B22B (Official Form 22B) (Chapter 11) (01/08)

In re: Van Geld	ler, Leonard	
	Debtor(s)	
Case Number:		
	(If 1)	

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. (CALCULATIO	ON OF MO	ONTHLY INCO	OME		
1	Mar a. [b. [c. [ital/filing status. Check the box that Unmarried. Complete only Columnia Married, not filing jointly. Complete Lines 2-10.	ımn A ("Debto olete only Colu	or's Income umn A ("De	e") for Lines 2- ebtor's Income	10. ') for Lines	s 2-10.	
	the s	igures must reflect average monthly ix calendar months prior to filing the the before the filing. If the amount of divide the six-month total by six, a	e bankruptcy c f monthly incor	ase, ending ne varied d	on the last day ouring the six mo	of the	Column A Debtor's Income	Column B Spouse's Income
2	Gros	ss wages, salary, tips, bonuses, ov	ertime, commi	ssions.			\$	\$
	Line busii	and enter the difference in the appears, profession or farm, enter aggreator enter a number less than zero.	propriate colun	nn(s) of Lin	e 3. If more than	n one		
3	a.	Gross receipts		\$]		
	b.	Ordinary and necessary business	expenses	\$				
	c.	Business income		Subtract I Line a	Line b from		\$	\$
	Net rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.							
4	a.	Gross receipts		\$]		
4	b.	Ordinary and necessary operating	expenses	\$				
	c.	Rental income		Subtract I Line a	Line b from		\$	\$
5	Inte	rest, dividends, and royalties.				_	\$	\$
6	Pens	sion and retirement income.					\$	\$
7	expe that	amounts paid by another person cases of the debtor or the debtor's purpose. Do not include alimony one debtor's spouse if Column B is contained to the column B i	s dependents, i or separate mair	ncluding c	hild support pa	id for	\$	\$
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$					\$	\$	

B22B (Official Form 22B) (Chapter 11) (01/08)

9	sources on a separate page. To maintenance payments paid other payments of alimony or received under the Social Secu	s. Specify source and amount. If necessary, list all and enter on Line 9. Do not include alimotory your spouse if Column B is completed, but separate maintenance. Do not include any but the property Act or payments received as a victim of a victim of international or domestic terrorism.	ny or separate ut include all benefits war crime,		
	a. b.		\$	\$	\$
10	Subtotal of current monthly income. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).			\$	\$
11		e. If Column B has been completed, add Line or the total. If Column B has not been complete A.		\$	
		Part II. VERIFICATION			
	I declare under penalty of perjuboth debtors must sign.)	ary that the information provided in this statem	nent is true and co	rrect. (If this a jo	oint case,
12	Date: April 2, 2009 Signature: /s/ Leonard Van Gelder (Debtor)				
	Date:	Signature:	(Joint Debtor, if any)		

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	tes Bankruptcy (District of Michi			Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Midd Van Gelder, Leonard	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): dba Leonard Van Gelder, M.D.	s		used by the Joint Debtor i maiden, and trade names	•	/ears
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): 3303	D. (ITIN) No./Complete	Last four digits o EIN (if more than	f Soc. Sec. or Individual-T	Taxpayer I.D.	(ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 106 E. Lincoln	Zip Code):	Street Address of	Joint Debtor (No. & Street	et, City, State	e & Zip Code):
lonia, MI	ZIPCODE 48846			Z	IPCODE
County of Residence or of the Principal Place of Busin		County of Reside	ence or of the Principal Pla		
Mailing Address of Debtor (if different from street ad	dress)	Mailing Address	of Joint Debtor (if differen	nt from stree	t address):
	ZIPCODE			Z	IPCODE
Location of Principal Assets of Business Debtor (if di 910 E. Lincoln Ave., Ionia, MI	fferent from street address a	above):			
	T				IPCODE 48846
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.)	Nature of (Check of (Check of ✓ Health Care Business Single Asset Real Est U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank	ne box.)	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	on is Filed (C Chapt Recog Main Chapt Recog Nonn	code Under Which Check one box.) ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign anin Proceeding
	Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).			1 U.S.C. red by an ly for a	
Filing Fee (Check one box)	-	Chapter 11	Debtors	
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 10:3A.	on certifying that the debtor	Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.			
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's considerati	Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			om one or more classes of	
Statistical/Administrative Information ✓ Debtor estimates that funds will be available for d Debtor estimates that, after any exempt property is distribution to unsecured creditors.			re will be no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		0,001- 25,00 5,000 50,00		Over 100,000	
Stimated Assets	00,001 to \$10,000,001 \$ nillion to \$50 million \$,000,001 \$500,000,001 00 million to \$1 billion	More than \$1 billion	
Estimated Liabilities			,000,001 \$500,000,001 00 million to \$1 billion	More than \$1 billion	

