

B1 (Official Form 1)(4/10)

United States Bankruptcy Court Western District of Michigan				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Kwiatkowski, Joseph Stanley			Name of Joint Debtor (Spouse) (Last, First, Middle): Kwiatkowski, Susan Eleanor		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): DBA Kwiatkowski Farms; DBA Kwiatkowski Mining			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) xxx-xx-6731			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5008		
Street Address of Debtor (No. and Street, City, and State): 149 Ottogan Avenue Dorr, MI <div style="text-align: right;">ZIP Code 49323</div>			Street Address of Joint Debtor (No. and Street, City, and State): 149 Ottogan Avenue Dorr, MI <div style="text-align: right;">ZIP Code 49323</div>		
County of Residence or of the Principal Place of Business: Ottawa			County of Residence or of the Principal Place of Business: Ottawa		
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <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." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <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	
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" 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					
Estimated Assets <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					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Kwiatkowski, Joseph Stanley Kwiatkowski, Susan Eleanor	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: - None -		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A (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.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (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 delivered to the debtor the notice required by 11 U.S.C. §342(b). <input checked="" type="checkbox"/> _____ 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 or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<p>Voluntary Petition</p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): Kwiatkowski, Joseph Stanley Kwiatkowski, Susan Eleanor</p>
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <u>/s/ Joseph Stanley Kwiatkowski</u> Signature of Debtor Joseph Stanley Kwiatkowski</p> <p><input checked="" type="checkbox"/> <u>/s/ Susan Eleanor Kwiatkowski</u> Signature of Joint Debtor Susan Eleanor Kwiatkowski</p> <p>_____ Telephone Number (If not represented by attorney)</p> <p><u>December 21, 2010</u> Date</p>	<p style="text-align: center;">Signatures</p> <p style="text-align: center;">Signature of a Foreign Representative</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><input checked="" type="checkbox"/> _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p><input checked="" type="checkbox"/> <u>/s/ Martin L. Rogalski</u> Signature of Attorney for Debtor(s)</p> <p><u>Martin L. Rogalski P-30548</u> Printed Name of Attorney for Debtor(s)</p> <p><u>Martin L. Rogalski, P.C.</u> Firm Name</p> <p>1881 Georgetown Center Drive Jenison, MI 49428</p> <p>_____ Address</p> <p style="text-align: right;">Email: court@mrogalski.com</p> <p><u>(616) 457-4410 Fax: (616) 457-6944</u> Telephone Number</p> <p><u>December 21, 2010</u> 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;">Signature of Non-Attorney Bankruptcy Petition Preparer</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 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.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ 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>_____ Address</p> <p><input checked="" type="checkbox"/> _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</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><small>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.</small></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</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 relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	<p>_____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.</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><small>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.</small></p>

B 1D (Official Form 1, Exhibit D) (12/09)

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

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Debtor(s)

Case No. _____

Chapter 11

**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 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/ Joseph Stanley Kwiatkowski
Joseph Stanley Kwiatkowski

Date: December 21, 2010

Certificate Number: 01401-MIW-CC-013351553



01401-MIW-CC-013351553

CERTIFICATE OF COUNSELING

I CERTIFY that on December 20, 2010, at 1:07 o'clock PM EST, Joseph S Kwiatkowski received from GreenPath, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Michigan, an individual [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 debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: December 20, 2010 By: /s/Candy Wright for Shannon Murphy

Name: Shannon Murphy

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).

B 1D (Official Form 1, Exhibit D) (12/09)

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

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Debtor(s)

Case No. _____

Chapter 11

**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 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/ Susan Eleanor Kwiatkowski
Susan Eleanor Kwiatkowski

Date: December 21, 2010

Certificate Number: 01401-MIW-CC-013351555



01401-MIW-CC-013351555

CERTIFICATE OF COUNSELING

I CERTIFY that on December 20, 2010, at 1:07 o'clock PM EST, Susan E Kwiatkowski received from GreenPath, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Michigan, an individual [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 debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: December 20, 2010 By: /s/Candy Wright for Shannon Murphy

Name: Shannon Murphy

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).

B4 (Official Form 4) (12/07)

United States Bankruptcy Court
Western District of Michigan

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Debtor(s)

Case No. _____

Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
ADVANCED DRAINAGE SYSTEMS 770 S CHESTNUT STREET OWOSSO, MI 48867	ADVANCED DRAINAGE SYSTEMS 770 S CHESTNUT STREET OWOSSO, MI 48867	DRAINAGE SERVICES		40,000.00
BANK OF AMERICA ATTN BKY NC4-105-03-14 PO BOX 26012 GREENSBORO, NC 27410	BANK OF AMERICA ATTN BKY NC4-105-03-14 PO BOX 26012 GREENSBORO, NC 27410	CREDIT CARD		21,360.00
CAPITAL ONE NA BKY DEPT PO BOX 5155 NORCROSS, GA 30091	CAPITAL ONE NA BKY DEPT PO BOX 5155 NORCROSS, GA 30091	CREDIT CARD		1,168.00
CATERPILLAR PO BOX C1117 SOUTHEASTERN, PA 19398	CATERPILLAR PO BOX C1117 SOUTHEASTERN, PA 19398	CREDIT CARD		2,440.16
CATERPILLAR PO BOX C1117 SOUTHEASTERN, PA 19398	CATERPILLAR PO BOX C1117 SOUTHEASTERN, PA 19398	EQUIPMENT REPAIR		4,516.73
CHASE PO BOX 15298 WILMINGTON, DE 19850	CHASE PO BOX 15298 WILMINGTON, DE 19850	CREDIT CARD		4,478.00
CHASE PO BOX 15298 WILMINGTON DE 19850	CHASE PO BOX 15298 WILMINGTON, DE 19850	CREDIT CARD		3,913.00
CITIBANK SD NA ATTN. CENTRALIZED BKY PO BOX 20507 SIOUX FALLS, SD 57117	CITIBANK SD NA ATTN. CENTRALIZED BKY PO BOX 20507 SIOUX FALLS, SD 57117	CREDIT CARD		11,439.00
CNH CAPITAL AMERICA LL 233 LAKE AVE RACINE, WI 53403	CNH CAPITAL AMERICA LL 233 LAKE AVE RACINE, WI 53403	CREDIT CARD		24,914.00
DISCOVER FINANCIAL PO BOX 30943 SALT LAKE CITY, UT 84130	DISCOVER FINANCIAL PO BOX 30943 SALT LAKE CITY, UT 84130	CREDIT CARD		14,177.00

B4 (Official Form 4) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski
 Debtor(s)

Case No. _____

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
 (Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	<i>Amount of claim [if secured, also state value of security]</i>
FARM PLAN 8402 EXCELSIOR DRIVE PHOENIX, AZ 85072	FARM PLAN 8402 EXCELSIOR DRIVE PHOENIX, AZ 85072	SEED FERTILIZATION		770,378.47
SST/COLUMBUS BANK & TRUST PO BOX 84024 COLUMBUS, GA 31908	SST/COLUMBUS BANK & TRUST PO BOX 84024 COLUMBUS, GA 31908	CREDIT CARD		10,945.00
WILBUR-ELLIS DEPT CH 19406 PALATINE, IL 60055	WILBUR-ELLIS DEPT CH 19406 PALATINE, IL 60055	CHEMICALS		124,340.90

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

We, Joseph Stanley Kwiatkowski and Susan Eleanor Kwiatkowski, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date _____

Signature _____
 Joseph Stanley Kwiatkowski
 Debtor

Date _____

Signature _____
 Susan Eleanor Kwiatkowski
 Joint 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.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Western District of Michigan

In re Joseph Stanley Kwiatkowski,
 Susan Eleanor Kwiatkowski

Debtors

Case No. _____

Chapter 11

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 must also 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)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	4	8,581,250.00		
B - Personal Property	Yes	5	1,341,231.09		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	17		8,957,735.96	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		1,034,070.26	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			300,630.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			284,582.00
Total Number of Sheets of ALL Schedules		38			
		Total Assets	9,922,481.09		
		Total Liabilities		9,991,806.22	

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

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski
Debtors

Case No. _____

Chapter 11

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.

