

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

In re How and Wen, Inc.

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>
ASI Assurance PO Box 33018 Saint Petersburg, FL 33733-8018	ASI Assurance PO Box 33018 Saint Petersburg, FL 33733-8018	Insurance		12,000.00
City of St. Augustine Financial Services Center 50 Bridge Street Saint Augustine, FL 32084	City of St. Augustine Financial Services Center 50 Bridge Street Saint Augustine, FL 32084	Water bill	Subject to Setoff	59.00
FP & L P.O. Box 025576 Miami, FL 33102	FP & L P.O. Box 025576 Miami, FL 33102	Electricity		145.00
Hubert Howard 505 C. Street Saint Augustine, FL 32080	Hubert Howard 505 C. Street Saint Augustine, FL 32080	Promissory Note	Contingent Subject to Setoff	535,000.00
Putnam State Bank 350 State Road 19 North Palatka, FL 32177	Putnam State Bank 350 State Road 19 North Palatka, FL 32177	Real Property Location: 15 Ponciana Cove Road, St. Augustine, Florida 32084 Legal Description: 5-46 FORT MOOSA GARDENS BLK E LOT 45	Disputed	452,000.00  (380,000.00 secured)
St. Johns County Tax Collector 4030 Lewis Speedway Saint Augustine, FL 32084	St. Johns County Tax Collector 4030 Lewis Speedway Saint Augustine, FL 32084		Contingent Unliquidated	38,000.00

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

I, the President of the corporation named as 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 March 29, 2010

Signature   
Donna R. Wendler  
President

*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.