B1 (Official Form 1) (1/08) Page 2 Name of Debtor(s): Voluntary Petition Van Gelder, Leonard (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Case Number: Location 07-09297 12-14-07 Where Filed: U.S. Bankruptcy Court, Western District Of Michigan Case Number: Date Filed: Location Where Filed: N/A Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Case Number: Date Filed: None District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms (To be completed if debtor is an individual 10K and 10Q) with the Securities and Exchange Commission pursuant to whose debts are primarily consumer debts.) Section 13 or 15(d) of the Securities Exchange Act of 1934 and is I, the attorney for the petitioner named in the foregoing petition, declare requesting relief under chapter 11.) 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 Exhibit A is attached and made a part of this petition. explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. X Signature of Attorney for Debtor(s) Date 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 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 a 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 or lessor that obtained judgment)

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Van Gelder, Leonard
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
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 State 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.	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 /s/ Leonard Van Gelder	Signature of Foreign Representative
Signature of Debtor Leonard Van Gelder	
Signature of Joint Debtor	Printed Name of Foreign Representative
	Date
Telephone Number (If not represented by attorney)	
April 2, 2009 Date	
Signature of Attorney*	Signature of Non-Attorney Petition Preparer
	I declare under penalty of perjury that: 1) I am a bankruptcy petition
X /s/ Larry A. Ver Merris Signature of Attorney for Debtor(s)	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
Larry A. Ver Merris P-29093 Damon, Ver Merris, Boyko, & Witte, PLC 825 Parchment Dr. SE Suite 100 Grand Rapids, MI 49546-2382 lav@dvbwlaw.com	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 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
April 2, 2009	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.)
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.	Address
Signature of Debtor (Corporation/Partnership)	X
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.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date Names and Social Security numbers of all other individuals who
X	prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Signature of Authorized Individual	
Printed Name of Authorized 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
Title of Authorized Individual	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.
Date	

B1D (Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Western District of Michigan

IN RE:		Case No.
Van Gelder, Leonard		Chapter 11
	Debtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.</i>
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Leonard Van Gelder

Date: April 2, 2009

Certificate Number: 01401-MIW-CC-006458864

CERTIFICATE OF COUNSELING

I CERTIFY that on March 18, 2009	, a	it 9:11	o'clock AM EDT,
Leonard W Van Gelder		receive	d from
GreenPath, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
Western District of Michigan	, a	n individual [e	or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111	•	
A debt repayment plan was not prepared	If a	lebt repaymen	t plan was prepared, a copy of
the debt repayment plan is attached to this	certifica	te.	
This counseling session was conducted by	telephone	2	· .
Date: March 18, 2009	Ву	/s/Holli Bratt	for Pam Poole
	Name	Pam Poole	
	Title	Counselor	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