Check 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)		

B6A (Official Form 6A) (12/07)

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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 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 LOCATED AT: 149 OTTOGAN AVENUE DORR, MI 49323 SEV: 712,100 PP# 70-18-36-400-004 (127 ACRES) PP# 70-18-36-400-002 (40 ACRES)	BENEFICIAL INTEREST	J	3,340,000.00	2,360,086.40
NON HOMESTEAD PROPERTY: 17 ACRES IN SALEM TOWNSHIP OTTOGAN DORR, MI 49323 PP# 0319-001-002-0	BENEFICIAL INTEREST	J	85,000.00	281.64
NON HOMESTEAD PROPERTY: 108TH STREET DORR, MI 49323 (50 ACRES) BIEBER LAND CONTRACT PP# 0305-006-010-30	OWNERS	J	250,000.00	105,757.47
NON-HOMESTEAD PROPERTY: 9069 SNOW AVE SE CALEDONIA TOWNSHIP 117 ACRES - KENT COUNTY PP# 41-23-13-400-019	OWNERS	J	819,000.00	552,269.77
NON HOMESTEAD PROPERTY: BENNETT ROAD IONIA, MI 48846 97 ACRES - BERLIN TOWNSHIP PP# 34-011-001-000-125-20 PP# 34-011-012-000-055-00 PP# 34-011-012-000-050-00	OWNERS	J	388,000.00	680.08
Sub-Total >			4,882,000.00	(Total of this page)

3 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

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
NON-HOMESTEAD PROPERTY 124 ACRES - KENT COUNTY	OWNERS	J	496,000.00	421,913.21
4580 SNOW AVE SE LOWELL, MI 49331 PP# 41-20-30-100-011				
4700 SNOW AVE SE LOWELL, MI 49331 PP# 41-20-30-100-012				
9896 CASCADE RD SE LOWELL, MI 49331 PP# 41-20-30-100-010				
9930 CASCADE RD SE LOWELL, MI 49331 PP# 41-20-30-100-016				
9930 CASCADE RD SE LOWELL, MI 49331 PP# 41-20-30-200-011				

Sub-Total >	496,000.00	(Total of this page)
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Sheet 1 of 3 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

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
NON-HOMESTEAD PROPERTY: 488 ACRES - BERLIN TOWNSHIP	OWNERS	J	2,196,000.00	8,822.19
W DAVID HWY SARANAC, MI 48881 PP# 34-011-008-000-025-00				
BENNETT RD IONIA, MI 48846 PP# 34-011-008-000-045-00				
BENNETT RD IONIA, MI 48846 PP# 34-011-008-000-055-00				
HARTWELL RD SARANAC, MI 48881 PP# 34-011-017-000-015-00				
BENNETT RD SARANAC, MI 48881 PP# 34-011-017-000-025-00				
BENNETT RD SARANAC, MI 48881 PP# 34-011-017-000-035-00				
W PECK LAKE RD SARANAC, MI 48881 PP# 34-011-017-000-070-20				
BENNETT RD IONIA MI 48846 PP# 34-011-008-000-020-00				

Sub-Total > 2,196,000.00 (Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Real Property

B6A (Official Form 6A) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

(Continuation Sheet)

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
NON-HOMESTEAD PROPERTY: 237 ACRES - ORANGE TOWNSHIP, IONIA COUNTY	OWNERS	J	1,007,250.00	1,794.28
OFF HINDS RD IONIA, MI 48846 PP# 34-110-007-000-005-00				
OFF HINDS RD IONIA, MI 48846 PP# 34-110-007-000-010-00				
HINDS RD IONIA, MI 48846 PP# 34-110-007-000-015-00				
OFF HINDS RD IONIA, MI 48846 PP# 34-110-007-000-020-00				
OFF E DAVID HWY IONIA, MI 48846 PP# 34-110-007-000-025-00				
HINDS RD IONIA, MI 48846 PP# 34-110-007-000-100-00				

Sub-Total > 1,007,250.00 (Total of this page)

Total > 8,581,250.00

(Report also on Summary of Schedules)

Sheet 3 of 3 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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 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. Cash on hand		CASH	H	100.00
		CASH	W	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHEMICAL BANK BUSINESS CHECKING ACCOUNT	H	159,423.81
		BANK OF AMERICA (XX8271)	W	42.75
		BANK OF AMERICA (XX7266)	H	49,904.53
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		USUAL HOUSEHOLD GOODS, NO ONE ITEM WORTH MORE THAN \$1,100	J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHING	H	300.00
		CLOTHING	W	300.00
7. Furs and jewelry.		WEDDING BAND (\$50); WATCH (BROKEN) (\$5)	H	55.00
		DIAMOND RING; WEDDING BAND	W	800.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		TERM POLICY THROUGH AIG INSURANCE COMPANY	H	1.00
		TERM POLICY THROUGH FARM BUREAU	H	1.00

Sub-Total > 213,028.09
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ROTH IRA (Approximate amount)	H	1,600.00
		ROTH IRA (Approximate amount)	W	1,600.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		INTEREST WITH SON-IN-LAW ON BIEBER LAND CONTRACT	J	1.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		ACCOUNTS RECEIVABLE	H	40,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2010 STATE OF MICHIGAN INCOME TAX REFUNDS	J	4,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		BENEFICIARY OF FATHER'S ESTATE	H	75,000.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		BENEFICIAL INTERESTS IN TRUST OF WIFE	W	1.00
		BENEFICIAL INTERESTS IN TRUST OF HUSBAND	H	1.00

Sub-Total > 122,203.00
(Total of this page)

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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
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.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
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			

Sub-Total > 0.00
(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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
25. Automobiles, trucks, trailers, and other vehicles and accessories.		AUTOMOBILES, TRUCKS, TRAILERS: 2006 VOLKSWAGEN JETTA 2009 VOLKSWAGEN STATION WAGON 2004 CHEVROLET SILVERADO PICK-UP 2007 FORD SRW SUPER DUTY PICK-UP 1988 FORD DUMP 2008 FORD DRW SUPER DUTY UTILITY 2007 FORD DRW SUPER DUTY UTILITY 2007 MACK TRACTOR (VIN xx2542) 2007 MACK TRACTOR (VIN xx2631) 2010 LANDOLL TRAILER 1998 THUMB TRAILER (VIN xx0008) 1998 THUMB TRAILER (VIN xx0009) 1991 THUMB TRAILER 1991 MACK TRACTOR 1984 THUMB TRAILER 1964 CERTIFIED TRAILER 1959 TRAILMOBILE TRAILER 1998 NOVA TRAILER 2001 KENTUCKY TRAILER 2000 KENWORTH TRACTOR 1993 CUSTOM TRAILER 1992 MACK TRACTOR 2002 PETERBILT MOTOR HOME 1978 FRUEHAUF TRAILER 1991 KENTUCKY TRAILER 1990 KENTUCKY TRAILER 2008 TRAILSTAR TRAILER (LARGER) (\$60,000) 2008 TRAILSTAR TRAILER (SMALLER) (\$40,000)	J	550,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		MISCELLANEOUS SHOP MACHINERY	J	5,000.00
30. Inventory.		CORN - 10,000 BUSHEL @ \$5.10/BUSHEL	J	51,000.00
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.		WHEAT (500 ACRES)(GROWNING WHEAT - PLANTED IN SEPTEMBER, HARVESTED IN JULY)(\$250/ACRE)	J	125,000.00
			Sub-Total >	731,000.00
			(Total of this page)	

Sheet 3 of 4 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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
33. Farming equipment and implements.		IRRIGATION SYSTEM	J	75,000.00
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		BUILDING - GRAIN DRYING AND STORAGE	J	200,000.00

Sub-Total > 275,000.00
(Total of this page)
Total > 1,341,231.09

(Report also on Summary of Schedules)

