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United States Bankruptcy Court Southern District of Ohio						Voluntary	Petition	
Name of Debtor (if individual, enter Last, First, Richmond's Enterprise, Inc.	Middle):		Name	of Joint De	ebtor (Spouse	e) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  AKA Jeffrey Richmond; AKA Jacqulyn McPherson; AKA Brenda Richmond					used by the maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  56-2489589	yer I.D. (ITIN) No./Co	omplete EIN	Last fo	our digits o	f Soc. Sec. or	r Individual-T	Γaxpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 115 Horace Street Dayton, OH	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of		5402	Count	v of Reside	ence or of the	Principal Pla	ace of Business:	
Montgomery	Business.		Count	y of reside	siece of of the	i imeipai i i	dee of Business.	
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	tor (if differen	nt from street address):	
		ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			1					I
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of (Check of Health Care Busingle Asset Rea in 11 U.S.C. § 10 Railroad Stockbroker Commodity Brold Clearing Bank Other	iness al Estate as de 01 (51B)	efined	☐ Chapt☐	the 1 er 7 er 9 er 11 er 12	Petition is Fi	napter 15 Petition for R. a Foreign Main Procee hapter 15 Petition for R. a Foreign Main Procee hapter 15 Petition for R. a Foreign Nonmain Proceed of Debts	ecognition ding ecognition
cited and con and same type of charge colorny		the United S	States	defined "incurr	are primarily continuity of the second of th	onsumer debts, § 101(8) as idual primarily	busine	are primarily ess debts.
Filing Fee (Check on Full Filing Fee attached  Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's cons	ble to individuals only ideration certifying the lule 1006(b). See Offici napter 7 individuals on	at the debtor ial Form 3A. nly). Must	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate not s or affiliates) ble boxes: being filed w ces of the pla	usiness debto necontingent li ) are less than ith this petition were solici	defined in 11 U.S.C. § or as defined in 11 U.S.d iquidated debts (excluding \$2,190,000.	C. § 101(51D).  ing debts owed  e or more
Statistical/Administrative Information  Debtor estimates that funds will be available  Debtor estimates that, after any exempt propthere will be no funds available for distributi	erty is excluded and a	secured credi dministrative	tors.			THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,001-	10,001- 25,000 50	5,001- 0,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		\$500,000,001 to \$1 billion				

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

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B1 (Official Form 1)(1/08) Document Page 3 of 41

# **Voluntary Petition**

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

### 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.

 $\mathbf{X}$ 

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

#### Signature of Attorney\*

# X /s/ Alfred Wm. Schneble III

Signature of Attorney for Debtor(s)

### Alfred Wm. Schneble III 0030741

Printed Name of Attorney for Debtor(s)

### Phillips Law Firm, Inc.

Firm Name

9521 Montgomery Road Cincinnati, OH 45242

Address

Email: bud@PhillipsLawFirm.com

513-985-2500 Fax: 513-985-2503

Telephone Number

January 22, 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 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.

# ▼ /s/ Jeffery Richmond

Signature of Authorized Individual

#### Jeffery Richmond

Printed Name of Authorized Individual

#### President

Title of Authorized Individual

#### January 22, 2009

Date

Name of Debtor(s):

Richmond's Enterprise, Inc.

# Signatures

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

Date

Address

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.

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**B4** (Official Form 4) (12/07)

# United States Bankruptcy Court Southern District of Ohio

In re	Richmond's Enterprise, Inc.		Case No.	
		Debtor(s)	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)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Butler County Treasurer 315 High Street 10th Floor Dayton, OH 45422	Butler County Treasurer 315 High Street 10th Floor Dayton, OH 45422	unpaid real estate taxes		6,346.51
First Franklin PO Box 1838 Pittsburgh, PA 15230	First Franklin PO Box 1838 Pittsburgh, PA 15230	1425 Big Hill Road Kettering, Ohio 45429		250,000.00 (220,540.00 secured)
GMAC PO Box 4622 Waterloo, IA 50704	GMAC PO Box 4622 Waterloo, IA 50704	2019 Val Vista Dayton, Ohio 45406		77,600.00 (75,970.00 secured)
GMAC PO Box 4622 Waterloo, IA 50704	GMAC PO Box 4622 Waterloo, IA 50704	4830 Gardendale Dayton, Ohio 45427		55,604.42 (54,790.00 secured)
Green CountyTreasurer 45 N. Detroit Street Xenia, OH 45385	Green CountyTreasurer 45 N. Detroit Street Xenia, OH 45385	unpaid real estate taxes		9,499.79
Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422	Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422	unpaid real estate taxes		37,294.47
Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422	Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422	unpaid real estate taxes		24,163.36
Ohio Attorney General Revenue Recovery Services 150 E. Gay St., 21st Floor Cincinnati, OH 45215	Ohio Attorney General Revenue Recovery Services 150 E. Gay St., 21st Floor Cincinnati, OH 45215	Workers Comp. Premium Claims		139.00
Option One PO Box 57054 Irvine, CA 92619	Option One PO Box 57054 Irvine, CA 92619	53 Bennington Drive Dayton, Ohio 45405		112,000.00 (96,780.00 secured)

