

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

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): S & K PROPERTY GROUP, LLC	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): 32-0163310	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. & Street, City, and State): 1971 East Beltline N.E. Suite 214 Grand Rapids, MI	Street Address of Joint Debtor (No. & Street, City, and State):
ZIP CODE 49525	ZIP CODE
County of Residence or of the Principal Place of Business: KENT	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):
1971 EAST BELTLINE NE, GRAND RAPIDS MI ZIP CODE **49525**

<p>Type of Debtor (Form of Organization) (Check one box.)</p> <p><input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i></p> <p><input checked="" 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>_____</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 \$2,190,000.</p> <p>-----</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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<p>Statistical/Administrative Information</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>	<p>THIS SPACE IS FOR COURT USE ONLY</p>
<p>Estimated Number of Creditors</p> <p><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"/></p> <p>1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001- Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000</p>	
<p>Estimated Assets</p> <p><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"/> <input type="checkbox"/></p> <p>\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$1 billion \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$500 million \$1 billion</p>	
<p>Estimated Liabilities</p> <p><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"/> <input type="checkbox"/></p> <p>\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$100,000,001 to \$500,000,001 to \$1 billion More than \$1 billion \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$500 million \$1 billion</p>	

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): S & K PROPERTY GROUP, LLC
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 checked="checked" 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 have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X Not Applicable</p> <p>_____ Signature of Attorney for Debtor(s)</p> <p>_____ Date</p>	
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?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.		
<input checked="checked" type="checkbox"/> 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.)		
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input type="checkbox"/> 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)		
<input checked="checked" type="checkbox"/> 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.		
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<input type="checkbox"/> 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.)		
<input type="checkbox"/> 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)
<input type="checkbox"/> 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		
<input type="checkbox"/> 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.		
<input type="checkbox"/> 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):
S & K PROPERTY GROUP, LLC

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.

Not Applicable

Signature of Debtor

Not Applicable

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 § 1515 of title 11 are attached.

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

Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney

/s/ Michael M. Malinowski

Signature of Attorney for Debtor(s)

Michael M. Malinowski Bar No. P38400

Printed Name of Attorney for Debtor(s) / Bar No.

MICHAEL M MALINOWSKI PLC

Firm Name

740 ALGER STREET SE GRAND RAPIDS MI 49507

Address

616.475.4994

Telephone Number

616.475.5313

7/1/2008

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 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.

Not Applicable

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

Not Applicable

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

/s/ Glen Kochaney

Signature of Authorized Individual

Glen Kochaney

Printed Name of Authorized Individual

General Manager

Title of Authorized Individual

7/1/2008

Date

**UNITED STATES BANKRUPTCY COURT
Western District of Michigan**

In re: **S & K PROPERTY GROUP, LLC**
Debtor

Case No.
Chapter **11**

Exhibit "A" to Voluntary Petition

1. If any of debtor's securities are registered under section 12 of the Securities and Exchange Act of 1934, the SEC file number is .

2. The following financial data is the latest available information and refers to debtor's condition on .

a.	Total assets	\$ <u>3,000.00</u>
b.	Total debts (including debts listed in 2.c., below)	\$ <u>4,137,059.00</u>

Approximate
number of
holders

c. Debt securities held by more than 500 holders.

	secured	unsecured	subordinated		
d.	Number of shares of preferred stock			_____	_____
e.	Number of shares of common stock			_____	_____

Comments, if any:

3. Brief description of debtor's business:

7

4. List the name of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

GLEN KOCHANNEY 50%
PAUL SCAPPETTO 50%

United States Bankruptcy Court

Western District of Michigan

In re:

Case No. _____

Chapter 11

S & K PROPERTY GROUP, LLC

STATEMENT REGARDING AUTHORITY TO SIGN AND FILE PETITION

I, **GLEN KOCHANEY**, declare under penalty of perjury that I am the **GENERAL MANAGER** of **S & K PROPERTY GROUP, LLC**, a **MICHIGAN** Corporation and that on **07/01/2008** the following resolution was duly adopted by the **GLEN KOCHANEY AND PAUL SCHAPPETTO** of this Corporation:

"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 **Glen Kochaney, General Manager** 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 **Glen Kochaney, General Manager** 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 **Glen Kochaney, General Manager** of this Corporation, is authorized and directed to employ **Michael M. Malinowski**, attorney and the law firm of **MICHAEL M MALINOWSKI PLC** to represent the Corporation in such bankruptcy case."

Executed on: 7/1/2008

Signed: /s/ Glen Kochaney
GLEN KOCHANEY

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

In re S & K PROPERTY GROUP, LLC, Case No. _____
Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>
TROTT AND TROTT 31440 NORTHWESTERN HWY # 200 FARMINGTON HILLS MI 48334				\$1.00
GLEN KOCHANEY C/O S AND K PROPERTIES 1971 E BELTLINE AVE NE GRAND RAPIDS MI 49				\$135,000.00
PAUL SCAPPETTO C/O S AND K PROPERTIES 1971 E BELTLINE AVE NE GRAND RAPIDS MI 49				\$35,000.00
LOWES CREDIT CARD PO BOX 530954 ATLANTA GA 30353-0954				\$12,032.00
SPRINT PO BOX 4191 CAROL STREAM IL 60197				\$1,100.00

In re S & K PROPERTY GROUP, LLC, Case No. _____
Debtor Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(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>

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

I, Glen Kochaney, General Manager 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: 7/1/2008

Signature: /s/ Glen Kochaney

Glen Kochaney ,General Manager

(Print Name and Title)

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
FOR THE WESTERN DISTRICT OF MICHIGAN

IN RE:

S & K PROPERTY GROUP, LLC

Case No.: _____

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

I(we), hereby declare, under penalty of perjury, that the attached list of creditors is true and correct to the best of my(our) knowledge.