United States Bankruptcy Court Western District of Michigan

IN RE:		Case No
Van Gelder, Leonard		Chapter 11
	Debtor(s)	•

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 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Bank Of America P.O. Box 15726 Wilmington, DE 19886-5726				34,670.67
State Of Michigan Department Of Treasury - Collection Div P.O. Box 77437 Detroit, MI 77437			Contingent Unliquidated Disputed	33,513.67
Bank Of America PO Box 15726 Wilmington, DE 19886-5726				28,381.60
Internal Revenue Service C/O Rebecca Hamilton 678 Front Ave., N.W., Ste. 200, Stop 93 Grand Rapids, MI 49504-5335			Contingent Unliquidated Disputed	261,625.00 Collateral 235,937.44 Unsecured 25,687.56
National City Bank 171 Monroe Ave., N.W. Grand Rapids, MI 49503				18,000.00
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326			Contingent Unliquidated Disputed	458,625.00 Collateral 440,937.44 Unsecured: 17,687.56
JPMorgan P.O. Box 32096 Louisville, KY 40232-2096				9,083.64
NeuroMetrix, Inc. 62 Fourth Avenue Waltham, MA 02451	Matthew Travis Shushok & McCoy, Inc. 601 Trophy Lakes Drive Suite 314-151 Trophy Club, TX 76262		Contingent Unliquidated Disputed	8,915.59
Firstbank P.O. Box 501 302 W. Main Street Ionia, MI 48846-0501	Ionia County National Bank Attn: Tax Dept. 302 W. Main Ionia, MI 48846		Contingent Unliquidated Disputed	8,791.89
Bank Of America P.O. Box 15726 Wilmington, DE 19886-5726				8,597.45
Ionia County Treasurer 100 Main Street Ionia, MI 48846			Contingent Unliquidated Disputed	5,000.00

City Of Ionia City Hall - Attn: Robin Marhofer 114 N. Kidd Street Ionia, MI 48846		Contingent Unliquidated Disputed	1,532.81
First Bank	John A. Grant	Contingent	1.00
300 Main Street Ionia. MI 48846	McShane & Bowie, PLC	Unliquidated	
10111a, WII 40040	99 Monroe Ave., NW, Suite 1100 Grand Rapids, MI 49503		

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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: April 2, 2009	Signature /s/ Leonard Van Gelder	
	of Debtor	Leonard Van Gelder
Date:	Signature	
	of Joint Debtor	
	(if any)	

B6 Summary (Form 6 - Summary) (12/07) 9-03992-jrh Doc #:1 Filed: 04/02/09 Page 10 of 38

United States Bankruptcy Court Western District of Michigan

IN RE:		Case No.
Van Gelder, Leonard		Chapter 11
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 140,000.00		
B - Personal Property	Yes	3	\$ 222,504.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 883,993.55	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 40,046.48	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 116,441.84	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 33,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 31,190.00
	TOTAL	16	\$ 362,504.00	\$ 1,040,481.87	

Form 6 - Statistical Summary (1285) e:09-03992-jrh Doc #:1 Filed: 04/02/09 Page 11 of 38

United States Bankruptcy Court Western District of Michigan

IN RE:		Case No.
Van Gelder, Leonard		Chapter 11
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Theck this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

R6A (Official Form 6A) (12/07) Case	e:09-03992-irh	Doc #:1	Filed: 04/02/09	Page 12 of 38

IN RE Van Gelder I eonard	Case No.

Debtor(s)

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(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence at 106 E. Lincoln Avenue, Ionia, MI 48846			140,000.00	506,625.00
			10,000.00	
	L			

TOTAL

140,000.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07) Case: 09-03992-jrh Doc #:1 Filed: 04/02/09 Page 13 of 38

IN RE Van Gelder, Leonard

	Case No
·	_

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply 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 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cas	sh on hand.		Cash		500.00
acco shar thrif hom unio	ecking, savings or other financial ounts, certificates of deposit or res in banks, savings and loan, ift, building and loan, and nestead associations, or credit ons, brokerage houses, or operatives.		Checking/savings account at JP Morgan		2,000.00
	curity deposits with public utilities, ephone companies, landlords, and ers.	X			
incl	usehold goods and furnishings, lude audio, video, and computer iipment.		Household goods - usual		3,000.00
anticom	oks, pictures and other art objects, iques, stamp, coin, record, tape, npact disc, and other collections or lectibles.	X			
6. Wea	earing apparel.		Clothing - usual		500.00
7. Furs	s and jewelry.	X			
	earms and sports, photographic, I other hobby equipment.	X			
insu	erest in insurance policies. Name urance company of each policy and nize surrender or refund value of h.		Term life insurance policy - no cash value		1.00
10. Ann issu	nuities. Itemize and name each	X			
defi und defi Give reco	erests in an education IRA as fined in 26 U.S.C. § 530(b)(1) or ler a qualified State tuition plan as fined in 26 U.S.C. § 529(b)(1). The particulars. (File separately the ord(s) of any such interest(s). 11 S.C. § 521(c).)	X			
othe	erests in IRA, ERISA, Keogh, or er pension or profit sharing plans.		401(k) Plan		10,000.00
13. Stoc	ck and interests in incorporated I unincorporated businesses.		Leonard Van Gelder, M.D., PLLC (100%)		1.00
	erests in partnerships or joint		Computoc, LLC		3,000.00
	itures. Itemize.		Cricket Holdings, LLC (90%)		1.00