Sheet 4 of 4 continuation sheets attached to the Schedule of Personal Property

B6C (Official Form 6C) (4/10)

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)

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

Check if debtor claims a homestead exemption that exceeds
 \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
 with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Exemptions			
<u>Real Property</u>			
RESIDENCE LOCATED AT: 149 OTTOGAN AVENUE DORR, MI 49323 SEV: 712,100 PP# 70-18-36-400-004 (127 ACRES) PP# 70-18-36-400-002 (40 ACRES)	11 U.S.C. § 522(d)(1)	21,625.00	3,340,000.00
<u>Cash on Hand</u>			
CASH	11 U.S.C. § 522(d)(5)	100.00	100.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
CHEMICAL BANK BUSINESS CHECKING ACCOUNT	11 U.S.C. § 522(d)(5)	11,875.00	159,423.81
<u>Household Goods and Furnishings</u>			
USUAL HOUSEHOLD GOODS, NO ONE ITEM WORTH MORE THAN \$1,100	11 U.S.C. § 522(d)(3)	1,000.00	2,000.00
<u>Wearing Apparel</u>			
CLOTHING	11 U.S.C. § 522(d)(3)	300.00	300.00
<u>Furs and Jewelry</u>			
WEDDING BAND (\$50); WATCH (BROKEN) (\$5)	11 U.S.C. § 522(d)(4)	55.00	55.00
<u>Interests in Insurance Policies</u>			
TERM POLICY THROUGH AIG INSURANCE COMPANY	11 U.S.C. § 522(d)(7)	1.00	1.00
TERM POLICY THROUGH FARM BUREAU	11 U.S.C. § 522(d)(7)	1.00	1.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
ROTH IRA (Approximate amount)	11 U.S.C. § 522(d)(10)(E) and (d)(12)	1,600.00	1,600.00
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
2010 STATE OF MICHIGAN INCOME TAX REFUNDS	11 U.S.C. § 522(d)(5)	2,000.00	4,000.00
<u>Equitable or Future Interests, Life Estates, etc.</u>			
BENEFICIARY OF FATHER'S ESTATE	11 U.S.C. § 522(d)(5)	9,574.50	75,000.00
<u>Contingent and Non-contingent Interests in Estate of a Decedent</u>			
BENEFICIAL INTERESTS IN TRUST OF HUSBAND	11 U.S.C. § 522(d)(7)	1.00	1.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
MISCELLANEOUS SHOP MACHINERY	11 U.S.C. § 522(d)(6)	2,175.00	5,000.00

Total:	50,307.50	3,587,481.81
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1 continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Wife's Exemptions</u>			
<u>Real Property</u>			
RESIDENCE LOCATED AT: 149 OTTOGAN AVENUE DORR, MI 49323 SEV: 712,100 PP# 70-18-36-400-004 (127 ACRES) PP# 70-18-36-400-002 (40 ACRES)	11 U.S.C. § 522(d)(1)	0.00	3,340,000.00
<u>Cash on Hand</u>			
CASH	11 U.S.C. § 522(d)(5)	100.00	100.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
BANK OF AMERICA (XX8271)	11 U.S.C. § 522(d)(5)	42.75	42.75
<u>Household Goods and Furnishings</u>			
USUAL HOUSEHOLD GOODS, NO ONE ITEM WORTH MORE THAN \$1,100	11 U.S.C. § 522(d)(3)	1,000.00	2,000.00
<u>Wearing Apparel</u>			
CLOTHING	11 U.S.C. § 522(d)(3)	300.00	300.00
<u>Furs and Jewelry</u>			
DIAMOND RING; WEDDING BAND	11 U.S.C. § 522(d)(4)	800.00	800.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
ROTH IRA (Approximate amount)	11 U.S.C. § 522(d)(10)(E) and (d)(12)	1,600.00	1,600.00
<u>Interests in Partnerships or Joint Ventures</u>			
INTEREST WITH SON-IN-LAW ON BIEBER LAND CONTRACT	11 U.S.C. § 522(d)(5)	0.50	1.00
<u>Other Liquidated Debts Owing Debtor Including Tax Refund</u>			
2010 STATE OF MICHIGAN INCOME TAX REFUNDS	11 U.S.C. § 522(d)(5)	2,000.00	4,000.00
<u>Contingent and Non-contingent Interests in Estate of a Decedent</u>			
BENEFICIAL INTERESTS IN TRUST OF WIFE	11 U.S.C. § 522(d)(7)	1.00	1.00
<u>Machinery, Fixtures, Equipment and Supplies Used in Business</u>			
MISCELLANEOUS SHOP MACHINERY	11 U.S.C. § 522(d)(6) 11 U.S.C. § 522(d)(5)	2,175.00 325.00	5,000.00

Total: 8,344.25 3,353,844.75

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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 a creditor, 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" 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" 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.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	Value \$					
Account No. xxxxxx0862 BANK OF AMERICA PO BOX 45144 FL9-100-04-24 BLDG 100 4TH FLOOR JACKSONVILLE, FL 32232	J	05/2008 OPERATING LOAN/LINE OF CREDIT ALL ASSETS FILING - ACCOUNTS, INVENTORY, EQUIPMENT, FARM PRODUCTS, GENERAL INTANGIBLES	550,000.00				1,423,915.88	1,423,915.88
Account No. xxxxxx0862 BANK OF AMERICA PO BOX 45144 FL 9-100-04-24 BLDG 100 JACKSONVILLE, FL 32232	J	05/2008 98 THUMB TRAILER (2); 91 THUMB TRAILER; 91 MACK TRACTOR; 84 THUMB TRAILER; 64 CERT TRAILER; 59 TRAILMOBILE TRAILER; 98 NOVA TRAILER; 01 KENTUCKY TRAILER; 2000 KENWORTH TRACKTOR; 93 CUSTOM TRAILER; 92 MACK TRAILER; 02	550,000.00				1,876,085.00	1,326,085.00
Account No. xx-xxx-xxx-xxx-x20-00 BERLIN TOWNSHIP 1871 W PECK LAKE ROAD IONIA, MI 48846	J	2010 WINTER PROPERTY TAXES BENNETT ROAD IONIA MI 48846	388,000.00				680.08	0.00
Account No. xx-xxx-xxx-xxx-x20-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696		Representing: BERLIN TOWNSHIP					Notice Only	
Subtotal (Total of this page)							3,300,680.96	2,750,000.88

16 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xx-xxx-xxx-xxx-x25-20 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE ROAD IONIA, MI 48846		H	2010 WINTER PROPERTY TAXES W DAVID HWY IONIA MI				396.60	0.00
Account No. xx-xxx-xxx-xxx-x25-20 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696			Representing: BERLIN TOWNSHIP				Notice Only	
Account No. xx-xxx-xxx-xxx-x25-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846		J	2010 WINTER PROPERTY TAXES W DAVID HWY SARANAC, MI				462.36	0.00
Account No. xx-xxx-xxx-xxx-x25-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696			Representing: BERLIN TOWNSHIP				Notice Only	
Account No. xx-xxx-xxx-xxx-x45-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846		J	2010 WINTER PROPERTY TAXES BENNETT ROAD IONIA, MI				621.60	0.00
Subtotal (Total of this page)							1,480.56	0.00

Sheet 1 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xx-xxx-xxx-xxx-x45-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696							Notice Only	
			Representing: BERLIN TOWNSHIP					
			Value \$					
Account No. xx-xxx-xxx-xxx-x55-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846		J					1,583.76	0.00
			2010 WINTER PROPERTY TAXES BENNETT ROAD IONIA MI					
			Value \$ 2,196,000.00					
Account No. xx-xxx-xxx-xxx-x55-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696							Notice Only	
			Representing: BERLIN TOWNSHIP					
			Value \$					
Account No. xx-xxx-xxx-xxx-x50-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846		H					143.64	0.00
			2010 WINTER PROPERTY TAXES W DAVID HWY IONIA, MI					
			Value \$ 2,196,000.00					
Account No. xx-xxx-xxx-xxx-x50-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696							Notice Only	
			Representing: BERLIN TOWNSHIP					
			Value \$					
Subtotal							1,727.40	0.00
(Total of this page)								

