

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

IN RE:

Case No. _____

McClelland, Karen & McClelland, Michael

Chapter **11**

Debtor(s)

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)
Countrywide Loans 7105 Corporate Drive Plano, TX 75024-4100	(800) 669-6650			207,370.00 Collateral: 560,000.00 Unsecured: 121,352.00
American Express Centurion Bank 3010 Corporate Way Miramar, FL 33025-6547	(800) 899-0947			64,578.00
The CIT Group/Consumer Finance, Inc. P.O. Box 24610 Oklahoma City, OK 73108	(800) 621-1437	Bank loan		471,716.00 Collateral: 430,000.00 Unsecured: 41,716.00
American Express Centurion Bank 3010 Corporate Way Miramar, FL 33025-6547	(800) 899-0947			40,958.00
Bank Of America World P.O. Box 15026 Wilmington, DE 19850-5026	(800) 789-6685			33,685.00
Bank Of America P.O. Box 22031 Greensboro, NC 27420	Mike Weller (866) 789-6474			28,561.00
Bank Of America P.O. Box 22031 Greensboro, NC 27420	Mike Weller (866) 789-6474			27,294.00
Bank Of America P.O. Box 22031 Greensboro, NC 27420	(866) 729-9144			27,097.00
Bank Of America Alaska P.O. Box 15026 Wilmington, DE 19850-5026	(800) 552-7302	Bank loan		24,962.00
BMW Financial Services P.O. Box 3608 Dublin, OH 43016-0306	(800) 578-5000			20,521.00 Collateral: 0.00 Unsecured: 20,521.00
Discover P.O. Box 30943 Salt Lake City, UT 84130	(800) 347-2683	Bank loan		8,301.00
Discovery Business Card P.O. Box 3023 New Albany, OH 43054-3023	(888) 347-2683			6,721.00

Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100	(800) 677-0232	Bank loan	5,243.00
Credit Union Loan Source LLC P.O. Box 105388 Atlanta, GA 30348	(866) 612-2857	Bank loan	20,773.00 Collateral: 18,000.00 Unsecured: 2,773.00
Best Buy/Retail Services P.O. Box 15521 Wilmington, DE 19850-5521	(800) 365-0292	Bank loan	1,856.00
Wells Fargo Financial National Bank P.O. Box 10475 Des Moines, IA 50306	(800) 845-6355	Bank loan	732.00
WalMart P.O. Box 981064 El Paso, TX 79998-1064		Bank loan	550.00
Kohls Department Stores Inc. N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051	(800) 564-5740	Bank loan	250.00
Kohl's N56 W17000 Ridgewood Drive Menomonee Falls, WI 53051	(800) 564-5740	Bank loan	240.00
Old Navy 200 Old Navy Lane Grove City, OH 43123-8605	(877) 222-6868	Bank loan	160.00

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: January 26, 2009 Signature /s/ Karen McClelland
of Debtor **Karen McClelland**

Date: January 26, 2009 Signature /s/ Michael McClelland
of Joint Debtor **Michael McClelland**
(if any)