Case	No	ว

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.		Medical Accounts Receivable (estimate)		200,000.00
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Mazda MPV van		1,500.00
26.	Boats, motors, and accessories.		1979 Powerboat		2,000.00
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Х			_
31.	Animals.		Animal - dog		1.00

R6B (Official Form 6B) (12/07) Case: 09-03992-jrh	Doc #:1	Filed: 04/02/09	Page 15 of 38
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Debtor(s)

Case No. _

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	Х			
	х			
33. Farming equipment and implements.34. Farm supplies, chemicals, and feed.	X			
	х			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO'	ΓAL	222,504.00

R6C (Official Form 6C) (12/07) Case: 09-03992-j	irh Doc #:1	Filed: 04/02/09	Page 16 of 38

INI	\mathbf{DF}	Van	Caldar	Leonard

Case No.

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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: $(\mbox{\it Check one } \mbox{\it box})$

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY Residence at 106 E. Lincoln Avenue, Ionia, MI 48846	11 USC § 522(d)(1)	13,772.00	140,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash	11 USC § 522(d)(5)	500.00	500.00
Checking/savings account at JP Morgan	11 USC § 522(d)(5)	2,000.00	2,000.00
Household goods - usual	11 USC § 522(d)(3)	3,000.00	3,000.00
Clothing - usual	11 USC § 522(d)(3)	500.00	500.00
Ferm life insurance policy - no cash value	11 USC § 522(d)(7)	100%	1.00
101(k) Plan	11 USC § 522(d)(12)	10,000.00	10,000.00
Leonard Van Gelder, M.D., PLLC (100%)	11 USC § 522(d)(5)	1.00	1.00
Computoc, LLC	11 USC § 522(d)(5)	3,000.00	3,000.00
Cricket Holdings, LLC (90%)	11 USC § 522(d)(5)	1.00	1.00
Animal - dog	11 USC § 522(d)(5)	1.00	1.00

B6D (Official Form 6D) (12/07) Case: 09-03992-jrh	Doc #:1	Filed: 04/02/09	Page 17 of 38
B6D (Official Form 6D) (12/07)	200	1 11001 0 1/02/00	. ago o. oo

Case No.

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, 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 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Land contract on residence				48,000.00	
Darryl Opicka 479 Lafayette, S.E. Ionia, MI 48846								
	_		VALUE \$ 150,000.00				45.000.00	
ACCOUNT NO. Independent Bank 230 W. Main Ionia, MI 48846			Lien on 2003 Saab 9-S automobile - business debt	X	X	X	15,000.00	
			VALUE \$ 15,000.00					
ACCOUNT NO.			Assignee or other notification for:					
Kelli L. Baker Plunkett & Cooney, P.C. 333 Bridge Street, NW, Suite 530 Grand Rapids, MI 49504			Independent Bank					
Crana Rapido, ini 1888 i			VALUE \$					
ACCOUNT NO. 02175001080			06/12/2007 - First lien on accounts		X	Х	27,795.00	
Independent Bank-West Michigan Loan Department-616-866-4471 3800 Alpine St., P.O. Box 279 Comstock Park, MI 49321			receivable, office and medical equipment - business debt					
, , , , , , , , , , , , , , , , , , , ,			VALUE \$ 235,937.44					
1 continuation sheets attached	-		(Total of t		otot		\$ 90,795.00	\$
			(Use only on l		Tot		\$	s