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B4 (Offi	cial Form 4) (12/07) - Cont.		
In re	Richmond's Enterprise, Inc.	Case No.	
	Debtor(s)		

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Option One PO Box 57054 Irvine, CA 92619	Option One PO Box 57054 Irvine, CA 92619	98 S. East Bellbrook, Ohio 45305		113,400.00
Option One PO Box 57054 Irvine, CA 92619	Option One PO Box 57054 Irvine, CA 92619	4594 Frudenberger Dayton, Ohio 45427		54,400.00
Option One PO Box 57054 Irvine, CA 92619	Option One PO Box 57054 Irvine, CA 92619	41 Bennington Dr. Dayton, Ohio 45405		116,716.71 (96,780.00 secured)
	DECLADATION UNDER DE			

# 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	January 22, 2009	Signature	/s/ Jeffery Richmond
			Jeffery Richmond
			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.

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

# **United States Bankruptcy Court** Southern District of Ohio

In re	Richmond's Enterprise, Inc.		Case No		_
		Debtor			
			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	3	3,938,990.00		
B - Personal Property	Yes	4	2,853.91		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	7		3,138,284.40	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		77,443.13	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		167,800.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	No	0			N/A
J - Current Expenditures of Individual Debtor(s)	No	0			N/A
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	3,941,843.91		
			Total Liabilities	3,383,527.53	

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Form 6 - Statistical Summary (12/07)

Richmond's Enterprise, Inc.

In re

# **United States Bankruptcy Court Southern District of Ohio**

Case No.

101(8)), filing

Γ	Debtor	Chapter	11
STATISTICAL SUMMARY OF CERTAIN LIA	ABILITIES AN	D RELATED DA	TA (28 U.S.C. § 159)
you are an individual debtor whose debts are primarily consumer decase under chapter 7, 11 or 13, you must report all information reque	ebts, as defined in § 1 ested below.	01(8) of the Bankruptcy	Code (11 U.S.C.§ 101(8)), fil
☐ Check this box if you are an individual debtor whose debts are report any information here.	NOT primarily consu	mer debts. You are not re	equired to
This information is for statistical purposes only under 28 U.S.C. § ummarize the following types of liabilities, as reported in the Sch		em.	
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)			

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

In re	Richmond's Enterprise, Inc.	Case No.	
-	<u> </u>	<del>,</del>	
		Debtor	

# **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
41 Bennington Dr. Dayton, Ohio 45405		-	96,780.00	116,716.71
53 Bennington Drive Dayton, Ohio 45405		-	96,780.00	112,000.00
112 Bennington Drive Dayton, Ohio 45405		-	130,000.00	116,728.40
203 Ryburn Ave. Dayton, Ohio 45405		-	130,000.00	70,022.83
96 Cromwell Place Dayton, Ohio 45405		-	325,000.00	178,000.00
110 Cromwell Place Dayton, Ohio 45405		-	325,000.00	178,000.00
4412 Eichelberger Dayton, Ohio 45406		-	50,260.00	48,000.00
4830 Gardendale Dayton, Ohio 45427		-	54,790.00	55,604.42
2001 Val Vista Dayton, Ohio 45406		-	96,000.00	77,600.00
2019 Val Vista Dayton, Ohio 45406		-	75,970.00	77,600.00
5080 Germantown Pike Jefferson Township, Ohio 45418		-	66,330.00	60,000.00
5076 Germantown Pike Jefferson Township, Ohio 45418		-	75,000.00	60,000.00
		Sub-Total	> 1,521,910.00	(Total of this page

<sup>2</sup> continuation sheets attached to the Schedule of Real Property

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

In re	Richmond's Enterprise, Inc.	Case No.
	<u> </u>	

Debtor

# **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
5070 Germantown Pike Jefferson Township, Ohio 45418		-	62,500.00	52,000.00
4609 Waymire Dayton, Ohio 45406		-	50,270.00	48,000.00
2023 Val Vista Dayton, Ohio 45406		-	62,670.00	59,200.00
5443 Flicker Way Huber Heights, Ohio 45424		-	160,000.00	144,000.00
311 Gibbons West Carrollton, Ohio 45449		-	94,000.00	84,000.00
1700 Kensington Bellbrook, Ohio 45305		-	140,000.00	112,000.00
5238 Pitcairn Huber Heights, Ohio 45424		-	112,000.00	90,000.00
220 Tulip West Carrollton, Ohio 45449		-	83,680.00	75,000.00
3455 S. Dakar Beavercreek, Ohio 45431		-	130,000.00	104,000.00
150 Maple Drive Springboro, Ohio 45066		-	115,000.00	98,966.53
90 S. Johanna Drive Centerville, Ohio 45458		-	140,000.00	121,562.51
317 Winnimac Englewood, Ohio 45322		-	130,000.00	112,583.00
2077 Maplecrest Kettering, Ohio 45409		-	160,000.00	82,500.00
6040 Bainbridge Court Liberty Township, Ohio 45011		-	230,000.00	196,000.00
1425 Big Hill Road Kettering, Ohio 45429			220,540.00	250,000.00
		Sub-Total	> 1,890,660.00	(Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Real Property