Sheet 2 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xx-xxx-xxx-xxx-x55-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846	H					136.81	0.00
2010 WINTER PROPERTY TAXES W DAVID HWY Value \$ 2,196,000.00							
Account No. xx-xxx-xxx-xxx-x55-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696						Notice Only	
Representing: BERLIN TOWNSHIP Value \$							
Account No. xx-xxx-xxx-xxx-x15-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846	J					1,233.06	0.00
2010 WINTER PROPERTY TAXES HARTWELL RD SARANAC, MI Value \$ 2,196,000.00							
Account No. xx-xxx-xxx-xxx-x15-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696						Notice Only	
Representing: BERLIN TOWNSHIP Value \$							
Account No. xx-xxx-xxx-xxx-x25-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846	J					1,524.22	0.00
2010 WINTER PROPERTY TAXES BENNETT ROAD SARANAC, MI Value \$ 2,196,000.00							
Subtotal						2,894.09	0.00
(Total of this page)							

Sheet 3 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
Account No. xx-xxx-xxx-xxx-x25-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696							Notice Only	
Account No. xx-xxx-xxx-xxx-x35-00 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846							846.22	0.00
Account No. xx-xxx-xxx-xxx-x35-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696							Notice Only	
Account No. xx-xxx-xxx-xxx-x70-20 BERLIN TOWNSHIP MARILYN PALMER, TREASURER 1871 W PECK LAKE RD IONIA, MI 48846							1,873.92	0.00
Account No. xx-xxx-xxx-xxx-x70-20 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696							Notice Only	
Subtotal							2,720.14	0.00
(Total of this page)								

Sheet 4 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xx-xx-xx-xx0-019								
CALEDONIA CHARTER TOWNSHIP RICHARD C. ROBERTSON, TREASURE 8196 BROADMOOR AVE CALEDONIA, MI 49316		H	2010 WINTER PROPERTY TAXES 8069 SNOW AVENUE SE CALEDONIA, MICHIGAN				2,269.77	0.00
Value \$			819,000.00					
Account No. xx-xx-xx-xx0-019								
KENT COUNTY TREASURER'S OFFICE 300 MONROE NW GRAND RAPIDS, MI 49503			Representing: CALEDONIA CHARTER TOWNSHIP				Notice Only	
Value \$								
Account No. xxxxxxxxxxx4902								
CHASE MANHATTAN ATTN: BKY RESEARCH DEPT 3415 VISION DRIVE COLUMBUS, OH 43219		H	07/01/07 AUTOMOBILE 2007 FORD F250 TRUCK				11,416.00	1,416.00
Value \$			10,000.00					
Account No. xxxxxxxxxxx4902								
CHASE PO BOX 901076 FORT WORTH, TX 76101			Representing: CHASE MANHATTAN				Notice Only	
Value \$								
Account No. xxxxx3933								
CHEMICAL BANK 333 EAST MAIN STREET MIDLAND, MI 48640		J	02/04/2010 MORTGAGE NON-HOMESTEAD PROPERTY 124 ACRES - KENT COUNTY 4580 SNOW AVE SE LOWELL, MI 49331 PP# 41-20-30-100-011 4700 SNOW AVE SE				421,000.00	0.00
Value \$			496,000.00					
Subtotal (Total of this page)							434,685.77	1,416.00

Sheet 5 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. CHEMICAL BANK 333 EAST MAIN STREET MIDLAND, MI 48640		J	07/2010 FARM PRODUCTS, CROPS & LIVESTOCK FOR NOTICE PURPOSES				0.00	0.00
Account No. COMMMODITY CREDIT CORPORATION KENT COUNTY FSA OFFICE 3260 EAGLE PARK DRIVE NE, #101 GRAND RAPIDS, MI 49525		J	2009 CORN CROP & PROCEEDS				111,407.17	111,407.17
Account No. xxxxxx5002 DIVERSIFIED FINANCIAL 14010 1ST NATIONAL BANK PKWY #400 OMAHA, NE 68154		J	08/2008 TWO GRAIN TRAILERS				71,369.59	71,369.59
Account No. xxxxxx5003 DIVERSIFIED FINANCIAL % IRRIGATION FINANCE SOLUTIONS 14010 1ST NATIONAL BANK PKWY #400 OMAHA, NE 68154		J	2010 IRRIGATION SYSTEM				116,705.50	41,705.50
Account No. xxxx-xxx-x10-30 DORR TOWNSHIP TREASURER 4196 - 18TH STREET DORR, MI 49323		J	2010 WINTER PROPERTY TAXES 149 OTTOGAN DORR, MI 49323 BIEBER LAND CONTRACT				757.47	0.00
Subtotal (Total of this page)							300,239.73	224,482.26

Sheet 6 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN						
Account No. xxxx-xxx-x10-30							Notice Only	
ALLEGAN COUNTY TREASURER 113 CHESTNUT STREET PO BOX 259 ALLEGAN, MI 49010-0259			Representing: DORR TOWNSHIP TREASURER					
Account No.							105,000.00	0.00
ESTATE OF FLORENCE ELIZABETH BIEBAR, MICHELLE L BIEBER, EDWARD B BIEBAR CO PER REP 11469 NORTH LAKE DRIVE HOLLAND, MI 49424	J		NON HOMESTEAD PROPERTY: 108TH STREET DORR, MI 49323 (50 ACRES) BIEBER LAND CONTRACT PP# 0305-006-010-30			Value \$ 250,000.00		
Account No. xxxxx8471							11,698.00	0.00
FIFTH THIRD BANK C/O BANKRUPTCY DEPT, MDROPSO5 1850 EAST PARIS GRAND RAPIDS, MI 49546	H		07/01/07 AUTOMOBILE 2007 FORD 350 TRUCK			Value \$ 20,000.00		
Account No. xxxxxx8471							Notice Only	
FIFTH THIRD BANK PO BOX 630778 CINCINNATI, OH 45263			Representing: FIFTH THIRD BANK			Value \$		
Account No.							812,969.08	762,969.08
GREEN VALLEY AGRICULTURAL 3957 - 108TH STREET SE CALEDONIA, MI 49316	J		2010 2010 CROPS			Value \$ 50,000.00		
Subtotal (Total of this page)							929,667.08	762,969.08

Sheet 7 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. GSI 1004 EAST ILLINOIS STREET ASSUMPTION, IL 62510		H	10/2010 GRAIN DRYER Value \$ 200,000.00			200,000.00	0.00
Account No. xx-xx-xx-xx-xx0-004 JAMESTOWN TOWNSHIP SCOTT A BROUWER, TREASURER P.O. BOX 88 JAMESTOWN, MI 49427		J	2010 WINTER PROPERTY TAXES RESIDENCE LOCATED AT: 149 OTTOGAN AVENUE DORR, MI 49323 SEV: 712,100 PP# 70-18-36-400-004 (127 ACRES) PP# 70-18-36-400-002 (40 ACRES) Value \$ 3,340,000.00			2,908.54	0.00
Account No. xx-xx-xx-xx0-004 OTTAWA COUNTY TREASURERS OFFICE 12220 FILLMORE STREET WEST OLIVE, MI 49460			Representing: JAMESTOWN TOWNSHIP Value \$			Notice Only	
Account No. xxxxxxxx9490 JOHN DEERE CREDIT PO BOX 6600 JOHNSTON, IA 50131		H	2008 544 K LOADER JRB 300 RAKE/THATCHER Value \$ 70,000.00			39,706.32	0.00
Account No. xxxxxxxx9018 JOHN DEERE CREDIT PO BOX 6600 JOHNSTON, IA 50131		H	2009 GRAIN CART, APPLICATOR, AND ROLLING HARRROW - TILLAGE TOOL Value \$ 90,000.00			84,022.49	0.00
Subtotal (Total of this page)						326,637.35	0.00