(Report also of Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

_ Case No. __

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Assignee or other notification for:	t				
Independent Bank Commercial Department 230 W. Main Street Ionia, MI 48846			Independent Bank-West Michigan					
			VALUE \$					
ACCOUNT NO. 02175000227			06/12/2007 - First lien on accounts	Х	X	X	72,948.55	
Independent Bank-West Michigan Loan Department-616-866-4471 230 W. Main St. Ionia, MI 48846			receivable office and medical equipment - business debt					
,			VALUE \$ 235,937.44					
ACCOUNT NO.			Assignee or other notification for:					
Independent Bank Commercial Department 230 W. Main Street Ionia, MI 48846			Independent Bank-West Michigan					
			VALUE \$					
ACCOUNT NO.			Assignee or other notification for:					
Kelli L. Baker Plunkett & Cooney, P.C. 333 Bridge Street, NW, Suite 530 Grand Rapids, MI 49504			Independent Bank-West Michigan					
• ,			VALUE \$					
ACCOUNT NO.			Taxes due on 941 returns for 2003 -	X	X	X	458,625.00	17,687.56
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326			business debt per lien filed April 2007					
			VALUE \$ 440,937.44					
ACCOUNT NO.			Second lien on accounts receivable per	X	Х	X	261,625.00	25,687.56
Internal Revenue Service C/O Rebecca Hamilton 678 Front Ave., N.W., Ste. 200, Stop 93 Grand Rapids, MI 49504-5335			Notice of Levy of 11-27-2007 - business debt					
			VALUE \$ 235,937.44					
Sheet no1 of1 continuation sheets attache Schedule of Creditors Holding Secured Claims	ed	to	(Total of th	nis j	_	e)	\$ 793,198.55	\$ 43,375.12
			(Use only on la		Tot pag		\$ 883,993.55	\$ 43,375.12
					. 0	-		70 11 11

(If applicable, report also on Statistical Summary of Certain Liabilities and Related (Report also on Summary of Schedules.) Data.)

	B6E (Official Form 6E) (12/07) Case: 09-03992-jrh	Doc #:1	Filed: 04/02/09	Page 19 of 38	
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a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

Debtor(s)

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_ Case No. _

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			(Type of Priority for Claims Listed on This Sheet))						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPLITED	OTIO ISIA	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 34-205-900-001-905-00			Taxes due for 2006 (due on	Х	Х	Х	ζ .			
City Of Ionia City Hall - Attn: Robin Marhofer 114 N. Kidd Street Ionia, MI 48846			February 14, 2007 - business debt					1,532.81	1,532.81	
ACCOUNT NO.			Real property taxes on medical	Х	X	Х	(· · ·		
Ionia County Treasurer 100 Main Street Ionia, MI 48846			building - business debt							
TD 0070500	_		Withhalding town due language	v	v	L	,	5,000.00	5,000.00	
ACCOUNT NO. TR-2073523 State Of Michigan Department Of Treasury - Collection Div P.O. Box 77437 Detroit, MI 77437			Withholding taxes due January 2005 - November 2006 - business debt	X	X	×		33,513.67	33,513.67	
ACCOUNT NO.	_							33,313.07	33,313.07	
ACCOUNT NO.										
ACCOUNT NO.										
n . 1 . 1										
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	catt Cla	ached aims	to (Totals of th	Sub iis p			\$	40,046.48	\$ 40,046.48	\$
(Use only on last page of the comp	olet	ed Scl	hedule E. Report also on the Summary of Sch		Fot iles		\$	40,046.48		
			last page of the completed Schedule E. If ap	plic		e,			\$ 40,046.48	
report also on the	- 51	.auout			au	,			,	Ψ

R6F (Official Form 6F) (12/07) Case:09-03992-jrh	DCE (Off: -:-1 E (E) (12/0)	Case:09-03992-irh	Doc #:1	Filed: 04/02/09	Page 21 of 38
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	1	van	Geluel.	Leonard