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

In re	Richmond's Enterprise, Inc.		Case No.	
_	· · · · · · · · · · · · · · · · · · ·	Debtor	,	

# **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
3610 Derilinger Road Trotwood, Ohio 45426		-	108,240.00	78,200.00
31 College Street Dayton, Ohio 45402		-	2,200.00	0.00
35 College Street Dayton, Ohio 45402		-	58,150.00	0.00
3430 Dahlia Drive Dayton, Ohio 45402		-	150,910.00	0.00
Horace Street Dayton, Ohio 45402		-	3,330.00	0.00
115/117 Horace Street Dayton, Ohio 45402		-	106,810.00	0.00
112/118 Bennington Drive Dayton, Ohio 45405		-	96,780.00	0.00

Sub-Total > 526,420.00 (Total of this page)

3,938,990.00

Total >

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

(Report also on Summary of Schedules)

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

In re	Richmond's Enterprise, Inc.	Case No	
	·	Debtor	

# 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 Description and Location of Property E	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 on Hand	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Code Credit Union checking account account #9080187359	-	2,000.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	National City Bank account #985221923	-	80.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	х		
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х		
6.	Wearing apparel.	x		
7.	Furs and jewelry.	x		
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.	X		
10.	Annuities. Itemize and name each issuer.	X		

3 continuation sheets attached to the Schedule of Personal Property

2,180.00

Sub-Total >

(Total of this page)

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

In re	Richmond's Enterprise, Inc.	Case No.
_	•	

Debtor

# **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
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.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.		Code Credit Union checking account #9080184939 rental property accounts receivable	-	223.91
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.	X			
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.		Leases with tenants	-	0.00
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				0.1.75 :	.1. 000.04
			(To	Sub-Tota of this page)	al > <b>223.91</b>
CI	. 1 . 2	. ,			

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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

In re	Richmond's Enterprise, Inc.	Case No	_

Debtor

# **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			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	fax (1)		-	100.00
	supplies.	laptop com	puter	-	200.00
		computer of	desk	-	100.00
		chair		-	50.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
			(Tr.	Sub-Tota of this page)	al > 450.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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

In re	Richmond's Enterprise, Inc.	Case No.	
-		Debtor	

# **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
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 2,853.91 | Case 3:09-bk-30277 Doc 1 Filed 01/22/09 Entered 01/22/09 11:53:44 Desc Main Document Page 15 of 41

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

	ı re
Debtor ,	-

# 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.

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 "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in

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

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	U D D D D A	CLAIM WITHOUT DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
Account No. 1127110866  ASC PO Box 10388 Des Moines, IA 50306		-	01/01/2006 mortgage 203 Ryburn Ave. Dayton, Ohio 45405	T T	Ā T E D		
Account No. <b>00242022485</b>	+	+	Value \$ 130,000.00 06/01/2006	+	+	70,022.83	0.00
Chase Home Finance PO Box 509011 San Diego, CA 92150		-	mortgage 65 Cromwell Place Dayton, Ohio 45405  Value \$ 145,000.00			140,000.00	0.00
Account No.  Chase Home Finance PO Box 509011 San Diego, CA 92150		-	mortgage  82 Cromwell Place Dayton, Ohio 45405			140,000.00	0.00
			Value \$ 175,000.00			140,000.00	0.00
Account No.  Chase Home Finance PO Box 509011 San Diego, CA 92150		-	mortgage 5443 Flicker Way Huber Heights, Ohio 45424				
			Value \$ 160,000.00			144,000.00	0.00
_6 continuation sheets attached		•	(Total of	Subte this p		494,022.83	0.00

