UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN Southern DIVISION

In re	Vernick Finance Co.	Case No.
	a Corporation	Chapter 11
	dba Vernick Financial Services	
	dba Vernick Financial Services, Inc.	
	dba VFS Services	
	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 1 Laurence G. Leeds P.O. Box 19188	Name, Telephone Number and Complete Mailing Address, Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted Phone: Laurence G. Leeds P.O. Box 19188	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) \$ 912,722.97
Plantation FL 33318	Plantation FL 33318			
2 Renee R. Rothschild 3210 Wynbrooke Circle Louisville KY 40241-3123	Phone: Renee R. Rothschild 3210 Wynbrooke Circle Louisville KY 40241-3123	Debenture Not	es	\$ 563,838.21
3 Deborah Vernick 1197 Kingsway Lane Tarpon Springs FL 34688	Phone: Deborah Vernick 1197 Kingsway Lane Tarpon Springs FL 34688	Debenture Not	es	\$ 546,977.74
4 Florence J. Wise Trustee 44 Shoreham Rd. Grosse Pointe MI 48236	Phone: Florence J. Wise Trustee 44 Shoreham Rd. Grosse Pointe MI 48236	Debenture Not	es	\$ 289,138.85
5 Thomas W. and Dolores F. Rux 2263 Eaton Lake Ct. Lehigh Acres FL 33973	Phone: Thomas W. and Dolores F. Rux 2263 Eaton Lake Ct. Lehigh Acres FL 33973	Debenture Not	es	\$ 250,939.69

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

itchell Saltz & Sherry Noreen 5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123	Debenture Note	?S	Amount of Claim (If Secured Also State Value of Security) \$ 228,069.69
Including Zip Code, of Employee, Agent, or Department of Creditor Familiar with Claim Who May Be Contacted hone: itchell Saltz & Sherry Noreer 5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee 3411 Water Circle	Bank Loan, Government Contract, etc.) Debenture Note Debenture Note	Unliquidated, Disputed, or Subject to Setoff	\$ 228,069.69 \$ 192,867.13
Agent, or Department of Creditor Familiar with Claim Who May Be Contacted hone: itchell Saltz & Sherry Noreer 5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee	Government Contract, etc.) Debenture Note Debenture Note	Disputed, or Subject to Setoff	\$ 228,069.69 \$ 192,867.13
Familiar with Claim Who May Be Contacted hone: itchell Saltz & Sherry Noreer 5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee	Contract, etc.) Debenture Note Debenture Note	Subject to Setoff	\$ 228,069.69 \$ 192,867.13
Who May Be Contacted hone: itchell Saltz & Sherry Noreer 5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee 3411 Water Circle	Debenture Note	Setoff	\$ 192,867.13
hone: itchell Saltz & Sherry Noreen 5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee 3411 Water Circle	Debenture Note	25	\$ 192,867.13
itchell Saltz & Sherry Noreen 5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee 3411 Water Circle	Debenture Note	?S	\$ 192,867.13
5556 N. 113th Way cottsdale AZ 85255-8280 hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee	Debenture Note		
hone: ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: Joyce Blumenstock as Trstee	Debenture Note		
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ohn J. Rothschild 210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee 3411 Water Circle	Debenture Note		
210 Wynbrooke Circle ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee 3411 Water Circle		95	A 180 222 -
ouisville KY 40241-3123 hone: . Joyce Blumenstock as Trstee 3411 Water Circle		95	
hone: . Joyce Blumenstock as Trstee 3411 Water Circle		25	4 190 300 5
. Joyce Blumenstock as Trstee 3411 Water Circle		?s	A 170 200 ==
. Joyce Blumenstock as Trstee 3411 Water Circle			\$ 172,080.17
3411 Water Circle			1,2,000.1,
oca Raton FL 33486		ii	
hone:	Debenture Note		\$ 168,214.04
oca katon FL 33486			
hone:	Debenture Note	es	\$ 154,434.83
inda S. Strand			
530 E. Feather Ave.			}
IIDelt NZ 65254			
hone:	Debenture Note	25	\$ 134,253.20
ouis and Hazel Fitzpatrick			
121 Driftwood		į	
enton MI 48430			
		s	\$ 124,000.00
tanford M. Leeds & Gail Leeds			
27 Windermere Way			
alm Beach Garde FL 33418			
	Debenture Note	s	\$ 96,882.77
-			
160 Stagecoach Tr.			ľ
scoda MI 48750-9796			
ris de la	cone: cthur Blumenstock ca Raton FL 33486 cone: conda S. Strand ca S. Feather Ave. clibert AZ 85234 cone: cuis and Hazel Fitzpatrick canton MI 48430 cone: canford M. Leeds & Gail Leeds	Debenture Note of thur Blumenstock Ad11 Water Circle of a Raton FL 33486 Debenture Note of Strand Cone: Inda S. S	Debenture Notes Inthur Blumenstock Id 11 Water Circle Id I Raton FL 33486 Id I Beach Garde FL 33418 Debenture Notes Debenture Notes

