

Official Form 1 (1/08)

| United States Bankruptcy Court<br>WESTERN DISTRICT OF MICHIGAN   |   | Voluntary Petition  |
|--|---|---|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Bouwens, John G.</b>  |   | Name of Joint Debtor (Spouse)(Last, First, Middle):   |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):<br><b>NONE</b>  |   | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>0757</b>   |   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):  |
| Street Address of Debtor (No. & Street, City, and State):<br><b>5558 Butternut Dr.<br/>West Olive MI</b>   |   | Street Address of Joint Debtor (No. & Street, City, and State):   |
| ZIPCODE<br><b>49460</b>  |   | ZIPCODE   |
| County of Residence or of the Principal Place of Business: <b>Ottawa</b>   |   | County of Residence or of the Principal Place of Business:  |
| Mailing Address of Debtor (if different from street address):<br><b>SAME</b>   |   | Mailing Address of Joint Debtor (if different from street address):   |
| ZIPCODE  |   | ZIPCODE   |
| Location of Principal Assets of Business Debtor (if different from street address above): <b>SAME</b>  |   | ZIPCODE   |
| <b>Type of Debtor</b> (Form of organization)<br>(Check <b>one</b> box.)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below<br><hr/>  | <b>Nature of Business</b><br>(Check <b>one</b> box.)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><hr/> <b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)<br><input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input checked="" type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding<br><hr/> <b>Nature of Debts</b> (Check one box)<br><input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"<br><input checked="" type="checkbox"/> Debts are primarily business debts.<br><hr/> <b>Chapter 11 Debtors:</b><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D).<br><input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><hr/> <b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.<br><hr/> <b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. |   |   |
| <b>Statistical/Administrative Information</b><br><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |   | THIS SPACE IS FOR COURT USE ONLY  |
| <b>Estimated Number of Creditors</b><br><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000   |   |   |
| <b>Estimated Assets</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion         |   |   |
| <b>Estimated Liabilities</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion    |   |   |

|   |   |             |
|---|---|-------------|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   | Name of Debtor(s):<br><p style="text-align: center;"><b>John G. Bouwens</b></p>   |             |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)   |   |             |
| Location Where Filed:<br><b>NONE</b>  | Case Number:  | Date Filed: |
| Location Where Filed:   | Case Number:  | Date Filed: |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)   |   |             |
| Name of Debtor:<br><b>NONE</b>  | Case Number:  | Date Filed: |
| District:   | Relationship:   | Judge:      |
| <p style="text-align: center;"><b>Exhibit A</b></p> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition</p>  | <p style="text-align: center;"><b>Exhibit B</b></p> (To be completed if debtor is an individual whose debts are primarily consumer debts)                 I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <p style="text-align: center;"><b>X</b></p> <hr style="width: 80%; margin-left: auto; margin-right: 0;"/> <div style="display: flex; justify-content: space-between; width: 80%; margin-left: auto; margin-right: 0;"> <span>Signature of Attorney for Debtor(s)</span> <span>Date</span> </div> |             |
| <b>Exhibit C</b>  |   |             |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  |   |             |
| <p><input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>  |   |             |
| <b>Exhibit D</b>  |   |             |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  |   |             |
| <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition.</p> If this is a joint petition:  |   |             |
| <p><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>   |   |             |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box)   |   |             |
| <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action 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.</p> |   |             |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes.)   |   |             |
| <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p>  |   |             |
| _____<br>(Name of landlord that obtained judgment)  |   |             |
| _____<br>(Address of landlord)  |   |             |
| <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>   |   |             |

