

**United States Bankruptcy Court
Middle District of Florida**

In re Derrick Robert Zerbe
Elizabeth Dawn Zerbe

Debtor(s)

Case No. _____

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; 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>
American General Finan 600 N Royal Ave Evansville, IN 47715	American General Finan 600 N Royal Ave Evansville, IN 47715	ChargeAccount		244.00
Baptist Medical Ctr. Beaches Post Office Box 45058 Jacksonville, FL 32232-5058	Baptist Medical Ctr. Beaches Post Office Box 45058 Jacksonville, FL 32232-5058	Medical Bills		1,319.48
BMW Bank of North America Post Office Box 78066 Phoenix, AZ 85062-8066	BMW Bank of North America Post Office Box 78066 Phoenix, AZ 85062-8066	2005 BMW 530I VIN: WBANA73575CR59 398		26,594.00 (18,250.00 secured)
Cap One Po Box 85520 Richmond, VA 23285	Cap One Po Box 85520 Richmond, VA 23285	Charge Account		1,904.48
Chase Manhattan Mortga 10790 Rancho Bernardo Rd San Diego, CA 92127	Chase Manhattan Mortga 10790 Rancho Bernardo Rd San Diego, CA 92127	Wholly unsecured 2nd mortgage on 1106 Homard Boulevard East, Jacksonville, Florida 32225 Legal Description: LOT 114, BROOKWOOD FOREST UNIT FIVE P		28,271.00
Citi Po Box 6241 Sioux Falls, SD 57117	Citi Po Box 6241 Sioux Falls, SD 57117	Charge Account		1,847.00
Citifinancial Retail S Po Box 22066 Tempe, AZ 85285	Citifinancial Retail S Po Box 22066 Tempe, AZ 85285	ChargeAccount		2,533.00
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Wholly unsecured second mortgage 12754 Sekani Way, Jacksonville Florida 32246		43,021.00

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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>
Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898	Investment property: 1106 Homard Boulevard East, Jacksonville, Florida 32225		140,221.00 (120,000.00 secured)
Ford Credit Box 105697 Atlanta, GA 30348-5697	Ford Credit Box 105697 Atlanta, GA 30348-5697	2006 Ford F250 VIN: 1FTSW21P86ED82 109		24,065.00 (20,700.00 secured)
Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009	Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009	Residence: 12754 Sekani Way, Jacksonville Florida 32246 Legal Description: Lot 5, BLOCK 14, INDIAN SPRINGS UNIT TWO D, ACCORDING TO THE PLAT THERE		175,139.24 (0.00 secured)
Unvl/Citi Po Box 6241 Sioux Falls, SD 57117	Unvl/Citi Po Box 6241 Sioux Falls, SD 57117	Charge Account		1,213.00
Wffnatbank P.O. Box 10484 Dial Nat'L Bank Des Moines, IA 50306	Wffnatbank P.O. Box 10484 Dial Nat'L Bank Des Moines, IA 50306	AttorneyFees		1,397.00
Wffnb/Marquis Masterca Po Box 94498 Las Vegas, NV 89193	Wffnb/Marquis Masterca Po Box 94498 Las Vegas, NV 89193	Charge Account		1,277.00

B4 (Official Form 4) (12/07) - Cont.
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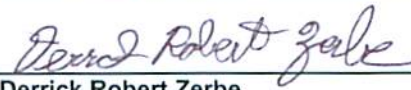
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(Continuation Sheet)

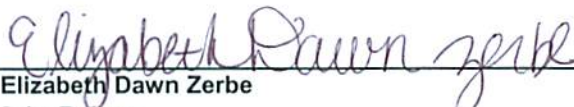
**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Derrick Robert Zerbe** and **Elizabeth Dawn Zerbe**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date December 8 2009

Signature 
Derrick Robert Zerbe
Debtor

Date December 8 2009

Signature 
Elizabeth Dawn Zerbe
Joint 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.