

**UNITED STATES BANKRUPTCY COURT
Northern District of California**

In re Savinh Kim,
Debtor

Case No. 09-50676-ASW11

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

(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>

Southwest Credit Systems, LP 5910 W. Plano Parkway #100 Plano, TX 75093-4638				508.88
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CCB Credit Services, Inc. P.O. Box 272 Springfield, IL 62705				540.61
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Redline Recovery Services, LLC 1145 Sanctuary Pkwy, Suite 350 Alpharetta, GA 30009-4756				741.42
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(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <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>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
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Target National Bank P.O. Box 59317 Minneapolis, MN 55459-0317				1,000.00
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Countrywide First USA Cardmember Services P.O. Box 15298 Wilmington, DE 19850-5298				3,000.00
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Bank of America PO Box 26078 Greensboro, NC 27420				3,500.00
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Commercial Reocvery Systems, Inc. 8035 East R.L. Thornton, Ste 220 P.O. Box 570909 Dallas, TX 72357-0909				23,669.84
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Countrywide PO Box 10219 Van Nuys, CA 91410-0219				120,000.00 Collateral FMV 0.00
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Mortgage Electronic Reg Syst., Inc. c/o Countrywide Home Loans, Inc. 400 Countrywide Wat SV--35 Simi Valley, CA 93065				674,692.63 Collateral FMV 470,043.00
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

Date 2/2/2009

Signature /s/ Savinh Kim
SAVINH KIM