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|--|---|
| <p><b>Voluntary Petition</b><br/><i>(This page must be completed and filed in every case)</i></p>  | <p>Name of Debtor(s):<br/><b>John G. Bouwens</b></p>  |
| <b>Signatures</b>  |   |
| <p style="text-align:center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.<br/>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[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)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ John G. Bouwens</b><br/>_____<br/>Signature of Debtor</p> <p><b>X</b><br/>_____<br/>Signature of Joint Debtor</p> <p>_____<br/>Telephone Number (if not represented by attorney)</p> <p>_____<br/>Date</p> | <p style="text-align:center;"><b>Signature of a Foreign Representative</b></p> <p>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.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> 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.</p> <p><input type="checkbox"/> 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.</p> <p><b>X</b> _____<br/>(Signature of Foreign Representative)</p> <p>_____<br/>(Printed name of Foreign Representative)</p> <p>_____<br/>(Date)</p>   |
| <p style="text-align:center;"><b>Signature of Attorney*</b></p> <p><b>X /s/ A. Todd Almassian</b><br/>_____<br/>Signature of Attorney for Debtor(s)</p> <p><b>A. Todd Almassian P55467</b><br/>_____<br/>Printed Name of Attorney for Debtor(s)</p> <p><b>Keller &amp; Almassian PLC</b><br/>_____<br/>Firm Name</p> <p><b>2810 East Beltline Lane NE</b><br/>_____<br/>Address</p> <p><b>Grand Rapids MI 49525</b><br/>_____<br/>City and State</p> <p><b>616-364-2100</b><br/>_____<br/>Telephone Number</p> <p>_____<br/>Date</p> <p><small>*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.</small></p>   | <p style="text-align:center;"><b>Signature of Non-Attorney Bankruptcy Petition Preparer</b></p> <p>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 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.</p> <p>_____<br/>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____<br/>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.)</p> <p>_____<br/>Address</p> <p>_____<br/>City and State</p> <p><b>X</b> _____<br/>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided</p> <p>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.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p> |
| <p style="text-align:center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>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.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____<br/>Signature of Authorized Individual</p> <p>_____<br/>Printed Name of Authorized Individual</p> <p>_____<br/>Title of Authorized Individual</p> <p>_____<br/>Date</p>  |   |

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN  
WESTERN DIVISION**

In re *John G. Bouwens*Case No.  
Chapter 11

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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. *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 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven 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 file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your 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 dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit 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/ John G. Bouwens

Date: \_\_\_\_\_

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN  
WESTERN DIVISION**

In re *John G. Bouwens*

Case No.  
Chapter 11

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *A. Todd Almassian*

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of my (our) knowledge, and that all creditors listed on the schedules (if filed with the matrix) are listed on the matrix.