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Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 74994385000299			Credit card debt - business debt	П		П	
Bank Of America PO Box 15726 Wilmington, DE 19886-5726							28,381.60
ACCOUNT NO. 4024-1160-0307-0941			Credit card debt - business debt	П			
Bank Of America P.O. Box 15726 Wilmington, DE 19886-5726							0.507.45
ACCOUNT NO. 5490-3533-0892-3324	-		Credit card debt - business debt	Н	\dashv	\dashv	8,597.45
Bank Of America P.O. Box 15726 Wilmington, DE 19886-5726							34,670.67
ACCOUNT NO.			Personal guaranty as to foreclosed mortgage on	х	X	\top	,
First Bank 800 Main Street onia, MI 48846			medical building - business debt				1.00
		1		Sub		- 1	
1 continuation sheets attached			(Total of th		age ota		§ 71,650.72
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	t also tatis	o oı tica	n al	\$

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Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
John A. Grant McShane & Bowie, PLC 99 Monroe Ave., NW, Suite 1100 Grand Rapids, MI 49503			First Bank				
ACCOUNT NO. 34-204-017-000-005-00			Taxes due if paid by 8/31/07 (real property taxes	X	Х	Х	
Firstbank P.O. Box 501 302 W. Main Street Ionia, MI 48846-0501			for 910 E. Lincoln Ave.) - business debt				8,791.89
ACCOUNT NO.			Assignee or other notification for:				5,101100
Ionia County National Bank Attn: Tax Dept. 302 W. Main Ionia, MI 48846			Firstbank				
ACCOUNT NO. 00609500990824			May 27 - June 25, 2007 - business debt				
JPMorgan P.O. Box 32096 Louisville, KY 40232-2096							9,083.64
ACCOUNT NO.			2 accounts - credit card and unsecured business				9,063.04
National City Bank 171 Monroe Ave., N.W. Grand Rapids, MI 49503			loan - business debt				40,000,00
ACCOUNT NO. 14059			Medical equipment - business debt	X	x	X	18,000.00
NeuroMetrix, Inc. 62 Fourth Avenue Waltham, MA 02451							
ACCOUNT NO.			Assignee or other notification for:			-	8,915.59
Matthew Travis Shushok & McCoy, Inc. 601 Trophy Lakes Drive Suite 314-151 Trophy Club, TX 76262			NeuroMetrix, Inc.				
Sheet no1 of1 continuation sheets attached to				L Sub			44-24-5
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S	t als	Fot o c	al on al	\$ 44,791.12
			Summary of Certain Liabilities and Relate	d D	ata	ı.)	\$ 116,441.84

R6C (Official Form 6C) (12/07) Case: 09-03992-jrh Doc #:1 Filed: 04/02/09 Page 23 of 3	PAC (Official Form AC) (12/07 Case:0	9-03992-irh	Doc #:1	Filed: 04/02/09	Page 23 of 3
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DOG (Official Form OG) (12/07)	•	J
IN RE Van Gelder, Leonard		Case No

Debtor(s)

Case No.

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or une	xpired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Darryl Opicka 479 Lafayette, S.E. Ionia, MI 48846	Land contract on residence payable at \$1,400/month
Orbit Leasing 1515 28th Street, S.W. Grand Rapids, MI 49509	Lease of 2000 Jeep Cherokee @ \$420/month
Autoworld Financial 4822 S. Division Kentwood, MI 49548	Lease of 2000 Mercedes Benz 430 @ \$350/month.

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Case No. ____

(If known)

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, 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 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

P.61 (Official Form 61) (12/07)	Case:09-03992-jrh	Doc #:1	Filed: 04/02/09	Page 25 of 38

Case No.

