

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

In re *Z-Brite Metal Finishing, Inc.*  
a Corporation

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>Internal Revenue Service</i> <i>P.O. Box 21126</i> <i>Philadelphia PA 19114-0326</i>	Phone: <i>Internal Revenue Service</i> <i>P.O. Box 21126</i> <i>Philadelphia PA 19114-0326</i>	<i>940,941 Taxes</i>		<i>\$ 73,000.00</i>
2 <i>Michigan Dept of Treasury</i> <i>Collection Division</i> <i>P.O. Box 30168</i> <i>Lansing MI 48909-7668</i>	Phone: <i>Michigan Dept of Treasury</i> <i>Collection Division</i> <i>P.O. Box 30168</i> <i>Lansing MI 48909-7668</i>	<i>Single Business Tax</i>		<i>\$ 51,437.00</i>
3 <i>Advanta</i> <i>P.O. Box 30715</i> <i>Salt Lake City UT</i> <i>84130-0715</i>	Phone: <i>Advanta</i> <i>P.O. Box 30715</i> <i>Salt Lake City UT</i> <i>84130-0715</i>	<i>Credit Card</i>		<i>\$ 18,507.00</i>
4 <i>Z-Tech Metal Finishing</i> <i>P.O. Box 576</i> <i>Stevensville MI 49127</i>	Phone: <i>Z-Tech Metal Finishing</i> <i>P.O. Box 576</i> <i>Stevensville MI 49127</i>	<i>Business Account</i>		<i>\$ 11,897.80</i>
5 <i>American Express</i> <i>P.O. Box 297804</i> <i>Fort Lauderdale FL</i> <i>33329-7804</i>	Phone: <i>GC Services</i> <i>6330 Gulfton</i> <i>Houston TX 77081-2226</i>	<i>Credit Card</i>		<i>\$ 11,564.30</i>

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6 Gary and Pat Zavoral 2851 W. John Beers Rd Stevensville MI 49127	Phone: Gary and Pat Zavoral 2851 W. John Beers Rd Stevensville MI 49127	Building Rent Arrears		\$ 11,185.00
7 Michigan Unemployment 3024 West Grand Blvd Tax Office, Ste 11-500 Detroit MI 48202-6024	Phone: Michigan Unemployment 3024 West Grand Blvd Tax Office, Ste 11-500 Detroit MI 48202-6024	Unemployment Tax		\$ 10,000.00
8 GeMoney Bank P.O. Box 981127 El Paso TX 79998	Phone: GeMoney Bank P.O. Box 981127 El Paso TX 79998	Credit Card		\$ 8,077.49
9 Lodge Lumber Co P.O. Box 96589 Houston TX 77213-6589	Phone: Lodge Lumber Co P.O. Box 96589 Houston TX 77213-6589	Business Account		\$ 6,730.00
10 Fox Lumber Sales, Inc P.O. Box 1000 Hamilton MT 59840	Phone: Regional Adjustment Bureau 3310 Keller Springs, Rd Ste 120 Carrollton TX 75006	Business Account		\$ 5,002.00
11 Lincoln Charter Township 5599 Cleveland Stevensville MI 49127	Phone: Lincoln Charter Township 5599 Cleveland Stevensville MI 49127	Personal Property Tax		\$ 4,500.00
12 Don Closson and Sons, LLC P.O. Box 8706 1819 Sweet St Benton Harbor MI 49023	Phone: Don Closson and Sons, LLC P.O. Box 8706 1819 Sweet St Benton Harbor MI 49023	Business Account		\$ 2,700.00

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13 BP Business Solutions 1001 Service Rd, East Highway 190, Ste 200 Covington LA 70433	Phone: Focus Receivables Management 1130 Northchase Pkwy, Suite150 Marietta GA 30067	Business Account		\$ 2,253.36
14 JMC Sales & Engineering 1000 C Airport N. Office Pk Fort Wayne IN 46825	Phone: JMC Sales & Engineering 1000 C Airport N. Office Pk Fort Wayne IN 46825	Business Account		\$ 1,978.32
15 Capital One Services P.O. Box 85015 Richmond VA 23285-5147	Phone: Capital One Services P.O. Box 85015 Richmond VA 23285-5147	Credit Card		\$ 1,756.00
16 Citicard P.O. Box 6000 The Lakes NV 89163-6000	Phone: Citicard P.O. Box 6000 The Lakes NV 89163-6000	Credit Card		\$ 1,617.00
17 Citicard P.O. Box 6000 The Lakes NV 89163-6000	Phone: Citicard P.O. Box 6000 The Lakes NV 89163-6000	Credit Card		\$ 1,616.00
18 Citicard P.O. Box 6000 The Lakes NV 89163-6000	Phone: Citicard P.O. Box 6000 The Lakes NV 89163-6000	Credit Card		\$ 1,464.00
19 Pooch Welding Supply, CO 1640 Empire Benton Harbor MI 49022	Phone: Pooch Welding Supply, CO 1640 Empire Benton Harbor MI 49022	Business Account		\$ 1,431.17
20 Dell Financial P.O. Box 81577 Austin TX 78708-1577	Phone: Dell Financial P.O. Box 81577 Austin TX 78708-1577	Credit Card		\$ 1,429.00

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

I, Gary F. Zavoral, Sr., 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: 2/10/2009

Signature /s/ Gary F. Zavoral, Sr.

Name: Gary F. Zavoral, Sr.

Title: President