Date: \_\_\_\_\_

/s/ A. Todd Almassian  
Attorney for the Debtor

/s/ John G. Bouwens  
Debtor

BYRON BANK  
PO BOX 245  
BYRON CENTER MI 49315-0245

CHEMICAL BANK  
PO BOX 100  
BAY CITY MI 48707-0100

COMERICA COMMERCIAL LENDING  
PO BOX 641618  
DETROIT MI 48264-1618

CONSOLIDATED EQUITIES LLC  
11379 LAKEWOOD BLVD  
HOLLAND MI 49422

DAVID EBERHARD  
23401 FOXTAIL CREEK  
BONITA SPRINGS FL 34135

DANIEL ENGLISH  
3576 YELLOWSTONE SW  
GRANDVILLE MI 49418

DENNIS AND NANCY DEJONGE  
6633 BUTTERNUT DR  
WEST OLIVE MI 49460

EDWARD P PERDUE  
DICKINSON WRIGHT PLLC  
200 OTTAWA NW STE 1000  
GRAND RAPIDS MI 49503

EDWARD P PERDUE  
DICKINSON WRIGHT  
200 OTTAWA AVE NW STE 1000  
GRAND RAPIDS MI 49503

FRED KAMMINGA  
PO BOX 257  
CALEDONIA MI 49316

FREDERICK T CROFT  
3526 REEDS HILL CT SE  
GRAND RAPIDS MI 49546

HOLLY BOUWENS  
5558 BUTTERNUT DR  
WEST OLIVE MI 49460

J B INVESTMENT SERVICES INC  
5558 BUTTERNUT DR  
WEST OLIVE MI 49460

J TIMES THREE LLC  
300 KALAMAZOO ST  
SOUTH HAVEN MI 49090

JAMES W BOUWENS  
3469 LAKESHORE DR  
HOLLAND MI 49424

KAY AND BEE ENTERPRISES LLC  
11379 E LAKEWOOD BLVD  
HOLLAND MI 49424

LAKE MICHIGAN CREDIT UNION  
PO BOX 2848  
GRAND RAPIDS MI 49501-2848

LILA BOUWENS  
5365 LAKESHORE DRIVE N  
HOLLAND MI 49424

MACATAWA BANK  
PO BOX 3119  
HOLLAND MI 49422

MARK D FINKELSTEIN  
2618 EAST PARIS SE  
SUITE 500  
GRAND RAPIDS MI 49546

MERCANTILE BANK MORTGAGE CO  
880 E 16TH STREET  
HOLLAND MI 49423

NATIONAL CITY BANK  
PO BOX 856177  
LOUISVILLE KY 40285-6177

NATIONAL CITY BANK  
PO BOX 856176  
LOUISVILLE KY 40285-6176

PETER P WALSH  
4790 CASCADE RD SE  
GRAND RAPIDS MI 49546

POLLY PROPERTIES LLC  
11379 LAKEWOOD BLVD  
HOLLAND MI 49424

RANDY A KATT  
11104 WATERTOWER CT  
HOLLAND MI 49424

STURGIS BANK AND TRUST COMPANY  
PO BOX 425  
SOUTH HAVEN MI 49090

US BANK  
PO BOX 790408  
SAINT LOUIS MO 63179-0408

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN  
WESTERN DIVISION**

In re *John G. Bouwens*

Case No.

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).

| Name of Creditor and Complete Mailing Address Including Zip Code                   | Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted | Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.) | Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff | Amount of Claim (If Secured Also State Value of Security) |
|--|---|--|---|---|
| 1<br><i>Mercantile Bank Mortgage Co.</i><br>880 E. 16th Street<br>Holland MI 49423 | Phone: 616-458-1300<br><i>Edward P. Perdue</i><br><i>Dickinson Wright PLLC</i><br>200 Ottawa NW, Ste 1000<br>Grand Rapids MI 49503                              | <i>Mortgage</i>  | D   | \$ 4,334,298.52   |
| 2<br><i>Mercantile Bank Mortgage Co.</i><br>880 E. 16th Street<br>Holland MI 49423 | Phone:<br><i>Edward P. Perdue</i><br><i>Dickinson Wright</i><br>200 Ottawa Ave NW, Ste 1000<br>Grand Rapids MI 49503  | <i>Business Loan - Used for Business</i>                           |   | \$ 2,300,000.00   |
| 3<br><i>Sturgis Bank and Trust Company</i><br>PO Box 425<br>South Haven MI 49090   | Phone: 269-637-8444<br><i>Sturgis Bank and Trust Company</i><br>PO Box 425<br>South Haven MI 49090  | <i>Business Loan - Used for Business</i>                           | C   | \$ 541,457.96   |
| 4<br><i>Comerica Commercial Lending</i><br>PO Box 641618<br>Detroit MI 48264-1618  | Phone: 800-444-4010<br><i>Comerica Commercial Lending</i><br>PO Box 641618<br>Detroit MI 48264-1618   | <i>Business Loan - Used for Business</i>                           |   | \$ 483,249.94   |
| 5<br><i>Chemical Bank</i><br>PO Box 100<br>Bay City MI 48707-0100                  | Phone:<br><i>Chemical Bank</i><br>PO Box 100<br>Bay City MI 48707-0100  | <i>Business Loan - Used for Business</i>                           |   | \$ 450,000.00   |