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	<u> </u>	DEPENDENTS OF	DEBTOR AND	SPOU	JSE		
Single		RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Leonard Van 910 E. Lincol Ionia, MI 488						
INCOME: (Estima	ite of average o	r projected monthly income at time case filed)			DEBTOR	SPO	JSE
1. Current monthly	gross wages, sa	lary, and commissions (prorate if not paid mont	thly)	\$	37,000.00	\$	
2. Estimated month	ly overtime			\$		\$	
3. SUBTOTAL				\$	37,000.00	\$	
4. LESS PAYROLI	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	rity		\$	4,000.00	\$	
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify)				\$		\$	
				\$ _		<u> </u>	_
5. SUBTOTAL OI	F PAYROLL I	DEDUCTIONS		<u>\$</u>	4,000.00	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	33,000.00	\$	
7. Regular income f	From operation	of business or profession or farm (attach detaile	d statement)	\$		\$	
8. Income from real property				\$		\$	
9. Interest and divid				\$		\$	
		ort payments payable to the debtor for the debto	r's use or	_			
that of dependents l				\$		\$	
11. Social Security				¢.		¢	
(Specify)				ф —		\$	
12. Pension or retire	ement income			ф —		\$	
13. Other monthly i				Ψ —		Ψ	
				\$		\$	
(-1)/				\$		\$	
				\$		\$	
14. SUBTOTAL C	F LINES 7 TH	HROUGH 13		\$		\$	
		COME (Add amounts shown on lines 6 and 14)		\$	33,000.00	\$	
		ONTHLY INCOME: (Combine column totals a partial reported on line 15)	from line 15;		\$	33,000.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

 $_{B6J\ (Official\ Form\ 6J)\ (12/07)}$ Case:09-03992-jrh Doc #:1 Filed: 04/02/09 Page 26 of 38

,		
IN RF Van	Gelder Leonard	Case No.

Debtor(s)	(If known)
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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,400.00
a. Are real estate taxes included? Yes ✓ No		
b. Is property insurance included? Yes No <u>✓</u>		
2. Utilities:		
a. Electricity and heating fuel	\$	425.00
b. Water and sewer	\$	180.00
c. Telephone	\$	120.00
d. Other Cable Tv And Internet	\$	130.00
Garbage - Home	\$	45.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	1,400.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	500.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	150.00
b. Life	\$	350.00
c. Health	\$	
d. Auto	\$	400.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	_{\$}	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other Car Payment - Saab	\$	520.00
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other See Schedule Attached	\$	24,570.00
		•
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	31,190.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None**

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 33,000.00
b. Average monthly expenses from Line 18 above	\$ 31,190.00
c. Monthly net income (a. minus b.)	\$ 1,810.00

IN RE Van Gelder, Leo	ona	rd
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Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

_____ Case No. _____

Continuation Sheet - Page 1 of 1

Other Expenses	
Medical Malpractice	1,000.00
Medical Supplies	2,500.00
Electric/Gas - Business	1,500.00
Telephone - Business	750.00
Cell Phone - Business	250.00
Garbage - Business	85.00
Water/Sewer Bill - Business	350.00
Business Upkeep Expense	300.00
Food - Business	850.00
Salary Staff - Business	5,000.00
Taxes - Staff - Business	3,500.00
Insurance - Business	250.00
License Fees - MI, FL, IL, CO, GA - Business	15.00
Seminar Expense For Continuing Medical Education	150.00
Office Rent - Business	
Haircuts	20.00
License Plates	50.00
Debtor's Salary	8,000.00

B6 Declaration (Official Form 6- Declaration) 12/07-jrh	Doc #:1	Filed: 04/02/09	Page 28 of 3
R6 Declaration (Official Form 6 - Declaration) M2/0/T			. ugo =0 0. 0

Debtor(s)

Signature: _

Case No.

(If known)

(Joint Debtor, if any)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 2, 2009

Signature: /s/Leonard Van Gelder

Leonard Van Gelder

[If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) 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

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 by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (responsible person, or partner who signs the document.	
Address	
Signature of Bankruptcy Petition Preparer	Date

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 signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision 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.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the ________ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ______ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to 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.

B7 (Official Form 7) (12/07) Case:09-03992-jrh Doc #:1 Filed: 04/02/09 Page 29 of 38

United States Bankruptcy Court Western District of Michigan

IN RE:		Case No
Van Gelder, Leonard		Chapter 11
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, 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 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 Gross income - 2005 - 2006 - 2007 YTD

2. Income other than from employment or operation of business

V

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

 \checkmark

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Damon, Ver Merris, Boyko & Witte, PLC 825 Parchment Dr., SE, Suite 100 Grand Rapids, MI 49546

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12-13-07 & 4-2-09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

9,158.36

Chapter 13 filing fee (\$274.00) together with initial Chapter 13 retainer of \$2,600.00

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

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b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued \checkmark within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.