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Name of Creditor and Complete	Name, Telephone Number and	Nature of Claim	Indicate if Claim	Amount of Claim
Mailing Address Including	Complete Mailing Address,	(Trade Debt,	is Contingent,	(If Secured Also
Zip Code	Including Zip Code, of Employee,	Bank Loan,	Unliquidated,	State Value of
•	Agent, or Department of Creditor	Government	Disputed, or	Security)
	Familiar with Claim	Contract, etc.)	Subject to	- '
	Who May Be Contacted		Setoff	
14	Phone:	Debenture Not	es	\$ 90,622.85
The Kource Family Living Trus	the Kource Family Living Trust	‡		
27200 Gilbert	27200 Gilbert			
Warren MI 48093	Warren MI 48093			
15	Phone:	Debenture Not	es	\$ 88,588.42
Karen Ann Shea Living Trust	Karen Ann Shea Living Trust			
75 Stonehurst	75 Stonehurst			
Grosse Pointe MI 48236	Grosse Pointe MI 48236			
16	Phone:	Debenture Not	e <i>s</i>	\$ 61,256.76
Marie S. Karl	Marie S. Karl		1	
39201 Joy Road, Apt. 310	39201 Joy Road, Apt. 310			
Westland MI 48185	Westland MI 48185			
17	Phone:	Debenture Not	es	\$ 54,775.31
Louis G. Fitzpatrick	Louis G. Fitzpatrick			
7121 Driftwood	7121 Driftwood			
Fenton MI 48430	Fenton MI 48430			
18	Phone:	Debenture Not	AS	\$ 53,985.08
Donald & Eileen Gilbur	Donald & Eileen Gilbur			, 55,555.55
As Trustee Under A Trust Agra	 n tAs Trustee Under A Trust Agrm:	Į ŧ		
32748 W. Wellbrook Dr.	32748 W. Wellbrook Dr.		İ	
Westlake Vlg. CA 91361	Westlake Vlg. CA 91361			
19	Phone:	Debenture Not	es	\$ 52,786.65
Nina & Thomas Mastick	Nina & Thomas Mastick]		
12920 N. Kehl Rd.	12920 N. Kehl Rd.			
Northport MI 49670	Northport MI 49670			
20	Phone:			A 50 COA A3
		Debenture Not	es	\$ 52,690.03
	Robert Hixson, et. al.	1		
Robert Hixson, et. al.	05.00 m 1 : -			
8562 Rushview Dr. Pinckney MI 48169	8562 Rushview Dr. Pinckney MI 48169			ĺ

Debtor(s)

Title: President

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DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION

Richard Mousseau	, President	of the	Corporation	named
as debtor in this case, declare under penalty of perjury	at I have read the foregoing List of Creditors Holding	Twenty Largest	Unsecured Claims and that	
hey are true and correct to the best of my knowledge, in	ormation and belief.			
Date: <u>4//3/09</u> Signature Name:	Juland J. Masse ichard Mousseau	de		