Sheet 8 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xxxxxxxx9617 JOHN DEERE CREDIT PO BOX 6600 JOHNSTON, IA 50131	H	Husband, Wife, Joint, or Community				48,336.82	0.00
2010 JD 9230 TRACTOR Value \$ 90,000.00							
Account No. xxxxxxxx2197 JOHN DEERE CREDIT PO BOX 6600 JOHNSTON, IA 50131	H	Husband, Wife, Joint, or Community				243,820.51	68,820.51
2010 JD 9770 COMBINE Value \$ 175,000.00							
Account No. xx-xx-xx-xx0-011 LOWELL CHARTER TOWNSHIP 2910 ALDEN NASH SE LOWELL, MI 49331	H	Husband, Wife, Joint, or Community				99.54	0.00
2010 WINTER PROPERTY TAXES 4580 SNOW AVENUE SE LOWELL, MI Value \$ 496,000.00							
Account No. xx-xx-xx-xx0-011 KENT COUNTY TREASURER'S OFFICE 300 MONROE NW GRAND RAPIDS, MI 49503		Husband, Wife, Joint, or Community				Notice Only	
Representing: LOWELL CHARTER TOWNSHIP Value \$							
Account No. xx-xx-xx-xx0-012 LOWELL CHARTER TOWNSHIP 2910 ALDEN NASH SE LOWELL, MI 49331	H	Husband, Wife, Joint, or Community				98.21	0.00
2010 WINTER PROPERTY TAXES 4700 SNOW AVE SE LOWELL, MICHIGAN Value \$ 496,000.00							
Subtotal (Total of this page)						292,355.08	68,820.51

Sheet 9 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C						
Account No. xx-xx-xx-xx0-012							Notice Only	
KENT COUNTY TREASURER'S OFFICE 300 MONROE NW GRAND RAPIDS, MI 49503			Representing: LOWELL CHARTER TOWNSHIP					
			Value \$					
Account No. xx-xx-xx-xx0-010							97.69	0.00
LOWELL CHARTER TOWNSHIP 2910 ALDEN NASH SE LOWELL, MI 49331		H	2010 WINTER PROPERTY TAXES 9896 CASCADE ROAD SE LOWELL MI					
			Value \$	496,000.00				
Account No. xx-xx-xx-xx0-010							Notice Only	
KENT COUNTY TREASURER'S OFFICE 300 MONROE NW GRAND RAPIDS, MI 49503			Representing: LOWELL CHARTER TOWNSHIP					
			Value \$					
Account No. xx-xx-xx-xx0-016							493.59	0.00
LOWELL CHARTER TOWNSHIP 2910 ALDEN NASH SE LOWELL, MI 49331		H	2010 WINTER PROPERTY TAXES 9930 CASCADE ROAD SE LOWELL, MI					
			Value \$	496,000.00				
Account No. xx-xx-xx-xx0-016							Notice Only	
KENT COUNTY TREASURER'S OFFICE 300 MONROE NW GRAND RAPIDS, MI 49503			Representing: LOWELL CHARTER TOWNSHIP					
			Value \$					
Subtotal							591.28	0.00
(Total of this page)								

Sheet 10 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xx-xx-xx-xx0-011 LOWELL CHARTER TOWNSHIP 2910 ALDEN NASH SE LOWELL, MI 49331		H	2010 WINTER PROPERTY TAXES 9930 CASCADE ROAD LOWELL, MI				124.18	0.00
Account No. xx-xx-xx-xx0-011 KENT COUNTY TREASURER'S OFFICE 300 MONROE NW GRAND RAPIDS, MI 49503			Representing: LOWELL CHARTER TOWNSHIP				Notice Only	
Account No. xxxxxxxxx9002 MAC FINANCIAL SERVICES PO BOX 26131 GREENSBORO, NC 27402		H	2009 SEMI-TRACTOR 2007 RED MAC AND 2009 LOW BOY IMPLEMENT TRAILER				150,010.14	25,010.14
Account No. xxxxxxxxx9001 MAC FINANCIAL SERVICES PO BOX 26131 GREENSBORO, NC 27402		H	2008 SEMI-TRACTOR 2007 GREEN MAC - SEMI-TRACTOR				62,698.42	2,698.42
Account No. BAKER LAND CONTRACT MICHIGAN CONFERENCE ASSOC OF SEVENTH DAY ADVENTISTS PO BOX 19009 LANSING, MI 48901		J	2009 LAND PURCHASE 77 ACRES				195,000.00	2,500.00
Subtotal (Total of this page)							407,832.74	30,208.56

Sheet 11 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xx-xxx-xxx-xxx-x05-00 ORANGE TOWNSHIP KARLA WITTENBACH, TREASURER 5269 SUNFIELD HWY IONIA, MI 48846	J					230.85	0.00
2010 WINTER PROPERTY TAXES OFF HINDS RD IONIA MI Value \$ 1,007,250.00							
Account No. xx-xxx-xxx-xxx-x05-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696						Notice Only	
Representing: ORANGE TOWNSHIP Value \$							
Account No. xx-xxx-xxx-xxx-x10-00 ORANGE TOWNSHIP KARLA WITTENBACH, TREASURER 5269 SUNFIELD HWY IONIA, MI 48846	J					47.60	0.00
2010 WINTER PROPERTY TAXES OFF HINDS RD IONIA, MI Value \$ 1,007,250.00							
Account No. xx-xxx-xxx-xxx-x10-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696						Notice Only	
Representing: ORANGE TOWNSHIP Value \$							
Account No. xx-xxx-xxx-xxx-x15-00 ORANGE TOWNSHIP KARLA WITTENBACH, TREASURER 5269 SUNFIELD HWY IONIA, MI 48846	J					877.31	0.00
2010 WINTER PROPERTY TAXES HINDS RD IONIA MI Value \$ 1,007,250.00							
Subtotal (Total of this page)						1,155.76	0.00

Sheet 12 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xx-xxx-xxx-xxx-x15-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696							Notice Only	
			Representing: ORANGE TOWNSHIP					
			Value \$					
Account No. xx-xxx-xxx-xxx-x20-00 ORANGE TOWNSHIP KARLA WITTENBACH, TREASURER 5269 SUNFIELD HWY IONIA, MI 48846		J	2010 WINTER PROPERTY TAXES OFF HINDS RD IONIA MI				36.70	0.00
			Value \$ 1,007,250.00					
Account No. xx-xxx-xxx-xxx-x20-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696			Representing: ORANGE TOWNSHIP				Notice Only	
			Value \$					
Account No. xx-xxx-xxx-xxx-x25-00 ORANGE TOWNSHIP KARLA WITTENBACH, TREASURER 5269 SUNFIELD HWY IONIA, MI 48846		J	2010 WINTER PROPERTY TAXES OFF E DAVID HWY IONIA MI 48846				257.92	0.00
			Value \$ 1,007,250.00					
Account No. xx-xxx-xxx-xxx-x25-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696			Representing: ORANGE TOWNSHIP				Notice Only	
			Value \$					
Subtotal							294.62	0.00
(Total of this page)								

Sheet 13 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. xx-xxx-xxx-xxx-x00-00 ORANGE TOWNSHIP KARLA WITTENBACH, TREASURER 5269 SUNFIELD HWY IONIA, MI 48846	J					343.90	0.00
2010 WINTER PROPERTY TAXES HINDS RD IONIA, MI Value \$ 1,007,250.00							
Account No. xx-xxx-xxx-xxx-x00-00 IONIA COUNTY TREASURER 100 MAIN - COURTHOUSE IONIA, MI 48846-1696						Notice Only	
Representing: ORANGE TOWNSHIP Value \$							
Account No. xxxx-xxx-x02-00 SALEM TOWNSHIP SHEILA BUCKLEITNER, TREASURER P.O. BOX 49 BURNIPS, MI 49314	H					281.64	0.00
2010 WINTER PROPERTY TAXES NON HOMESTEAD PROPERTY: 17 ACRES IN ALLEGAN COUNTY OTTOGAN SALEM TOWNSHIP Value \$ 85,000.00							
Account No. xxxx-xxx-x02-00 ALLEGAN COUNTY TREASURER 113 CHESTNUT STREET PO BOX 259 ALLEGAN, MI 49010-0259						Notice Only	
Representing: SALEM TOWNSHIP Value \$							
Account No. xxxxx3121 UNION BANK PO BOX 488 LAKE ODESSA, MI 48849	J					550,000.00	0.00
07/14/2009 MORTGAGE NON-HOMESTEAD PROPERTY: 9069 SNOW AVE SE CALEDONIA TOWNSHIP 117 ACRES - KENT COUNTY PP# 41-23-13-400-019 Value \$ 819,000.00							
Subtotal (Total of this page)						550,625.54	0.00