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

| Name of Creditor and Complete Mailing Address Including Zip Code          | Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted | Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.) | Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff | Amount of Claim (If Secured Also State Value of Security) |
|---|---|--|---|---|
| 6<br>Sturgis Bank and Trust Company<br>PO Box 425<br>South Haven MI 49090 | Phone: 269-637-8444<br>Sturgis Bank and Trust Company<br>PO Box 425<br>South Haven MI 49090   | Business Loan - Used<br>for Business                               | C   | \$ 236,000.00   |
| 7<br>Lila Bouwens<br>5365 Lakeshore Drive N.<br>Holland MI 49424          | Phone:<br>Lila Bouwens<br>5365 Lakeshore Drive N.<br>Holland MI 49424   | Personal Loan  |   | \$ 130,000.00   |
| 8<br>Chemical Bank<br>PO Box 100<br>Bay City MI 48707-0100                | Phone: 616-393-6732<br>Chemical Bank<br>PO Box 100<br>Bay City MI 48707-0100  | Business Loan - Used<br>for Business                               |   | \$ 130,000.00   |
| 9<br>Chemical Bank<br>PO Box 100<br>Bay City MI 48707-0100                | Phone: 616-393-6732<br>Chemical Bank<br>PO Box 100<br>Bay City MI 48707-0100  | Business Loan - Used<br>for Business                               |   | \$ 115,000.00   |
| 10<br>Byron Bank<br>PO Box 245<br>Byron Center MI 49315-0245              | Phone: 800-747-5004<br>Byron Bank<br>PO Box 245<br>Byron Center MI 49315-0245   | Business Loan - Used<br>for Business                               |   | \$ 100,742.89   |
| 11<br>Macatawa Bank<br>PO Box 3119<br>Holland MI 49422                    | Phone: 616-393-8527<br>Macatawa Bank<br>PO Box 3119<br>Holland MI 49422   | Business Loan - Used<br>for Business                               |   | \$ 89,769.96  |
| 12<br>Byron Bank<br>PO Box 245<br>Byron Center MI 49315-0245              | Phone: 800-747-5004<br>Byron Bank<br>PO Box 245<br>Byron Center MI 49315-0245   | Mortgage   |   | \$ 84,000.00  |
| 13<br>National City Bank<br>PO Box 856177<br>Louisville KY 40285-6177     | Phone: 800-738-3888<br>National City Bank<br>PO Box 856177<br>Louisville KY 40285-6177  | Line of Credit   |   | \$ 78,663.61  |

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

| Name of Creditor and Complete Mailing Address Including Zip Code              | Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted | Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.) | Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff | Amount of Claim (If Secured Also State Value of Security) |
|---|---|--|---|---|
| 14<br>Chemical Bank<br>PO Box 100<br>Bay City MI 48707-0100                   | Phone:<br>Chemical Bank<br>PO Box 100<br>Bay City MI 48707-0100   | Business Loan - Used for Business                                  |   | \$ 75,000.00  |
| 15<br>Consolidated Equities, LLC<br>11379 Lakewood Blvd.<br>Holland MI 49422  | Phone:<br>Consolidated Equities, LLC<br>11379 Lakewood Blvd.<br>Holland MI 49422  | Promissory Note  |   | \$ 50,000.00  |
| 16<br>David Eberhard<br>23401 Foxtail Creek<br>Bonita Springs FL 34135        | Phone:<br>David Eberhard<br>23401 Foxtail Creek<br>Bonita Springs FL 34135  | Personal Loan  |   | \$ 25,000.00  |
| 17<br>National City Bank<br>PO Box 856176<br>Louisville KY 40285-6176         | Phone:<br>National City Bank<br>PO Box 856176<br>Louisville KY 40285-6176   | Credit Card Purchases  |   | \$ 20,543.37  |
| 18<br>Lake Michigan Credit Union<br>PO Box 2848<br>Grand Rapids MI 49501-2848 | Phone:<br>Lake Michigan Credit Union<br>PO Box 2848<br>Grand Rapids MI 49501-2848   | Business Loan - Used for Business                                  |   | \$ 19,846.59  |
| 19<br>Lake Michigan Credit Union<br>PO Box 2848<br>Grand Rapids MI 49501-2848 | Phone:<br>Lake Michigan Credit Union<br>PO Box 2848<br>Grand Rapids MI 49501-2848   | Business Loan - Used for Business                                  |   | \$ 1,876.72   |
| 20<br>US Bank<br>PO Box 790408<br>Saint Louis MO 63179-0408                   | Phone:<br>US Bank<br>PO Box 790408<br>Saint Louis MO 63179-0408   | Credit Card Purchases  |   | \$ 790.00   |

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I, \_\_\_\_\_, \_\_\_\_\_ of the Individual Debtor named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: \_\_\_\_\_

Signature /s/ John G. Bouwens

Name: John G. Bouwens