authorized and directed to employ William R. Orlow P41634, attorney and the law firm of B.O.C. Law Group, P.C. to represent the corporation in such bankruptcy case."

Date May 31, 2012

Signed /s/ Robert Paul Commet

Robert Paul Commet Managing Member

## Resolution of Board of Directors of DayCom Investments, LLC

Whereas, it is in the best interest of this corporation to file a voluntary petition in the the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that **Robert Paul Commet**, **Managing Member** of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a chapter **11** voluntary bankruptcy case on behalf of the corporation; and

Be It Further Resolved, that **Robert Paul Commet**, **Managing Member** of this Corporation is authorized and directed to appear in all bankruptcy proceedings on behalf of the corporation, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the corporation in connection with such bankruptcy case, and

Be It Further Resolved, that Robert Paul Commet, Managing Member of this Corporation is authorized and directed to employ William R. Orlow P41634, attorney and the law firm of B.O.C. Law Group, P.C. to represent the corporation in such bankruptcy case.

Date May 31, 2012

Signed~ /s/ Robert Paul Commet

Robert Paul Commet Managing Member

## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### **INTRODUCTION**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### **OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,347,500 (\$336,900 in unsecured debts and \$1,010,650 in secured debts).

# AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

Date May 31, 2012

Signature <u>/</u>

e /s/ Robert Paul Commet Robert Paul Commet Managing Member

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