Sheet 14 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R H W J C	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N , I F A N Y
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN				
Account No. xxxxx1298 UNION BANK PO BOX 488 LAKE ODESSA, MI 48849	J	149 OTTOGAN AVE - 167 ACRES (PP# 70-18-36-400-002) (PP# 70-18-36-400-004) OTTOGAN - 17 ACRES (PP# 0319-001-002-00) 488 ACRES IONIA COUNTY 237 ACRES ORANGE TWP			1,066,884.63	0.00
		Value \$ 3,340,000.00				
Account No. xxxxx1535 VOLKSWAGEN CREDIT INC % BRICE, VANDER, LINDEN AND WERNICK PC 9441 LBJ FREEWAY SUITE 250 DALLAS, TX 75243	H	07/25/09 AUTOMOBILE 2009 TOUREG			42,125.00	7,125.00
		Value \$ 35,000.00				
Account No. xxxxxx1535 VOLKSWAGEN CREDIT PO BOX 3 HILLSBORO, OR 97123		Representing: VOLKSWAGEN CREDIT INC			Notice Only	
		Value \$				
Account No. xxxxx2508 VOLKSWAGEN CREDIT INC % BRICE, VANDER, LINDEN AND WERNICK PC 9441 LBJ FREEWAY SUITE 250 DALLAS, TX 75243	H	08/18/06 AUTOMOBILE 2006 JETTA			4,845.00	0.00
		Value \$ 15,000.00				
Account No. xxxxx2508 VOLKSWAGEN CREDIT PO BOX 3 HILLSBORO, OR 97123		Representing: VOLKSWAGEN CREDIT INC			Notice Only	
		Value \$				
Subtotal (Total of this page)					1,113,854.63	7,125.00

Sheet 15 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. xxxxxxx-8001								
ZIONS AGRICULTURAL FINANCE 500 5TH STREET AMES, IA 50010		J	07/1999 FIRST MORTGAGE 149 OTTOGAN AVENUE DORR, MI 49323 (167 ACRES) 17 ACRES IN ALLEGAN COUNTY 488 ACRES IN IONIA COUNTY 237 ACRES ORANGE TWP				894,301.27	0.00
			Value \$ 3,340,000.00					
Account No. xxxxxxx-8001								
ZIONS AGRICULTURAL FINANCE 500 5TH STREET AMES, IA 50010		J	07/1999 SECOND MORTGAGE 149 OTTOGAN AVENUE DORR, MI 49323 (167 ACRES) 17 ACRES IN ALLEGAN COUNTY 488 ACRES IN IONIA COUNTY 237 ACRES ORANGE TWP				395,991.96	0.00
			Value \$ 3,340,000.00					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							1,290,293.23	0.00
Total (Report on Summary of Schedules)							8,957,735.96	3,845,022.29

Sheet 16 of 16 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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.

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 \$11,725* 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 \$5,775* 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 \$2,600* 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, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

B6F (Official Form 6F) (12/07)

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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 claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. NA ADVANCED DRAINAGE SYSTEMS 770 S CHESTNUT STREET OWOSSO, MI 48867		J	2010 DRAINAGE SERVICES			40,000.00
Account No. xxxx-xxxx-xxxx-9347 BANK OF AMERICA ATTN: BANKRUPTCY NC4-105-03-14 PO BOX 26012 GREENSBORO, NC 27410		J	02/01/00 CREDIT CARD			21,360.00
Account No. xxxx-xxxx-xxxx-9347 BANK OF AMERICA PO BOX 53150 PHOENIX, AZ 85072			Representing: BANK OF AMERICA			Notice Only
Account No. xxxx-xxxx-xxxx-6449 CAPITAL ONE NA BANKRUPTCY DEPT PO BOX 5155 NORCROSS, GA 30091		H	01/01/06 CREDIT CARD			1,168.00
Subtotal (Total of this page)						62,528.00

4 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxxxxxxxxxx6449 CAPITAL ONE NA PO BOX 85617 RICHMOND, VA 23285			Representing: CAPITAL ONE NA				Notice Only	
Account No. 0935 CATERPILLAR PO BOX C1117 SOUTHEASTERN, PA 19398		H	11/2010 EQUIPMENT REPAIR				4,516.73	
Account No. 9599 CATERPILLAR PO BOX C1117 SOUTHEASTERN, PA 19398		H	09/2009 EQUIPMENT REPAIR				2,440.16	
Account No. xxxx-xxxx-xxxx-7924 CHASE PO BOX 15298 WILMINGTON, DE 19850		H	04/01/07 CREDIT CARD				4,478.00	
Account No. xxxxxxxxxxxx7924 CHASE PO BOX 15123 WILMINGTON, DE 19850			Representing: CHASE				Notice Only	
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	11,434.89

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. xxxx-xxxx-xxxx-2604 CHASE PO BOX 15298 WILMINGTON, DE 19850	J		07/14/06 CREDIT CARD				3,913.00	
Account No. xxxxxxxxxxxx2604 CHASE PO BOX 15123 WILMINGTON, DE 19850			Representing: CHASE				Notice Only	
Account No. xxxx-xxxx-xxxx-2944 CITIBANK SD NA ATTN: CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY, MO 64195	J		12/21/07 CREDIT CARD				11,439.00	
Account No. xxxxxxxxxxxx2944 CITIBANK PO BOX 6004 SIOUX FALLS, SD 57117			Representing: CITIBANK SD NA				Notice Only	
Account No. xxxx-xxxx-xxxx-0485 CNH CAPITAL AMERICA LL 233 LAKE AVE RACINE, WI 53403	H		04/01/98 CREDIT CARD				24,914.00	
Sheet no. <u>2</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	40,266.00

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
		H W J C					
Account No. xxxxxxxxxxxx0485 CNH CAPITAL PO BOX 1083 EVANSVILLE, IN 47706			Representing: CNH CAPITAL AMERICA LL				Notice Only
Account No. xxxx-xxxx-xxxx-2203 DISCOVER FINANCIAL PO BOX 6103 CAROL STREAM, IL 60197		J	04/01/91 CREDIT CARD				14,177.00
Account No. xxxxxxxxxxxx2203 DISCOVER FINANCIAL PO BOX 30943 SALT LAKE CITY, UT 84130			Representing: DISCOVER FINANCIAL				Notice Only
Account No. xxxxx-x1438 FARM PLAN 8402 EXCELSIOR DRIVE PHOENIX, AZ 85072		J	2010 SEED FERTILIZATION				770,378.47
Account No. xxxx-xxxx-xxxx-4998 SST/COLUMBUS BANK&TRUS PO BOX 84024 COLUMBUS, GA 31908		H	04/01/06 CREDIT CARD				10,945.00
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	795,500.47

B6F (Official Form 6F) (12/07) - Cont.

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx1616 WILBUR-ELLIS DEPT CH 19406 PALATINE, IL 60055		H	2010 CHEMICALS			124,340.90
Account No.						
Account No.						
Account No.						
Account No.						

