

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

In re: **STEPHEN & KENNYA BALDWIN**  
Debtors

Case No. **09-23296**  
Reporting Period: **9/30/2009**

Social Security # \_\_\_\_\_

**MONTHLY OPERATING REPORT (INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to an official committee appointed in the case.  
*(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)*

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1(INDV)	x	
Bank Reconciliation or copies of debtor's bank reconciliation	MOR-1 (CONT)	x	
Copies of bank statements		x	
Disbursement Journal	MOR-2(INDV)	x	
Balance Sheet	MOR-3(INDV)	x	
Copies of tax return filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4(INDV)	x	
Status of Secured Notes, Leases, Installments Payments	MOR-5(INDV)	x	
Debtor Questionnaire	MOR-6(INDV)	x	

I declare under penalty of perjury (28 U.S.C. Section 746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor *Stephen Baldwin*  
STEPHEN BALDWIN

Date 11/17/09

Signature of Debtor *Kennya Baldwin*  
KENNYA BALDWIN

Date 11/17/09

Printed Name of Authorized Individual \_\_\_\_\_ Date \_\_\_\_\_

In re: **STEPHEN & KENYA BALDWIN**  
Debtors

Case No.  
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09/30/09

**INDIVIDUAL DEBTOR CASH RECIPITS AND CASH DISBURSEMENTS**

Amounts reported should be from the debtor's books and not the bank statement. The beginning cash should be ending cash from the prior month or if this is the report, the amount should be the balance on the date the petition was filed. Attach the bank statements and detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description and the amount. A bank reconciliation must be attached for each account. (See MOR-1 (CONT))

	Current Month Actual	Cumulative Filing to Date Actual
<b>ACCOUNT NUMBER (LAST4) 3427 M &amp; T Bank</b>		
<b>CASH BEGINNING OF MONTH</b>	1,145.63	
<b>RECEIPTS</b>		
Wages (Net)		-
Interest and Dividend Income		-
Alimony and Child Support		-
Social Security and Pension Income		-
Sales of Assets		-
Other Income (attach schedule)	35,448.45	42,973.45
		-
<b>TOTAL RECEIPTS</b>	<b>35,448.45</b>	<b>42,973.45</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS</b>		
Mortgage Payment (s)		-
Rental Payment (s)		-
Other secured Note Payments		-
Utilities		99.90
Insurance	161.00	161.00
Auto Expenses	1,170.83	4,170.83
Lease Payments	1,017.78	1,017.78
IRA Contributions		-
Repairs and Maintenance		-
Medical Expenses	1,210.00	1,210.00
Food, Clothing, Hygiene	12,090.88	14,992.12
Charitable Contributions		-
Alimony and Child Support Payments		-
Taxes- Real Estate		-
Taxes- Personal Property		-
Taxes- Other (attach schedule)		-
Travel and Entertainment	4,513.22	4,879.45
Gifts		-
Bank Charges	730.00	742.00
Other (attach schedule)	11,187.18	11,187.18
<b>Total Ordinary Disbursements</b>	<b>32,080.89</b>	<b>38,460.26</b>
<b>Reorganization Items</b>		
Professional Fees		-
U.S Trustee Fees		-
Other Reorganization Expenses (attach schedule)		-
<b>Total Reorganization Items</b>		-
		-
<b>Total Disbursements ( Ordinary+ Reorganization)</b>		<b>6,379.37</b>
<b>Net Cash Flow (Total Receipts- Total Disbursements)</b>	<b>3,367.56</b>	<b>4,513.19</b>
<b>Cash- End Month ( Must equal Reconciled bank statement)</b>	<b>4,513.19</b>	<b>N/A</b>

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**INDIVIDUAL DEBTORS CASH RECEIPTS AND DISBURSEMENTS**

<b>BREAKDOWN OF OTHER CATEGORY</b>	<b>CURRENT MONTH ACTUAL</b>	<b>CUMULATIVE FILING TO DATE ACTUAL</b>
<b>OTHER INCOME</b>		
ACTOR	35,448.45	42,973.45
		-
		-
		-
		-
		-
		-
<b>OTHER TAXES</b>		
		-
		-
		-
<b>OTHER ORDINARY DISBURSEMENTS</b>		
PRINTING	1,023.32	1,023.32
MISC	1,110.00	1,110.00
TELEPHONE	7,144.91	7,144.91
POSTAGE	163.95	163.95
OUTSOURCED SERVICES	1,595.00	1,595.00
DUES AND SUBSCRIPTIONS	150.00	150.00
<b>TOTAL</b>	<b>11,187.18</b>	<b>11,187.18</b>
<b>OTHER REORGANIZATION EXPENSES</b>		
		-

**THE FOLLOWING SECTION MUST BE COMPLETED**

DISBURSEMENTS FOR CALCULATION U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

<b>TOTAL DISBURSEMENTS</b>	<b>40,753.02</b>
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION	
<b>TOTAL DISBURSEMENTS FOR CALCULATION U.S. TRUSTEE</b>	<b>40,753.02</b>





**BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED
<b>SCHEDULE A REAL PROPERTY</b>		
Primary Residence	1,100,000.00	1,100,000.00
Other Proptry (attach schedule)		
<b>PROPERTY &amp; EQUIPMENT</b>		
Cash on Hand	601.45	350.00
Bank Accounts	4,513.19	251.45
Security Deposits	900.00	900.00
Household Goods & Furnishings	100,000.00	100,000.00
Books, Pictures, Art	50,000.00	50,000.00
Wearing Jewelry	50,000.00	50,000.00
Furs and Jewelry	40,000.00	40,000.00
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRA's		
Retirement & Profit Sharing		
Stocks		7,424.00
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, Maintenance, Support or Property Settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
License & Franchise		
Customer Lists		
Autos, Trucks & other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory	60.00	60.00
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
<b>TOTAL PERSONAL PROPERTY</b>	<b>246,074.64</b>	<b>248,885.45</b>
<b>TOTAL ASSETS</b>	<b>1,346,074.64</b>	<b>1,348,885.45</b>

"Insider" is defined in 11 U.S.C. Section 101(31)







DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		YES	NO
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the debtor delinquent in the timely filing of any post - petition tax returns		X
3	Are property insurance, automobile insurance, or other insurance coverage expired or cancelled, or has the debtor received notice of expiration or cancellation or such policies		X
4	Is the Debtor delinquent in paying any insurance premium payment		X
5	Have any payments been made on pre - petition liabilities this reporting period		X
6	Are any post petition State or Federal Income Taxes past due		X
7	Are any post petition real estate taxes past due?	X	
8	Are any post petition payroll taxes past due?		X
9	Are any pre - petition taxes past due?	X	
10	Are any amounts owed to post petition creditors delinquent?	X	
11	Have any post petition loans been received by the Debtor from any party?		
12	Is the Debtor delinquent in paying any U.S Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X