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

In re	Richmond's Enterprise, Inc.		Case No.	
_		Debtor		

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V	sband, Wife, Joint, or Community  DATE CLAIM WAS INCUR  NATURE OF LIEN, AN  DESCRIPTION AND VAI  OF PROPERTY  SUBJECT TO LIEN	D   T		o D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Chase Home Finance PO Box 509011 San Diego, CA 92150		-	mortgage 1700 Kensington Bellbrook, Ohio 45305	T	11		112 000 00	0.00
Account No.  Chase Home Finance PO Box 509011 San Diego, CA 92150		_	mortgage 2077 Maplecrest Kettering, Ohio 45409	00.00			112,000.00 82,500.00	0.00
Account No.  CITI Residential Lending PO Box 11000 Santa Ana, CA 92711		_	mortgage 150 Maple Drive Springboro, Ohio 45066	00.00			98,966.53	0.00
Account No.  CITI Residential Lending PO Box 11000 Santa Ana, CA 92711		_	mortgage 6040 Bainbridge Court Liberty Township, Ohio 45011	00.00			196,000.00	0.00
Account No.  First Franklin PO Box 1838 Pittsburgh, PA 15230		-	mortgage 1425 Big Hill Road Kettering, Ohio 45429	40.00			250,000.00	29,460.00
Sheet <u>1</u> of <u>6</u> continuation sheets a Schedule of Creditors Holding Secured Clair		d to		Sub (Total of this			739,466.53	29,460.00

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

In re	Richmond's Enterprise, Inc.	Case No	
		Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V J C	DATE CLAIM WAS  DATE CLAIM WAS  NATURE OF LI  DESCRIPTION AN  OF PROPE  SUBJECT TO	ID WALLE	O N T I N G	U D I S P U T E D A T	WITHOUT DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
Account No. 00307717917			09/01/2006		T	T   E   D		
GMAC PO Box 4622 Waterloo, IA 50704		-	mortgage 4412 Eichelberger Dayton, Ohio 45406					
Account No. <b>0090612524</b>	+	L	Value \$ 09/01/2006	50,260.00	+	+	48,000.00	0.00
GMAC PO Box 4622 Waterloo, IA 50704		_	mortgage 4830 Gardendale Dayton, Ohio 45427	54,790.00			55,604.42	814.42
Account No. <b>00359421634</b>	╅		09/01/2006	34,790.00	+	+	33,004.42	014.42
GMAC PO Box 4622 Waterloo, IA 50704		-	mortgage  2001 Val Vista Dayton, Ohio 45406  Value \$	96,000.00			77,600.00	0.00
Account No. <b>00359421633</b>	+		09/01/2006	90,000.00		+	77,000.00	0.00
GMAC PO Box 4622 Waterloo, IA 50704		_	mortgage 2019 Val Vista Dayton, Ohio 45406  Value \$	75,970.00			77,600.00	1,630.00
Account No.	1		mortgage	,	$\top$	$\dagger$	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,
GMAC PO Box 4622 Waterloo, IA 50704		_	3610 Derilinger Road Trotwood, Ohio 45426					
			Value \$	108,240.00			78,200.00	0.00
Sheet <b>2</b> of <b>6</b> continuation sheets a Schedule of Creditors Holding Secured Clai		d to	)	Su (Total of th	ıbto is pa		337,004.42	2,444.42

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

In re	Richmond's Enterprise, Inc.	Case No	
		Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	Q U I	I SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Homecomings Financial PO Box 205 Waterloo, IA 50704		-	mortgage 311 Gibbons West Carrollton, Ohio 45449	T	D A T E D			
			Value \$ 94,000.00				84,000.00	0.00
Account No.  Homecomings Financial PO Box 205 Waterloo, IA 50704		_	mortgage 5238 Pitcairn Huber Heights, Ohio 45424					
			Value \$ 112,000.00			Ш	90,000.00	0.00
Account No.  Indy/Mac		_	mortgage 203 Ryburn Ave. Dayton, Ohio 45405					
			Value \$ 130,000.00			Н	0.00	0.00
Account No.  Jonathan Decker 236 Grove Ave. Dayton, OH 45403		_	2nd mortgage on 96-110 Cromwell  Value \$ 0,00				0.00	0.00
Account No.	$\top$		mortgage	+	t	$\dagger$	0.00	0.00
Littion Loan Services 4828 Loop Central Drive Houston, TX 77081		_	317 Winnimac Englewood, Ohio 45322					
			Value \$ 130,000.00				112,583.00	0.00
Sheet <u>3</u> of <u>6</u> continuation sheets a Schedule of Creditors Holding Secured Clar		d to	(Total o	Sub of this			286,583.00	0.00

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

In re	Richmond's Enterprise, Inc.	Case No	
		Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H V C		ND VALUE		I I S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			mortgage	]	E C			
Ocwen PO Box 785056 Orlando, FL 32878		-	96 Cromwell Place Dayton, Ohio 45405					
			Value \$	325,000.00			178,000.00	0.00
Account No.			mortgage					
Ocwen PO Box 785056 Orlando, FL 32873		_	110 Cromwell Place Dayton, Ohio 45405					
			Value \$	325,000.00			178,000.00	0.00
Account No. 0021517958			11/01/2005				·	
Option One PO Box 57054 Irvine, CA 92619		_	mortgage 41 Bennington Dr. Dayton, Ohio 45405					
			Value \$	96,780.00			116,716.71	19,936.71
Account No. 0021465851			11/02/2005	·	T		·	,
Option One PO Box 57054 Irvine, CA 92619		_	mortgage 53 Bennington Drive Dayton, Ohio 45405					
			Value \$	96,780.00			112,000.00	15,220.00
Account No. 0021636261			11/03/2005		$\top$			•
Option One PO Box 57054 Irvine, CA 92619			mortgage 112 Bennington Drive					
		-	Dayton, Ohio 45405					
	╛		Value \$	130,000.00			116,728.40	0.00
Sheet 4 of 6 continuation sheets at	tooko				btot	al	701,445.11	