Sheet no. 4 of 4 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

124,340.90

Total
(Report on Summary of Schedules)

1,034,070.26

B6G (Official Form 6G) (12/07)

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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 unexpired 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.
ESTATE OF FLORENCE ELIZABETH BIEBER, MICHELLE BIEBER, EDWARD BIEBER SR., CO PER REP 11469 NORTH LAKE DRIVE HOLLAND, MI 49424	50 ACRES IN DORR TOWNSHIP, ALLEGAN COUNTY LAND CONTRACT
MICHIGAN CONFERENCE ASSOC OF SEVENTH DAY ADVENTISTS PO BOX 19009 LANSING, MI 48901	BAKER LAND CONTRACT - 77 ACRES IN BERLIN TOWNSHIP, IONIA, MICHIGAN

0

_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re Joseph Stanley Kwiatkowski,
Susan Eleanor Kwiatkowski

Case No. _____

Debtors

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 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
------------------------------	------------------------------

0
_____ continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Case No. _____

Debtor(s)

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 Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	FARMER	
How long employed	42 YEARS	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 400.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 400.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): _____	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 400.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 300,000.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): FARM WAGES	\$ 0.00	\$ 230.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 300,000.00	\$ 230.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 300,000.00	\$ 630.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 300,630.00	

(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:

B6J (Official Form 6J) (12/07)

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Case No. _____

Debtor(s)

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 bi-weekly, 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 Form 22A 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)		\$	12,000.00
a. Are real estate taxes included?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	
b. Is property insurance included?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	
2. Utilities:		\$	13,200.00
a. Electricity and heating fuel		\$	0.00
b. Water and sewer		\$	225.00
c. Telephone		\$	89.00
d. Other <u>TV</u>		\$	80.00
3. Home maintenance (repairs and upkeep)		\$	300.00
4. Food		\$	60.00
5. Clothing		\$	0.00
6. Laundry and dry cleaning		\$	450.00
7. Medical and dental expenses		\$	280.00
8. Transportation (not including car payments)		\$	86.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	85.00
10. Charitable contributions		\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	1,000.00
a. Homeowner's or renter's		\$	0.00
b. Life		\$	267.00
c. Health		\$	210.00
d. Auto		\$	0.00
e. Other _____		\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	0.00
(Specify) _____		\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	0.00
a. Auto		\$	3,750.00
b. Other <u>MORTGAGE (UNION BANK) (\$44,000/YEAR - 117 ACRES)</u>		\$	2,500.00
c. Other <u>LAND CONTRACT - 5 ACRES</u>		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	250,000.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other _____		\$	0.00
Other _____		\$	
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.)		\$	284,582.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of Schedule I		\$	300,630.00
b. Average monthly expenses from Line 18 above		\$	284,582.00
c. Monthly net income (a. minus b.)		\$	16,048.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

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

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Debtor(s)

Case No. _____

Chapter 11

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 40 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 21, 2010

Signature /s/ Joseph Stanley Kwiatkowski
Joseph Stanley Kwiatkowski
Debtor

Date December 21, 2010

Signature /s/ Susan Eleanor Kwiatkowski
Susan Eleanor Kwiatkowski
Joint 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.

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

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Debtor(s)

Case No. _____

Chapter 11

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; 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

None 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
\$3,500,000.00	2010 YTD: Husband Business Gross Income
\$5,200.00	2010 YTD: Wife Employment Income
\$3,446,367.00	2009: Husband Business Gross Income
\$8,533.00	2009: Wife Employment Income
\$3,782,214.00	2008: Husband Business Gross Income
\$7,960.00	2008: Wife Employment Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or 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.)

AMOUNT SOURCE

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

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 (*) 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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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 \$5,850*. 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.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
BANK OF AMERICA PO BOX 45144 FL9-100-04-24 BLDG 100 4TH FLOOR JACKSONVILLE, FL 32232	VARIOUS DATES	\$500,000.00	\$1,423,915.88
BANK OF AMERICA PO BOX 45144 FL 9-100-04-24 BLDG 100 JACKSONVILLE, FL 32232	AUGUST 2010	\$375,000.00	\$1,876,085.00

None 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.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
THERESA KWIATKOWSKI 4655 - 92ND STREET SW BYRON CENTER, MI 49315 DEBTOR'S SISTER	AUGUST - SEPTEMBER, 2010	\$600.00	\$20,000.00

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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

- None 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.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BANK OF AMERICA, N.A., successor by merger to LASALLE BANK MIDWEST, N.A., a national banking association, v JOSEPH S. KWITKOWSKI, an individual, SUSAN E. KWIATKOWSKI, an individual, GMAC COMMERCIAL MORTGAGE CORPORATION, a foreign corporation, et al.	Contract Collection	United States District Court for the Western District of Michigan 399 Federal Building 110 Michigan Street NW Grand Rapids MI 49503	Pending

Case No. 1:10-cv-1197

- None 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.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
BANK OF AMERICA, NA C/O DARREN J BURMANIA STEVEN E. BRATSCHE & ASSOCIATES, P.C. 2180 - 44TH STREET S.E. SUITE 300 KENTWOOD, MI 49518	VARIOUS DATES	CASH PROCEEDS FROM GRAIN SALES - MISCELLANEOUS \$130,000
BANK OF AMERICA C/O DARREN J BURMANIA STEVEN BRATSCHE & ASSOCIATES 2180 - 44TH STREET SE STE 300 KENTWOOD, MI 49518	OCTOBER, 2010	ZEELAND FARM SERVICES SOY BEAN CHECKS \$170,000
BANK OF AMERICA C/O DARREN J BURMANIA STEVEN BRATSCHE & ASSOCIATES 2180 - 44TH STREET SE STE 300 KENTWOOD, MI 49518	NOVEMBER, 2010	CARBON ENERGY CHECKS \$140,000
BANK OF AMERICA C/O DARREN J BURMANIA STEVEN BRATSCHE & ASSOCIATES 2180 - 44TH STREET SE STE 300 KENTWOOD, MI 49518	NOVEMBER, 2010	HAMILTON FARM BUREAU CHECKS \$60,000

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.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None 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 a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None 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.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None 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.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
ST. MARY'S VISITATION CHURCH 2459 - 146TH AVENUE BYRON CENTER, MI 49315	NONE	2010 - 2ND QUARTER	CONTRIBUTION OF SAND VALUE \$3,000
ST. SEBASTIAN CHURCH 9408 WILSON AVENUE SW BYRON CENTER, MI 49315	NONE	2010 - 2ND QUARTER	CONTRIBUTION OF TOP SOIL \$300

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.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None 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 the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
MARTIN L ROGALSKI PC 1881 GEORGETOWN CENTER DRIVE JENISON, MI 49428	DECEMBER 17, 2010 JOE KWIATKOWSKI	\$18,000 ATTORNEY FEES \$ 2,000 COSTS
GREENPATH DEBT SOLUTIONS 3210 EAGLE RUN DRIVE NE #102 GRAND RAPIDS, MI 49525-7051	DECEMBER 20, 2010 MARTIN L. ROGALSKI, P.C.	\$100

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
DAVID KNOESTER 6701 LAKE MICHIGAN DRIVE ALLENDALE, MI 49401	VARIOUS	\$4,000

10. Other transfers

- None 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.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None 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.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None 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.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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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.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None 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.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
BANK OF AMERICA C/O DARREN J BURMANIA STEVEN BRATSCHE & ASSOCIATES 2180 - 44TH STREET SE STE 300 KENTWOOD, MI 49518	OCTOBER, 2010	\$300,000

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER BRIAN NICKLES 84TH STREET S.W. BYRON CENTER, MI 49315	DESCRIPTION AND VALUE OF PROPERTY ANTIQUE TRACTORS	LOCATION OF PROPERTY MAIN FARM
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15. Prior address of debtor

None If the 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.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None 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.

NAME

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

None 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:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None 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.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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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.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None 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.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
KWIATKOWSKI FARMS	XX6731	149 OTTOGAN AVENUE DORR, MI 49423	FARMING	1973 TO PRESENT
KWIATKOWSKI MINING	XX6731	149 OTTOGAN AVENUE DORR, MI 49423	SAND OPERATIONS - MINING	2005 TO PRESENT

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.

