

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
Southern DIVISION**

In re *Vernick Finance Co.*
a Corporation
dba *Vernick Financial Services*
dba *Vernick Financial Services, Inc.*
dba *VFS Services*

Case No.
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).

Name of Creditor and Complete Mailing Address Including Zip Code	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted	Nature of Claim (Trade Debt, Bank Loan, Government Contract, etc.)	Indicate if Claim is Contingent, Unliquidated, Disputed, or Subject to Setoff	Amount of Claim (If Secured Also State Value of Security)
1 <i>Laurence G. Leeds</i> <i>P.O. Box 19188</i> <i>Plantation FL 33318</i>	Phone: <i>Laurence G. Leeds</i> <i>P.O. Box 19188</i> <i>Plantation FL 33318</i>	<i>Debenture Notes</i>		\$ 912,722.97
2 <i>Renee R. Rothschild</i> <i>3210 Wynbrooke Circle</i> <i>Louisville KY 40241-3123</i>	Phone: <i>Renee R. Rothschild</i> <i>3210 Wynbrooke Circle</i> <i>Louisville KY 40241-3123</i>	<i>Debenture Notes</i>		\$ 563,838.21
3 <i>Deborah Vernick</i> <i>1197 Kingsway Lane</i> <i>Tarpon Springs FL 34688</i>	Phone: <i>Deborah Vernick</i> <i>1197 Kingsway Lane</i> <i>Tarpon Springs FL 34688</i>	<i>Debenture Notes</i>		\$ 546,977.74
4 <i>Florence J. Wise Trustee</i> <i>44 Shoreham Rd.</i> <i>Grosse Pointe MI 48236</i>	Phone: <i>Florence J. Wise Trustee</i> <i>44 Shoreham Rd.</i> <i>Grosse Pointe MI 48236</i>	<i>Debenture Notes</i>		\$ 289,138.85
5 <i>Thomas W. and Dolores F. Rux</i> <i>2263 Eaton Lake Ct.</i> <i>Lehigh Acres FL 33973</i>	Phone: <i>Thomas W. and Dolores F. Rux</i> <i>2263 Eaton Lake Ct.</i> <i>Lehigh Acres FL 33973</i>	<i>Debenture Notes</i>		\$ 250,939.69

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6 Mitchell Saltz & Sherry Noreen 25556 N. 113th Way Scottsdale AZ 85255-8280	Phone: Mitchell Saltz & Sherry Noreen 25556 N. 113th Way Scottsdale AZ 85255-8280	Debenture Notes		\$ 228,069.69
7 John J. Rothschild 3210 Wynbrooke Circle Louisville KY 40241-3123	Phone: John J. Rothschild 3210 Wynbrooke Circle Louisville KY 40241-3123	Debenture Notes		\$ 192,867.13
8 M. Joyce Blumenstock as Trustee 23411 Water Circle Boca Raton FL 33486	Phone: M. Joyce Blumenstock as Trustee 23411 Water Circle Boca Raton FL 33486	Debenture Notes		\$ 172,080.17
9 Arthur Blumenstock 23411 Water Circle Boca Raton FL 33486	Phone: Arthur Blumenstock 23411 Water Circle Boca Raton FL 33486	Debenture Notes		\$ 168,214.04
10 Linda S. Strand 3530 E. Feather Ave. Gilbert AZ 85234	Phone: Linda S. Strand 3530 E. Feather Ave. Gilbert AZ 85234	Debenture Notes		\$ 154,434.83
11 Louis and Hazel Fitzpatrick 7121 Driftwood Fenton MI 48430	Phone: Louis and Hazel Fitzpatrick 7121 Driftwood Fenton MI 48430	Debenture Notes		\$ 134,253.20
12 Stanford M. Leeds & Gail Leeds 727 Windermere Way Palm Bch Gardens FL 33418	Phone: Stanford M. Leeds & Gail Leeds 727 Windermere Way Palm Beach Garde FL 33418	Debenture Notes		\$ 124,000.00
13 Jay J. & Patricia Villet 6160 Stagecoach Tr. Oscoda MI 48750-9796	Phone: Jay J. & Patricia Villet 6160 Stagecoach Tr. Oscoda MI 48750-9796	Debenture Notes		\$ 96,882.77

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14 The Kource Family Living Trust 27200 Gilbert Warren MI 48093	Phone: The Kource Family Living Trust 27200 Gilbert Warren MI 48093	Debenture Notes		\$ 90,622.85
15 Karen Ann Shea Living Trust 75 Stonehurst Grosse Pointe MI 48236	Phone: Karen Ann Shea Living Trust 75 Stonehurst Grosse Pointe MI 48236	Debenture Notes		\$ 88,588.42
16 Marie S. Karl 39201 Joy Road, Apt. 310 Westland MI 48185	Phone: Marie S. Karl 39201 Joy Road, Apt. 310 Westland MI 48185	Debenture Notes		\$ 61,256.76
17 Louis G. Fitzpatrick 7121 Driftwood Fenton MI 48430	Phone: Louis G. Fitzpatrick 7121 Driftwood Fenton MI 48430	Debenture Notes		\$ 54,775.31
18 Donald & Eileen Gilbur As Trustee Under A Trust Agrmt 32748 W. Wellbrook Dr. Westlake Vlg. CA 91361	Phone: Donald & Eileen Gilbur As Trustee Under A Trust Agrmt 32748 W. Wellbrook Dr. Westlake Vlg. CA 91361	Debenture Notes		\$ 53,985.08
19 Nina & Thomas Mastick 12920 N. Kehl Rd. Northport MI 49670	Phone: Nina & Thomas Mastick 12920 N. Kehl Rd. Northport MI 49670	Debenture Notes		\$ 52,786.65
20 Robert Hixson, et. al. 8562 Rushview Dr. Pinckney MI 48169	Phone: Robert Hixson, et. al. 8562 Rushview Dr. Pinckney MI 48169	Debenture Notes		\$ 52,690.03

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DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION

I, Richard Mousseau, President of the Corporation named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding Twenty Largest Unsecured Claims and that they are true and correct to the best of my knowledge, information and belief.

Date: 4/13/09

Signature 
Name: Richard Mousseau
Title: President