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

In re	Richmond's Enterprise, Inc.	Case No	
_		Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	I SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Option One PO Box 57054 Irvine, CA 92619		-	mortgage 5070 Germantown Pike Jefferson Township, Ohio 45418		D A T E D			
			Value \$ 62,500.00				52,000.00	0.00
Account No.  Option One PO Box 57054 Irvine, CA 92619		-	mortgage  2023 Val Vista Dayton, Ohio 45406					
			Value \$ 62,670.00				59,200.00	0.00
Account No.  Saxon PO Box 161489 Fort Worth, TX 76161		-	mortgage 4609 Waymire Dayton, Ohio 45406					
	4	_	Value \$ 50,270.00	_		Ш	48,000.00	0.00
Account No.  Washington Mutual PO Box 100576 Florence, SC 29501		_	mortgage  90 S. Johanna Drive Centerville, Ohio 45458				404 500 54	
A ANY	╬	+	Value \$ 140,000.00	+	_	Н	121,562.51	0.00
Account No.  Wilshire PO Box 8517 Portland, OR 97207		_	mortgage 5080 Germantown Pike Jefferson Township, Ohio 45418					
			Value \$ 66,330.00				60,000.00	0.00
Sheet <u>5</u> of <u>6</u> continuation sheets at Schedule of Creditors Holding Secured Claim		ed to	(Total of	Sub this			340,762.51	0.00

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

In re	Richmond's Enterprise, Inc.	Case No	
_		Debtor	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	DZ1-QD-DA	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Wilshire PO Box 8517 Portland, OR 97207		_	mortgage 5076 Germantown Pike Jefferson Township, Ohio 45418	T	T E D			
			Value \$ 75,000.00				60,000.00	0.00
Account No.  Wilshire PO Box 8517 Portland, OR 97207	-	_	mortgage  220 Tulip  West Carrollton, Ohio 45449					
	-		Value \$ 83,680.00	_			75,000.00	0.00
Account No.  Wilshire PO Box 8517 Portland, OR 97207		-	mortgage 3455 S. Dakar Beavercreek, Ohio 45431					
			Value \$ 130,000.00				104,000.00	0.00
Account No.			Value \$					
Account No.			Value \$					
Sheet 6 of 6 continuation sheets attack		d to	)	Subt			239,000.00	0.00
Schedule of Creditors Holding Secured Claims  (Total of this page)  Total  (Report on Summary of Schedules)						1	3,138,284.40	67,061.13

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B6E (Official Form 6E) (12/07)

٠		
In re	Richmond's Enterprise, Inc.	Case No
-	• ·	Debtor

# 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

lable 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 lab "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 "Subtotals" on each sheet.
"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 <u>not</u> 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 \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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

continuation sheets attached

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In re	Richmond's Enterprise, Inc.		Case No.	
•		Debtor	<del>-</del> /	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

	TYPE OF PRIORITY						7	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGEN	UNLLQULDA	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY  AMOUNT ENTITLED TO PRIORITY
Account No.			unpaid real estate taxes	T	D A T E D			
Butler County Treasurer 315 High Street 10th Floor Dayton, OH 45422		-					6,346.51	0.00 6,346.51
Account No.			unpaid real estate taxes				,	,
Green CountyTreasurer 45 N. Detroit Street Xenia, OH 45385		-						0.00
							9,499.79	9,499.79
Account No.			unpaid real estate taxes					
Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422	x	-						0.00
							24,163.36	24,163.36
Account No.			unpaid real estate taxes				,	,
Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422		-						0.00
							37,294.47	37,294.47
Account No. 7747776	4		Workers Comp. Premium Claims					
Ohio Attorney General Revenue Recovery Services 150 E. Gay St., 21st Floor Cincinnati, OH 45215		-						0.00
							139.00	139.00
Sheet 1 of 1 continuation sheets att	ache	d te	<u> </u>	Subt	ota	ıl	100.00	0.00
Schedule of Creditors Holding Unsecured Priority Claims (Total of this page) 77,443.13							77,443.13	
			(Raport on Summary of So		ota		77,443.13	0.00
(Report on Summary of Schedules) <b>77,443.13 77,443.13</b>								

