

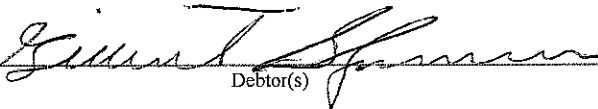
B4 (Official Form 4) (12/07)

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

IN RE:

Case No. _____

Spencer, Gilbert



Debtor(s)

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).

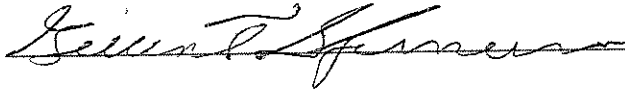
(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, government contract, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Citi Po Box 6241 Sioux Falls, SD 57117	(800) 950-5118			65,250.00
Amex Po Box 3001 Malvern, PA 19355	(877) 837-8839			49,115.00
Amex Po Box 3001 Malvern, PA 19355	(877) 837-8839			48,216.00
Dcfs Usa Llc				45,929.00
Amex Po Box 3001 Malvern, PA 19355	(877) 837-8839			37,913.00
Bank Of America Po Box 26012 Greensboro, NC 27410	(888) 702-1161			20,427.00
Bank Of America 4060 Ogletown/stanton Rd Newark, DE 19713	(800) 421-2110			15,925.00
Citi P.o. Box 6500 Sioux Falls, SD 57117	(800) 950-5118			14,320.00
Bank Of America 4060 Ogletown/stanton Rd Newark, DE 19713	(800) 421-2110			9,765.00
Bank Of America Po Box 1598 Norfolk, VA 23501	(800) 444-8430			8,693.00
Bank Of America 4060 Ogletown/stanton Rd Newark, DE 19713	(800) 421-2110			7,928.00
Dsnb Bloom Po Box 8053 Mason, OH 45040	(800) 437-2646			552.00
First Premier Bank				313.00
Fst Premier				313.00
Equable Ascent Financi 5 Revere Dr Ste 510 Northbrook, IL 60062	(773) 380-3000			310.00
Verizon Wireless Po Box 3397 Bloomington, IL 61702	(877) 370-8739			167.00

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I 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 22, 2010**

Signature
of Debtor



Gilbert Spencer

Date: _____

Signature
of Joint Debtor
(if any)
