

**United States Bankruptcy Court
District of Minnesota**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): River Heights Marina, Inc.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) 41-1732974	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 4455 66th Street East Inver Grove Heights, MN	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code 55076	ZIP Code
County of Residence or of the Principal Place of Business: Dakota	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" 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 <hr/> 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 \$2,190,000. 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).
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Statistical/Administrative Information

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

<input checked="" type="checkbox"/>	<input type="checkbox"/>								
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

Estimated Liabilities

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$50 million	\$10,000,001 to \$100 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): River Heights Marina, Inc.
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All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p>X _____ Signature of Attorney for Debtor(s) (Date)</p>
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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?

Yes, and Exhibit C is attached and made a part of this petition.

No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

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

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.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition
(This page must be completed and filed in every case)

Name of Debtor(s):
River Heights Marina, Inc.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

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

X _____
Signature of Debtor

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

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

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Steven B. Nosek
Signature of Attorney for Debtor(s)

Steven B. Nosek 79960
Printed Name of Attorney for Debtor(s)

Steven B. Nosek, P.A.
Firm Name

Attorney at Law
2855 Anthony Lane S, #201
St. Anthony, MN 55418

Address

Email: snosek@visi.com

612-335-9171 Fax: 612-789-2109
Telephone Number

August 28, 2009
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

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

X /s/ Paul Harms
Signature of Authorized Individual

Paul Harms
Printed Name of Authorized Individual

President
Title of Authorized Individual

August 28, 2009
Date

**United States Bankruptcy Court
District of Minnesota**

In re River Heights Marina, Inc.

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>
Advanta Bank Corp PO Box 30715 Salt Lake City, UT 84130	Advanta Bank Corp PO Box 30715 Salt Lake City, UT 84130			11,994.52
Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124	Property at Location: 4455 66th Street East, Inver Grove Heights MN Legal Description: Property ID: Dakota County		173,859.02 (0.00 secured) (1,033,386.17 senior lien)
Bank of America PO Box 15027 Wilmington, DE 19850	Bank of America PO Box 15027 Wilmington, DE 19850			56,000.00
Capital One PO Box 30273 Salt Lake City, UT 84130-0273	Capital One PO Box 30273 Salt Lake City, UT 84130-0273			79,878.77
Capital One PO Box 85617 Richmond, VA 23285	Capital One PO Box 85617 Richmond, VA 23285			4,578.57
Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298	Chase Cardmember Service PO Box 15298 Wilmington, DE 19850-5298			15,000.00
Citibusiness Card PO Box 44180 Jacksonville, FL 32231-4180	Citibusiness Card PO Box 44180 Jacksonville, FL 32231-4180			3,496.86
City Inver Grove Heights 8150 Barbara Avenue Inver Grove Heights, MN 55076	City Inver Grove Heights 8150 Barbara Avenue Inver Grove Heights, MN 55076			2,078.38
Community Credit Union 311 Main Street La Crosse, WI 54601	Community Credit Union 311 Main Street La Crosse, WI 54601			344,000.00
Dakota County 1590 Highway 55 Hastings, MN 55033	Dakota County 1590 Highway 55 Hastings, MN 55033	First 1/2 Taxes for 2009		19,296.96

Debtor(s)

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>
Energy Solution Partners, LLC 903 Superior Ave #4 Tomah, WI 54660	Energy Solution Partners, LLC 903 Superior Ave #4 Tomah, WI 54660			41,422.11
First Equity Card Corp PO Box 84075 Columbus, GA 31901	First Equity Card Corp PO Box 84075 Columbus, GA 31901			2,214.68
Internal Revenue Service 30 East 7th Street Suite 1222 Stop 5114 Saint Paul, MN 55101	Internal Revenue Service 30 East 7th Street Suite 1222 Stop 5114 Saint Paul, MN 55101			16,000.00
MGC Mortgage 7195 Dallas Parkway Plano, TX 75024	MGC Mortgage 7195 Dallas Parkway Plano, TX 75024	Property at Location: 4455 66th Street East, Inver Grove Heights MN Legal Description: Property ID: Dakota County		35,858.08 (0.00 secured) (1,236,211.77 senior lien)
MGC Mortgage 7195 Dallas Parkway Plano, TX 75024	MGC Mortgage 7195 Dallas Parkway Plano, TX 75024	Property at Location: 4455 66th Street East, Inver Grove Heights MN Legal Description: Property ID: Dakota County		28,966.58 (0.00 secured) (1,207,245.19 senior lien)
Vermillion State Bank 107 E. Main Street Vermillion, MN 55085	Vermillion State Bank 107 E. Main Street Vermillion, MN 55085	Property at Location: 4455 66th Street East, Inver Grove Heights MN Legal Description: Property ID: Dakota County		43,859.06 (0.00 secured) (989,527.11 senior lien)
Vermillion State Bank 107 E. Main Street Vermillion, MN 55085	Vermillion State Bank 107 E. Main Street Vermillion, MN 55085	Property at Location: 4455 66th Street East, Inver Grove Heights MN Legal Description: Property ID: Dakota County		989,527.11 (0.00 secured)
Wells Fargo PO Box 348750 Sacramento, CA 95834	Wells Fargo PO Box 348750 Sacramento, CA 95834			84,480.00
Xcel Energy PO Box 8 Eau Claire, WI 54702-0008	Xcel Energy PO Box 8 Eau Claire, WI 54702-0008			2,219.80

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

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

I, the President of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **August 28, 2009**

Signature **/s/ Paul Harms**

Paul Harms

President

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.

ADVANTA BANK CORP
PO BOX 30715
SALT LAKE CITY UT 84130

ARNDT, BUSWELL & THORN SC
CANDICE C.M. TLUSTOSCH
101 W OAK STREET
SPARTA WI 54656

AURORA LOAN SERVICES
10350 PARK MEADOWS DRIVE
LITTLETON CO 80124

BANK OF AMERICA
PO BOX 15027
WILMINGTON DE 19850

CAPITAL ONE
PO BOX 85617
RICHMOND VA 23285

CAPITAL ONE
PO BOX 30273
SALT LAKE CITY UT 84130-0273

CHASE
CARDMEMBER SERVICE
PO BOX 15298
WILMINGTON DE 19850-5298

CITIBUSINESS CARD
PO BOX 44180
JACKSONVILLE FL 32231-4180

CITY INVER GROVE HEIGHTS
8150 BARBARA AVENUE
INVER GROVE HEIGHTS MN 55076

COMMUNITY CREDIT UNION
311 MAIN STREET
LA CROSSE WI 54601

DAKOTA COUNTY
1590 HIGHWAY 55
HASTINGS MN 55033

ENERGY SOLUTION PARTNERS, LLC
903 SUPERIOR AVE #4
TOMAH WI 54660

FIRST EQUITY CARD CORP
PO BOX 84075
COLUMBUS GA 31901

INTERNAL REVENUE SERVICE
30 EAST 7TH STREET
SUITE 1222 STOP 5114
SAINT PAUL MN 55101

MAIN STREET LAW OFFICE
504 MAIN STREET #200
LA CROSSE WI 54601

MGC MORTGAGE
7195 DALLAS PARKWAY
PLANO TX 75024

PAUL HARMS
4455 66TH STREET EAST
INVER GROVE HEIGHTS MN 55076

VERMILLION STATE BANK
107 E. MAIN STREET
VERMILLION MN 55085

WELLS FARGO
PO BOX 348750
SACRAMENTO CA 95834

XCEL ENERGY
PO BOX 8
EAU CLAIRE WI 54702-0008