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

In re	Richmond's Enterprise, Inc.		Case No	)
		Debtor		

# 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

Check this box it debtor has no creditors holding unsecure			is to report on this senedate 1.				
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	Ç	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	J C H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No.			4594 Frudenberger	Ŋ T	Ţ		
			Dayton, Ohio 45427		D		
Option One PO Box 57054 Irvine, CA 92619		-					
			-				54,400.00
Account No.			98 S. East Bellbrook, Ohio 45305				
Option One PO Box 57054 Irvine, CA 92619		-	School action actions and actions are actions as a second action actions are actions as a second action action actions are actions as a second action action actions are actions as a second action ac				
							113,400.00
Account No.							
Account No.	П			T	T	T	
				Sub	tota	1	40-00-00
continuation sheets attached					pag	ge)	167,800.00
					Γota		467.000.00
			(Report on Summary of So	chec	lule	es)	167,800.00

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

In re	Richmond's Enterprise, Inc.	Case No.	
-	<u> </u>	Debtor	
		Denoi	

# 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. Case 3:09-bk-30277 Doc 1 Filed 01/22/09 Entered 01/22/09 11:53:44 Desc Main Document Page 26 of 41

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

In re	Richmond's Enterprise, Inc.	Case No	
-	<u> </u>	<del></del>	
		Debtor	

# **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

Clark A. and Brenda Richmond 35 College Street Dayton, OH 45402 115/117 Horace Street Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422 Case 3:09-bk-30277 Doc 1 Filed 01/22/09 Entered 01/22/09 11:53:44 Desc Main Document Page 27 of 41

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

# **United States Bankruptcy Court** Southern District of Ohio

In re	Richmond's Enterprise, Inc.			Case No.		
			Debtor(s)	Chapter	_11	
	<b>DECLARATION CO</b>	NCERN	ING DEBTOR'S SC	HEDULI	ES	
	DECLARATION UNDER PENALTY OF P	PERJURY	ON BEHALF OF CORPO	RATION C	OR PARTNERSHIP	
I, the President of the corporation named as debtor in this case, declare under penalty of perjuread the foregoing summary and schedules, consisting of21 sheets, and that they are true and corporation of my knowledge, information, and belief.						
Date	January 22, 2009 S	Signature	/s/ Jeffery Richmond Jeffery Richmond 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.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Southern District of Ohio

In re	Richmond's Enterprise, Inc.	Case No.		
		Debtor(s)	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

\$0.00 2008 - rental property -

\$301,732.00 2007 - rental property - \$301,732.00

### 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 creditor 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 DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor 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.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

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

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 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 US Bank v. Jeffery Richmond 08-CV-71579	NATURE OF PROCEEDING Foreclosure	COURT OR AGENCY AND LOCATION Warren County, Ohio	STATUS OR DISPOSITION pending
Wells Fargo Bank v. Jeffery Richmond 08-3490	foreclosure	Montgomery County, Ohio	pending
US Bank v. Jeffery Richmond 08-4095	foreclosure	Montgomery County, Ohio	pending
Wells Fargo Bank v. Jeffery Richmond 08-4480	foreclosure	Montgomery County, Ohio	pending
US Bank v. Jeffery Richmond 08-2715	foreclosure	Mongtomery County, Ohio	pending
Wells Fargo Bank v. Jeffery Richmond 2008 CV 0477	foreclosure	Greene County, Ohio	pending

CAPTION OF SUIT AND CASE NUMBER Wells Fargo Bank v. Jeffery Richmond 08-3976	NATURE OF PROCEEDING foreclosure	COURT OR AGENCY AND LOCATION Montgomery, Ohio	STATUS OR DISPOSITION pending
Chase Home Finance v. Jeffery Richmond 07-7087	forclosure	Montgomery County, Ohio	pending
Chase Home Finance v. Jeffery Richmond 07-7065	foreclosure	Montgomery County, Ohio	pending
Lasalle Bank v. Jeffrey Richmond 2008 CV 06605	forclosure	Montgomery County Common Pleas	pending
Sutton Funding LLC. v. Jacqulyn McPherson 2008 CV 07524	foreclosure	Montgomery County Common Pleas	pending
Deutsche Bank National Trust Co. v. Jeffrey Richmond 2008 Melanie Murray 06682	foreclosure	Montgomery County Common Pleas	pending
Lasalle Bank v. Jeffrey Richmond 2008 CV 06703	foreclosure	Montgomery County Common Pleas	pending
Lasalle Bank National Assciation v. Brenda Richmond 2008 CV 06663	foreclosure	Montgomery County Common Pleas	pending
Wells Fargo Bank v. Brenda Richmond 2008 CV 06754	foreclosure	Montgomery County Common Pleas	pending
Wells Fargo Bank v. Brenda Richmond 2008 CV 06795	foreclosure	Montgomery Common Pleas	pending
Wells Fargo Bank v. Brenda Richmond 2008 CV 06687	foreclosure	Montgomery County Common Pleas	pending
Brenda Richmond v. Loretta Lynn Gau 2007 CV 09935	Judgment	Montogmery County Common Pleas	pending
Jeff Richmond v. Rose Stokes 2007CVG01721	Judgment	Montgomery County Area 2 Court	pending
Jeffrey Richmond v. Dawn Walker 2007CVG01693	Judgment	Montgomery County Area 2 Court	pending
Jeffrey Richmond v Jackie Williams 2008CVG00958	Judgment	Montgomery County Area 2 Court	pending
Jeffrey Richmond v. Tammy Gau 07 CVG	Judgment	Miamisburg Municipal Court	pending
US Bank National v. Jeffrey Richmond 2008 CV 0802	foreclosure	Greene County Common Pleas	pending