NAME ADDRESS

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 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

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
CORINNE K. SOUTHWORTH, CPA P.O. BOX 752 MARCELLUS, MI 49067	2008 TO PRESENT

None 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.

NAME ADDRESS DATES SERVICES RENDERED

None 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.

NAME	ADDRESS
CORINNE K. SOUTHWORTH, CPA	P.O. BOX 752 MARCELLUS, MI 49067

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
BANK OF AMERICA PO BOX 45144 FL9-100-04-24 BLDG 100 4TH FLOOR JACKSONVILLE, FL 32232	2008 - 2010
CHEMICAL BANK 333 EAST MAIN STREET MIDLAND, MI 48640	2008 - 2010
JOHN DEERE CREDIT PO BOX 6600 JOHNSTON, IA 50131	2008 - 2010
UNION BANK PO BOX 488 LAKE ODESSA, MI 48849	2008 - 2010
FARM PLAN 8402 EXCELSIOR DRIVE PHOENIX, AZ 85072	2008 - 2010

20. Inventories

None 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.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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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.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None 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.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None 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.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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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.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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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.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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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.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

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 December 21, 2010

Signature /s/ Joseph Stanley Kwiatkowski
Joseph Stanley Kwiatkowski
Debtor

Date December 21, 2010

Signature /s/ Susan Eleanor Kwiatkowski
Susan Eleanor Kwiatkowski
Joint Debtor

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

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

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

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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

In re Joseph Stanley Kwiatkowski
Susan Eleanor Kwiatkowski

Debtor(s)

Case No. _____

Chapter 11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: December 21, 2010

/s/ Joseph Stanley Kwiatkowski

Joseph Stanley Kwiatkowski

Signature of Debtor

Date: December 21, 2010

/s/ Susan Eleanor Kwiatkowski

Susan Eleanor Kwiatkowski

Signature of Debtor

ADVANCED DRAINAGE SYSTEMS
770 S CHESTNUT STREET
OWOSSO MI 48867

ALLEGAN COUNTY TREASURER
113 CHESTNUT STREET
PO BOX 259
ALLEGAN MI 49010-0259

BANK OF AMERICA
ATTN: BANKRUPTCY NC4-105-03-14
PO BOX 26012
GREENSBORO NC 27410

BANK OF AMERICA
PO BOX 45144
FL9-100-04-24 BLDG 100
4TH FLOOR
JACKSONVILLE FL 32232

BANK OF AMERICA
PO BOX 45144
FL 9-100-04-24 BLDG 100
JACKSONVILLE FL 32232

BANK OF AMERICA
PO BOX 53150
PHOENIX AZ 85072

BERLIN TOWNSHIP
1871 W PECK LAKE ROAD
IONIA MI 48846

BERLIN TOWNSHIP
MARILYN PALMER, TREASURER
1871 W PECK LAKE ROAD
IONIA MI 48846

BERLIN TOWNSHIP
MARILYN PALMER, TREASURER
1871 W PECK LAKE RD
IONIA MI 48846

CALEDONIA CHARTER TOWNSHIP
RICHARD C. ROBERTSON, TREASURE
8196 BROADMOOR AVE
CALEDONIA MI 49316

CAPITAL ONE NA
BANKRUPTCY DEPT
PO BOX 5155
NORCROSS GA 30091

CAPITAL ONE NA
PO BOX 85617
RICHMOND VA 23285

CATERPILLAR
PO BOX C1117
SOUTHEASTERN PA 19398

CHASE
PO BOX 15298
WILMINGTON DE 19850

CHASE
PO BOX 901076
FORT WORTH TX 76101

CHASE
PO BOX 15123
WILMINGTON DE 19850

CHASE MANHATTAN
ATTN: BKY RESEARCH DEPT
3415 VISION DRIVE
COLUMBUS OH 43219

CHEMICAL BANK
333 EAST MAIN STREET
MIDLAND MI 48640

CITIBANK
PO BOX 6004
SIOUX FALLS SD 57117

CITIBANK SD NA
ATTN: CENTRALIZED BANKRUPTCY
PO BOX 20507
KANSAS CITY MO 64195

CNH CAPITAL
PO BOX 1083
EVANSVILLE IN 47706

CNH CAPITAL AMERICA LL
233 LAKE AVE
RACINE WI 53403

COMMODITY CREDIT CORPORATION
KENT COUNTY FSA OFFICE
3260 EAGLE PARK DRIVE NE, #101
GRAND RAPIDS MI 49525

DISCOVER FINANCIAL
PO BOX 6103
CAROL STREAM IL 60197

DISCOVER FINANCIAL
PO BOX 30943
SALT LAKE CITY UT 84130

DIVERSIFIED FINANCIAL
14010 1ST NATIONAL BANK PKWY
#400
OMAHA NE 68154

DIVERSIFIED FINANCIAL
% IRRIGATION FINANCE SOLUTIONS
14010 1ST NATIONAL BANK PKWY
#400
OMAHA NE 68154

DORR TOWNSHIP TREASURER
4196 - 18TH STREET
DORR MI 49323

ESTATE OF FLORENCE ELIZABETH
BIEBAR, MICHELLE L BIEBER,
EDWARD B BIEBAR CO PER REP
11469 NORTH LAKE DRIVE
HOLLAND MI 49424

ESTATE OF FLORENCE ELIZABETH
BIEBER, MICHELLE BIEBER,
EDWARD BIEBER SR., CO PER REP
11469 NORTH LAKE DRIVE
HOLLAND MI 49424

FARM PLAN
8402 EXCELSIOR DRIVE
PHOENIX AZ 85072

FIFTH THIRD BANK
C/O BANKRUPTCY DEPT, MDROPSO5
1850 EAST PARIS
GRAND RAPIDS MI 49546

FIFTH THIRD BANK
PO BOX 630778
CINCINNATI OH 45263

GREEN VALLEY AGRICULTURAL
3957 - 108TH STREET SE
CALEDONIA MI 49316

GSI
1004 EAST ILLINOIS STREET
ASSUMPTION IL 62510

IONIA COUNTY TREASURER
100 MAIN - COURTHOUSE
IONIA MI 48846-1696

JAMESTOWN TOWNSHIP
SCOTT A BROUWER, TREASURER
P.O. BOX 88
JAMESTOWN MI 49427

JOHN DEERE CREDIT
PO BOX 6600
JOHNSTON IA 50131

KENT COUNTY
TREASURER'S OFFICE
300 MONROE NW
GRAND RAPIDS MI 49503

LOWELL CHARTER TOWNSHIP
2910 ALDEN NASH SE
LOWELL MI 49331

MAC FINANCIAL SERVICES
PO BOX 26131
GREENSBORO NC 27402

MICHIGAN CONFERENCE ASSOC
OF SEVENTH DAY ADVENTISTS
PO BOX 19009
LANSING MI 48901

ORANGE TOWNSHIP
KARLA WITTENBACH, TREASURER
5269 SUNFIELD HWY
IONIA MI 48846

OTTAWA COUNTY
TREASURERS OFFICE
12220 FILLMORE STREET
WEST OLIVE MI 49460

SALEM TOWNSHIP
SHEILA BUCKLEITNER, TREASURER
P.O. BOX 49
BURNIPS MI 49314

SST/COLUMBUS BANK&TRUS
PO BOX 84024
COLUMBUS GA 31908

UNION BANK
PO BOX 488
LAKE ODESSA MI 48849

VOLKSWAGEN CREDIT
PO BOX 3
HILLSBORO OR 97123

VOLKSWAGEN CREDIT INC
% BRICE, VANDER, LINDEN AND WERNICK PC
9441 LBJ FREEWAY SUITE 250
DALLAS TX 75243

VOLKSWAGEN CREDIT
PO BOX 3
HILLSBORO OR 97123

WILBUR-ELLIS
DEPT CH 19406
PALATINE IL 60055

ZIONS AGRICULTURAL FINANCE
500 5TH STREET
AMES IA 50010