Date: 7/1/2008

At: _____

/s/ Michael M. Malinowski

Michael M. Malinowski

Attorney for Debtor(s)

Bar no.: **P38400**

MICHAEL M MALINOWSKI PLC

740 ALGER STREET SE

GRAND RAPIDS MI 49507

Telephone No.: **616.475.4994**

Fax No.: **616.475.5313**

E-mail address:

-OR -

/s/ Glen Kochaney

Glen Kochaney

Debtor

AURORA LOAN SERVICES
PO BOX 78826
PHOENIX AZ 85062-8826

AURORA LOAN SERVICES
PO BOX 5180
DENVER CO 80217-5180

AURORA LOAN SERVICES
PO BOX 1706
SCOTTSDLUFF NE 69363-1706

AURORA LOAN SERVICES
PO BOX 1706
SCOTTSDLUFF NE 69363-1706

AURORA LOAN SERVICES

AURORA LOAN SERVICES
PO BOX 1706
SCOTTSDLUFF NE 69363-1706

AURORA LOAN SERVICES-CASHIER
PO BOX 5180
DENVER CO 80217-5180

BANK OF AMERICA
PO BOX A3041
CHICAGO IL 60690-3041

COUNTRYWIDE

COUNTRYWIDE

COUNTRYWIDE

COUNTRYWIDE
PO BOX 650070
DALLAS TX 75265-0070

COUNTRYWIDE HELOC
PO BOX 650070
DALLAS TX 75265-0070

GLEN KOCHANEY
C/O S AND K PROPERTIES
1971 E BELTLINE AVE NE
GRAND RAPIDS MI 49

GLEN KOCHANEY

GMAC MORTGAGE
PO BOX 79135
PHOENIX AZ 85062-9135

GMAC MORTGAGE
PO BOX 5180
DENVER CO 80217-5180

GMAC MORTGAGE

GREENPOINT MTG
PO BOX 84013
COLUMBUS GA 31908

HOMECOMINGS FINANCIAL
3451 HAMMOND AVE
WATERLOO IA 50702

INDYMAC MORTGAGE
PO BOX 5180
DENVER CO 80217-5180

INDYMAC MORTGAGE
PO BOX 78826
PHOENIX AZ 85062-8826

INTERIM FUNDING LLC
10425 W NORTH AVE SUITE 100
WAUWATOSA WI 53226-2416

INTERIM FUNDING, LLC
10425 W NORTH AVE SUITE 100
WAUWATOSA WI 53226-2416

LOWES CREDIT CARD
PO BOX 530954
ATLANTA GA 30353-0954

OCWEN LOAN SERVICING
PO BOX 84013
ORLANDO FL 32878

OCWEN LOAN SERVICING
PO BOX 785057
ORLANDO FL 32878

PARAGON BANK
240 EAST 8TH STREET
HOLLAND MI 49423

GLEN KOCHANEY

PAUL SCAPPETTO
C/O S AND K PROPERTIES
1971 E BELTLINE AVE NE
GRAND RAPIDS MI 49

PAUL SCAPETTO

PAUL SCAPPETTO

RANDALL S MILLER AND ASSOCIATES
43252 WOODWARD AVE SUITE 180
BLOOMFIELD HILLS MI 48302

SPECIALIZED LOAN SERVICING LLC
PO BOX 105219
ATLANTA GA 30348-5219

SPRINT
PO BOX 4191
CAROL STREAM IL 60197

TROTT AND TROTT
31440 NORTHWESTERN HWY # 200
FARMINGTON HILLS MI 48334

WASHINGTON MUTUAL

WASHINGTON MUTUAL
PO BOX 3139
MILWAUKEE WI 53201-3139

WASHINGTON MUTUAL
PO BOX 3139
MILSAUKEE WI 53201-3139

WASHINGTON MUTUAL MORTGAGE
PO BOX 3139
MILWAUKEE WI 53201-3139

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

In re: **S & K PROPERTY GROUP, LLC**

Case No.

List of Equity Security Holders

REGISTERED NAME OF HOLDER OF SECURITY LAST KNOWN ADDRESS OR PLACE OF BUSINESS	CLASS OF SECURITY	NUMBER REGISTERED	KIND OF INTEREST REGISTERED
GLEN KOCHANEY	MEMBER	1	
PAUL SCHAPPETTO	MEMBER	1	

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

I, **Glen Kochaney, General Manager** 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: 7/1/2008

/s/ Glen Kochaney
Glen Kochaney, General Manager
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.