CAPTION OF SUIT AND CASE NUMBER

2008 CV 0585

NATURE OF PROCEEDING

COURT OR AGENCY STATUS OR DISPOSITION AND LOCATION **Greene County Common** 

Jeff Richmond v. Steve Taylor

collections

pending

Pleas

Richmond Enterprises v. Ronald and Kelly Williams collections **Hamilton County Municipal** 

Court

pending

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

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

### 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.)

DATE OF REPOSSESSION.

FORECLOSURE SALE. TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 68 Cromwell Place Dayton, Ohio 45405

**Chase Home Finance** PO Box 509011 San Diego, CA 92150

**Option One** PO Box 57054

NAME AND ADDRESS OF

CREDITOR OR SELLER

**Chase Home Finance** 

San Diego, CA 92150

PO Box 509011

Irvine, CA 92619

**Option One** PO Box 57054 Irvine, CA 92619 82 Cromwell Place Dayton, Ohio 45405

4594 Frudenberger Dayton, Ohio 45427

98 S. East

Bellbrook, Ohio 45305

#### 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.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

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 LOCATION OF COURT

DATE OF CASE TITLE & NUMBER ORDER

DESCRIPTION AND VALUE OF **PROPERTY** 

NAME AND ADDRESS OF CUSTODIAN

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

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

5

#### 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 Phillips Law Firm 9521 Montgomery Road Cincinnati, OH 45242 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/17/2008 12/12/2008 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$5,000.00 \$5,000.00

### 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

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

### 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

6

#### 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

#### 14. Property held for another person

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

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

# 15. Prior address of debtor

NAME AND ADDRESS OF OWNER

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

### 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

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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:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

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

#### 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.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

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

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 **Belmont Business Consultants** 2718 Wayne Ave. Dayton, OH 45420

DATES SERVICES RENDERED

2004 - present

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

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

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.

DOLLAR AMOUNT OF INVENTORY

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

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** 

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

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.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP TITLE

NAME AND ADDRESS Jefferv Richmond President **Director** 

1425 Big Hill Road

Cincinnati, OH 45249

**Brenda Richmond Vice President** Director

35 College Street Dayton, OH 45402

Jacquivn McPherson Secretary **Director** 

620 Redwood Ave.

Dayton, OH 45405

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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

9

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

### 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

#### 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)

#### 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)

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

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 to the best of my knowledge, information and belief.

Date **January 22, 2009** 

Signature

/s/ Jeffery Richmond

Jeffery Richmond

President

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

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United States Bankruptcy Court