21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately
\checkmark	preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 2, 2009	Signature /s/ Leonard Van Gelder	
	of Debtor	Leonard Van Gelder
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: 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 Western District of Michigan

IN RE:		Case No
Van Gelder, Leonard		Chapter 11
·	Debtor(s)	
	VERIFICATION OF CRE	DITOR MATRIX
The above named Debtor(s)	hereby verifies that the attached list of	creditors is true to the best of my (our) knowledge.
Date: April 2, 2009	/s/ Leonard Van Gelder	
	Debtor	
	Joint Debtor	

Autoworld Financial 4822 S. Division Kentwood, MI 49548

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

Bank Of America P.O. Box 15726 Wilmington, DE 19886-5726

City Of Ionia City Hall - Attn: Robin Marhofer 114 N. Kidd Street Ionia, MI 48846

Darryl Opicka 479 Lafayette, S.E. Ionia, MI 48846

First Bank 300 Main Street Ionia, MI 48846

Firstbank
P.O. Box 501
302 W. Main Street
Ionia, MI 48846-0501

Independent Bank 230 W. Main Ionia, MI 48846 Independent Bank Commercial Department 230 W. Main Street Ionia, MI 48846

Independent Bank-West Michigan Loan Department-616-866-4471 3800 Alpine St., P.O. Box 279 Comstock Park, MI 49321

Independent Bank-West Michigan Loan Department-616-866-4471 230 W. Main St. Ionia, MI 48846

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114-0326

Internal Revenue Service C/O Rebecca Hamilton 678 Front Ave., N.W., Ste. 200, Stop 93 Grand Rapids, MI 49504-5335

Ionia County National Bank Attn: Tax Dept. 302 W. Main Ionia, MI 48846

Ionia County Treasurer 100 Main Street Ionia, MI 48846

John A. Grant McShane & Bowie, PLC 99 Monroe Ave., NW, Suite 1100 Grand Rapids, MI 49503 JPMorgan P.O. Box 32096 Louisville, KY 40232-2096

Kelli L. Baker Plunkett & Cooney, P.C. 333 Bridge Street, NW, Suite 530 Grand Rapids, MI 49504

Matthew Travis
Shushok & McCoy, Inc.
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National City Bank 171 Monroe Ave., N.W. Grand Rapids, MI 49503

NeuroMetrix, Inc. 62 Fourth Avenue Waltham, MA 02451

Orbit Leasing 1515 28th Street, S.W. Grand Rapids, MI 49509

State Of Michigan
Department Of Treasury - Collection Div
P.O. Box 77437
Detroit, MI 77437

United States Bankruptcy Court Western District of Michigan

IN	RE:	Case	No			
Van Gelder, Leonard		Chapt	ter 11			
	Debtor(s)					
	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR	DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, of or in connection with the bankruptcy case is as follows:	16(b), I certify that I am the attorney for the above-named debtor agreed to be paid to me, for services rendered or to be rendered:	or(s) and that compensation paid to me within ed on behalf of the debtor(s) in contemplation			
	For legal services, I have agreed to accept		\$ <u>260.00/hr</u>			
	Prior to the filing of this statement I have received $\ \ldots$		\$ 1,700.00			
	Balance Due		\$			
2.	The source of the compensation paid to me was: \Box De	ebtor Other (specify): Computoc				
3.	The source of compensation to be paid to me is: De	ebtor Other (specify):				
4.	I have not agreed to share the above-disclosed comp	ensation with any other person unless they are members and ass	sociates of my law firm.			
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee, I have agreed to ren	der legal service for all aspects of the bankruptcy case, includin	g:			
	 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 bankruptey matters; e. [Other provisions as needed] See Application for Appointment of Counsel for Chapter 11 Debtor 					
6.	By agreement with the debtor(s), the above disclosed fee See Application for Appointment of Couns					
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.						
_	April 2, 2009	/s/ Larry A. Ver Merris				
	Date	Larry A. Ver Merris P-29093 Damon, Ver Merris, Boyko, & Witte, PLC 825 Parchment Dr. SE Suite 100 Grand Rapids, MI 49546-2382				

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