

**United States Bankruptcy Court
Northern District of California**

In re Charles Allen Kamins Teresa Marie Kamins, Case No. _____
 Debtors Chapter 11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Silverado Country Club 1600 Atlas Peak Rd. Napa, CA 94558				\$4,405.31
Chase P. O. Box 78035 Phoenix, AZ 85062-8035				\$196,119.38
				SECURED VALUE: \$750,000.00
AHMSI P. O. Box 631730 Irving, TX 75063-1730				\$448,340.00
				SECURED VALUE: \$300,000.00
IndyMac Bank P. O. Box 78826 Phoenix, AZ 85062-8826				\$656,140.00
				SECURED VALUE: \$700,000.00
IndyMac Bank P. O. Box 78826 Phoenix, AZ 85062-8826				\$59,945.00
				SECURED VALUE: \$700,000.00
US Bank Auburn Main Office P. O. Box 790179 St. Louis, MO 63179-01790				\$56,457.01
				SECURED VALUE: \$300,000.00

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Internal Revenue Service Special Procedures 1301 Clay Street, Stop 1400S Oakland, CA 94612				\$15,793.00
Wells Fargo Bank P. O. Box 348750 Sacramento, CA 95834				\$15,148.00
Wells Fargo P. O. Box 30086 Los Angeles, CA 90030-0086				\$4,293.00
National City P. O. Box 856176 Louisville, KY 40285-6176				\$22,330.00
CitiCards P. O. Box 6401 The Lakes, NV 88901-6401				\$17,469.00
Discover Card P. O. Box 3023 New Albany, OH 43054-3023				\$11,456.00

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The Home Depot P. O. Box 6028 The Lakes, NV 88901-6028				\$7,797.00
CitiBusiness Card P. O. Box 44180 Jacksonville, FL 32231-4180				\$12,503.00
Chase Cardmember Services P. O. box 94014 Palatine, IL 60094-4014				\$12,381.00
Chase Cardmember Service P. O. box 94014 Palatine, IL 60094-4014				\$16,593.00
Bank of America P. O. Box 851001 Dallas, TX 75285-1001				\$257.00
Bank of America P. O. Box 851001 Dallas, TX 75285-1001				\$31,016.00

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Advanta P. O. box 8088 Philadelphia, PA 19101-8088				\$29,010.00
S.F. Newspaper Printing Co. 450 Mission Street, 5th Floor San Francisco, CA 994105				\$15,730.00
SF Advertiser 130 10th Stret San Francisco, CA 94103				\$3,500.00
City Racks 3807 Spring Street Benicia, CA 94510				\$980.40
Los Angeles Times/ Washington Post News Svc. 1150 15th St. NW Washington, DC 20071-0070				\$757.47
Washington Mutual P. O. Box 78148 Phoenix, AZ 85062-8148				\$749,582.00
SECURED VALUE:				
\$750,000.00				

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.