

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

In re Claribel Torres Tonel

Debtor(s)

Case No. 10-42026Chapter 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; 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>
<b>Chase Bank One Card Serv Westerville, OH 43081</b>	<b>Chase Bank One Card Serv Westerville, OH 43081</b>	<b>CreditCard</b>		<b>8,138.00</b>
<b>Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 Po Box 5170 Simi Valley, CA 93062</b>	<b>Countrywide Home Lending Attention: Bankruptcy CA6-919-01-41 Po Box 5170 Simi Valley, CA 93062</b>	<b>ConventionalRealE stateMortgage</b>		<b>279,032.00</b> <b>(0.00 secured)</b>
<b>Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029</b>	<b>Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029</b>	<b>ConventionalRealE stateMortgage</b>		<b>502,541.00</b> <b>(0.00 secured)</b>
<b>Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029</b>	<b>Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029</b>	<b>ConventionalRealE stateMortgage</b>		<b>269,509.00</b> <b>(0.00 secured)</b>
<b>First Equity VI P.O. Box 84075 Columbus, GA 31901-4075</b>	<b>First Equity VI P.O. Box 84075 Columbus, GA 31901-4075</b>	<b>Credit Card Charges</b>		<b>5,852.00</b>
<b>Wells Fargo Bank P.o. Box 5445 Portland, OR 97208</b>	<b>Wells Fargo Bank P.o. Box 5445 Portland, OR 97208</b>	<b>CreditCard</b>		<b>859.00</b>
<b>Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107</b>	<b>Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107</b>	<b>CreditLineSecured</b>		<b>117,000.00</b> <b>(0.00 secured)</b>
<b>Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107</b>	<b>Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107</b>	<b>CreditLineSecured</b>		<b>42,800.00</b> <b>(0.00 secured)</b>
<b>Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715</b>	<b>Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715</b>	<b>ConventionalRealE stateMortgage</b>		<b>492,000.00</b> <b>(0.00 secured)</b>
<b>Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715</b>	<b>Wells Fargo Hm Mortgag 3476 Stateview Blvd Fort Mill, SC 29715</b>	<b>ConventionalRealE stateMortgage</b>		<b>227,950.00</b> <b>(0.00 secured)</b>

Debtor(s)

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 (Continuation Sheet)

(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>
<b>World Savings &amp; Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251</b>	<b>World Savings &amp; Loan 4101 Wiseman Blvd Attn: Bankruptcy San Antonio, TX 78251</b>	<b>ConventionalRealEstateMortgage</b>		<b>413,718.00  (0.00 secured)</b>

**DECLARATION UNDER PENALTY OF PERJURY  
 ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Claribel Torres Tonel**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **February 25, 2010**

Signature **/s/ Claribel Torres Tonel**  
**Claribel Torres Tonel**  
 Debtor

*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.*