Southern District of Ohio

Richmond's Enterprise, Inc.		Case No.	
	Debtor(s)	Chapter	11
DISCLOSURE OF	COMPENSATION OF ATTORN	NEY FOR DE	EBTOR(S)
ompensation paid to me within one year	before the filing of the petition in bankruptcy,	or agreed to be pai	d to me, for services rendered or to
For legal services, I have agreed to ac	ccept	. \$	10,000.00
Prior to the filing of this statement I l	nave received	. \$	10,000.00
Balance Due		. \$	0.00
The source of the compensation paid to m	e was:		
■ Debtor □ Other (specify	):		
The source of compensation to be paid to	me is:		
■ Debtor □ Other (specify	):		
■ I have not agreed to share the above-d	isclosed compensation with any other person ur	nless they are mem	bers and associates of my law firm.
. Analysis of the debtor's financial situator. Preparation and filing of any petition,	ion, and rendering advice to the debtor in determines chedules, statement of affairs and plan which m	mining whether to nay be required;	file a petition in bankruptcy;
By agreement with the debtor(s), the abov  Dischargeabliity actions, rel  hearing services.	e-disclosed fee does not include the following so ief from stay actions, amendments, adve	ervice: ersary proceedin	ngs, and any post Section 341
	CERTIFICATION		
certify that the foregoing is a complete stankruptcy proceeding.	atement of any agreement or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in
: January 22, 2009			
	9521 Montgomery I	Road	
	Cincinnati, OH 452	42	
3	DISCLOSURE OF  Tursuant to 11 U.S.C. § 329(a) and B compensation paid to me within one year e rendered on behalf of the debtor(s) in c For legal services, I have agreed to ac Prior to the filing of this statement I b Balance Due	Debtor(s)  DISCLOSURE OF COMPENSATION OF ATTOR!  Tursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am ompensation paid to me within one year before the filing of the petition in bankruptcy, e rendered on behalf of the debtor(s) in contemplation of or in connection with the banks. For legal services, I have agreed to accept	Disclosure of Compensation of or in connection with the bankruptcy case is as for return for the above-disclosed fee, I have agreed to share the above-disclosed compensation with a person or persons who are not members copy of the agreement, together with a list of the names of the people sharing in the compensation is attern for the above-disclosed fee does not include the following service:  Debtor of the debtor(s) in compensation with the pankruptcy case is as for For legal services, I have agreed to accept.  Prior to the filing of this statement I have received.  Balance Due.  Debtor of the compensation paid to me was:  Debtor of the compensation to be paid to me is:  Debtor of the source of compensation to be paid to me is:  The source of the compensation to be paid to me is:  The source of compensation to be paid to me is:  An are the above-disclosed compensation with any other person unless they are mem to the agreement, together with a list of the names of the people sharing in the compensation is attain the return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy of the agreement, together with a list of the names of the people sharing in the compensation is attain the return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy of the agreement of the debtor's financial situation, and rendering advice to the debtor in determining whether to Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hear (Other provisions as needed)  Dischargeablity actions, relief from stay actions, amendments, adversary proceeding hearing services.  CERTIFICATION

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# **United States Bankruptcy Court** Southern District of Ohio

In re	Richmond's Enterprise, Inc.		Case No.	
_		Debtor		
			Chapter	11
			•	

# LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest	
Brenda Richmond 1425 Big Hill Road Dayton, OH 45429	common	50	50%	
Jeffrey Richmond 1425 Big Hill Road Dayton, OH 45429	common	50	50%	

# DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF 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 of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date	January 22, 2009	Signature /s/ Jeffery Richmond	
		Jeffery Richmond	
		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.

ASC PO Box 10388 Des Moines, IA 50306

Butler County Treasurer 315 High Street 10th Floor Dayton, OH 45422

Chase Home Finance PO Box 509011 San Diego, CA 92150

CITI Residential Lending PO Box 11000 Santa Ana, CA 92711

Clark A. and Brenda Richmond 35 College Street Dayton, OH 45402

First Franklin PO Box 1838 Pittsburgh, PA 15230

GMAC PO Box 4622 Waterloo, IA 50704

Green CountyTreasurer 45 N. Detroit Street Xenia, OH 45385

Homecomings Financial PO Box 205 Waterloo, IA 50704

Indy/Mac

Jonathan Decker 236 Grove Ave. Dayton, OH 45403

Littion Loan Services 4828 Loop Central Drive Houston, TX 77081

Montgomery County Treasurer 451 W. Third Street Dayton, OH 45422

Ocwen PO Box 785056 Orlando, FL 32878 Ocwen PO Box 785056 Orlando, FL 32873

Ohio Attorney General Revenue Recovery Services 150 E. Gay St., 21st Floor Cincinnati, OH 45215

Option One PO Box 57054 Irvine, CA 92619

Saxon PO Box 161489 Fort Worth, TX 76161

Washington Mutual PO Box 100576 Florence, SC 29501

Wilshire PO Box 8517 Portland, OR 97207 Case 3:09-bk-30277 Doc 1 Filed 01/22/09 Entered 01/22/09 11:53:44 Desc Main Document Page 41 of 41

# United States Bankruptcy Court Southern District of Ohio

In re	Richmond's Enterprise, Inc.		Case No.	
		Debtor(s)	Chapter	11
	CORPORAT	ΓΕ OWNERSHIP STATEMENT (	RULE 7007.1)	
or rect	usal, the undersigned counsel for <u>F</u> ring is a (are) corporation(s), other the	rocedure 7007.1 and to enable the Ju Richmond's Enterprise, Inc. in the ab han the debtor or a governmental uni equity interests, or states that there ar	oove captioned t, that directly	action, certifies that the or indirectly own(s) 10% or
■ Nor	ne [Check if applicable]			
Janua	ary 22, 2009	/s/ Alfred Wm. Schneble III		
Date		Alfred Wm. Schneble III 0030741		
		Signature of Attorney or Litiga Counsel for Richmond's Ente		
		Phillips Law Firm, Inc.	. p. 100, 11101	
		9521 Montgomery Road Cincinnati, OH 45242		
		513-985-2500 Fax:513-985-2503 bud@PhillipsLawFirm.com		
		buderiiiiipstawi iiiii.coiii		