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UNITED STATES BANKRUPTCY COURT Central District of California

In re	Charo Community Development Corporation	. ,		
	Debtor	Case N	No	
	Deotor			
		Chapte	er	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.\s 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.\s 112 and Fed. R. Bankr. P. 1007(m).

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Whittier City School District 7211 South Whittier Ave				57,140.00
Whittier, CA 90601 SCE Federal Credit Union PO Box 8017				46,878.00
Aetna PO Box 601050 Los Angeles, CA 90060				27,985.00

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Chicago Gateway LLC 101 Hodencamp Road Suite 200 Thousand Oaks, CA 91360				26,168.00
Travelers Insurance Co CL & Specialty Remittance Center Hartford, CT 06183				25,416.00
Dell Commercial Credit PO Box 22130 Oakland, CA 94623				21,645.00
Ceridian Tax Service, Inc. 10971 Garden Grove Blvd. Garden Grove, CA 92843				13,993.00
Sanchez & Amador, LLP 333 S Hope Street, 18th Floor Los Angeles, CA 90071				12,728.00
Marc John Tundis July Int'l K-9 984 W Foothill Blvd, Suite A Upland, CA 91786				11,530.00
Staples Credit Plan PO Box 689020 Des Moines, IA 50368				8,377.00

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim [if secured also state value of security]
Amazon Graphics 15462 Arrow Highway Baldwin Park, CA 91706				7,797.00
Lanphere Law Group 1851 East First Street Santa Ana, CA 92705				6,162.00
Preminum Assignment Corp PO Box 3100 Tallahassee, FL 32315				5,544.00
Super-Cool Air Conditioning 2126 Seaman Ave South El Monte, CA 91733				5,130.00
American Express PO Box 360001 Ft. Lauderdale, FL 33336				5,000.00
Lincoln National Insurance PO Box 0821 Carol Stream, IL 60132				4,759.00
GE Capital PO Box 31001 Pasadena, CA 91110				4,115.00
Monster Worldwide, Inc. PO Box 90364 Chicago, IL 60696				2,100.00

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(1) (2) (3) (4) (5) Name of creditor Name, telephone number and Nature of claim Indicate if Amount of claim [if secured also complete mailing address, (trade debt, bank claim is and complete mailing address including zip code, of employee, loan, government contingent, unliquidated, state value of security] including zip code agent, or department of creditor contract, etc. disputed or familiar with claim who may be contacted subject to setoff **Staples Business** 2,043.00 Advantage Dept LA 1368 PO Box 83689 Chicago, IL 60696 Castor Rooter & 2,000.00 Plumbing PO Box 3505 South El Monte, CA 91733

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, [the president or other officer or an authorized agent of the corporation] named as debtor in this case, declare under penalty of perjury that I have read the foregoing LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS and that it is true and correct to the best of my information and belief.

Date	12/5/08			
		Signature	/s/ Cynthia Amador	
		Ü	CYNTHIA AMADOR,	
			President	