

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
Sacramento DIVISION**

In re *Muhammad Azhar Adenwala*
aka Azzi Adenwala

Case No.
Chapter 11

Debtor(s)

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 and Fed. R. Bankr. P. 1007(m).

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)
1 <i>Countrywide Home Loans</i> <i>Vy Pham, Esq., Attorney</i> <i>1665 Scenic Avenue #200</i> <i>Costa Mesa CA 92626</i>	Phone: <i>Countrywide Home Loans</i> <i>c/o McCalla Raymer, LLC</i> <i>1544 Old Alabama Road</i> <i>Roswell GA 30076</i>	<i>Mortgage</i>	Value: Net Unsecured:	\$ 1,143,722.65 \$ 600,000.00 \$ 543,722.65
2 <i>Chase</i> <i>P.O. Box 15678</i> <i>Wilmington DE 19885</i>	Phone: <i>Chase</i> <i>P.O. Box 15678</i> <i>Wilmington DE 19885</i>	<i>Foreclosure</i>		\$ 332,500.00
3 <i>EMC Mortgage Corp</i> <i>P.O. Box 293150</i> <i>Lewisville TX 75029</i>	Phone: <i>EMC Mortgage Corp</i> <i>P.O. Box 293150</i> <i>Lewisville TX 75029</i>	<i>Foreclosure</i>		\$ 329,000.00
4 <i>ASC Mortgage</i> <i>P.O. Box 60768</i> <i>Los Angeles CA 90060</i>	Phone: <i>ASC Mortgage</i> <i>P.O. Box 60768</i> <i>Los Angeles CA 90060</i>	<i>Foreclosure</i>		\$ 327,300.00
5 <i>Homeq Servicing</i> <i>P.O. Box 13716</i> <i>Sacramento CA 95853</i>	Phone: <i>Homeq Servicing</i> <i>P.O. Box 13716</i> <i>Sacramento CA 95853</i>	<i>Foreclosure</i>		\$ 309,600.00

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6 Countrywide Home Loans 7105 Corporate Drive Plano TX 75024	Phone: Countrywide Home Loans c/o McCalla Raymer, LLC 1544 Old Alabama Road Roswell GA 30076	Second Mortgage	*Value: Net Unsecured: *Prior Liens Exist	\$ 237,503.13 \$ 600,000.00 \$ 237,503.13
7 Countrywide Home Loans Vy Pham, Esq., Attorney 1665 Scenic Avenue #200 Costa Mesa CA 92626	Phone: Countrywide Home Loans c/o McCalla Raymer, LLC 1544 Old Alabama Road Roswell GA 30076	Mortgage	Value: Net Unsecured:	\$ 536,937.00 \$ 400,000.00 \$ 136,937.00
8 Countrywide Home Loans Vy Pham, Esq., Attorney 1665 Scenic Avenue #200 Costa Mesa CA 92626	Phone: Countrywide Home Loans c/o McCalla Raymer, LLC 1544 Old Alabama Road Roswell GA 30076	Second Mortgage	*Value: Net Unsecured: *Prior Liens Exist	\$ 136,500.00 \$ 400,000.00 \$ 136,500.00
9 Home Equity Servicing P.O. Box 79230 City of Industry CA 91716	Phone: Home Equity Servicing P.O. Box 79230 City of Industry CA 91716	Foreclosure		\$ 76,122.00
10 FIA Card Services P.O. Box 15026 Wilmington DE 19850	Phone: FIA Card Services P.O. Box 15026 Wilmington DE 19850	Credit Card Purchases		\$ 54,000.00
11 Bank of America, N.A. Attn: Mr. M-BK; DE5-023-03-03 1000 Samoset Drive Newark DE 19713	Phone: Bank of America, N.A. Attn: Mr. M-BK; DE5-023-03-03 1000 Samoset Drive Newark DE 19713	Credit Card Purchases		\$ 52,551.81
12 FIA Card Services P.O. Box 15026 Wilmington DE 19850	Phone: FIA Card Services P.O. Box 15026 Wilmington DE 19850	Credit Card Purchases		\$ 48,585.00

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13 Wells Fargo Bank, N.A. MAC S4101-08C 100 W Washington Street Phoenix AZ 85003	Phone: Wells Fargo Bank, N.A. MAC S4101-08C 100 W Washington Street Phoenix AZ 85003	Credit Card Purchases		\$ 44,868.64
14 FIA Card Services eCast Settlement Corporation P.O. Box 35480 Newark NJ 07193	Phone: FIA Card Services eCast Settlement Corporation P.O. Box 35480 Newark NJ 07193			\$ 44,032.82
15 Wells Fargo Bank, N.A. MAC S4101-08C 100 W Washington Street Phoenix AZ 85003	Phone: Wells Fargo Bank, N.A. MAC S4101-08C 100 W Washington Street Phoenix AZ 85003			\$ 43,811.02
16 Wells Fargo Bank, N.A. MAC S4101-08C 100 W Washington Street Phoenix AZ 85003	Phone: Wells Fargo Bank, N.A. MAC S4101-08C 100 W Washington Street Phoenix AZ 85003	Credit Card Purchases		\$ 42,769.33
17 Board of Equalization P.O. Box 942879 Sacramento CA 94279	Phone: Board of Equalization P.O. Box 942879 Sacramento CA 94279	Sales and Use Taxes		\$ 42,000.00
18 American Express P.O. Box 981535 El Paso TX 79998	Phone: American Express P.O. Box 981535 El Paso TX 79998	Credit Card Purchases		\$ 41,435.00
19 Chase 800 Brookside Blvd Westerville OH 43081	Phone: Chase 800 Brookside Blvd Westerville OH 43081	Credit Card Purchases		\$ 38,723.00

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20 <i>AmericanExpress Centurion Bank</i> <i>c/o Becket and Lee LLP</i> <i>P.O. Box 3001</i> <i>Malvern PA 19355</i>	Phone: <i>AmericanExpress Centurion Bank</i> <i>c/o Becket and Lee LLP</i> <i>P.O. Box 3001</i> <i>Malvern PA 19355</i>	<i>Credit Card Purchases</i>		\$ 35,623.45

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I, _____, _____ of the Individual Debtor named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: 4/1/2009Signature /s/ Muhammad Azhar Adenwala
Name: Muhammad Azhar Adenwala