

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

In re *John C. Gowan*
dba North Store Outpost
and
Mary H. Gowan

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>Bank of America</i> <i>R11-102-15-01</i> <i>111 Westminster Street</i> <i>Providence RI 02903</i>	Phone: <i>Barnes & Thornburg LLP</i> <i>171 Monroe NW, Ste 1000</i> <i>Grand Rapids MI 49503</i>	<i>Personal Guarantee</i>		\$ 1,073,429.58
2 <i>Bank of America -Mortg</i> <i>P.O. Box 26078</i> <i>Greensboro NC 27420</i>	Phone: <i>Bank of America -Mortg</i> <i>P.O. Box 26078</i> <i>Greensboro NC 27420</i>	<i>Mortgage-Harbor Springs</i>	Value: Net Unsecured:	\$ 668,000.00 \$ 400,000.00 \$ 268,000.00
3 <i>State of Michigan</i> <i>Collection Division</i> <i>P.O. Box 30199</i> <i>Lansing MI 48909-7699</i>	Phone: <i>Michigan Dept of Treasury</i> <i>Dept 77569</i> <i>Detroit MI 48277-0569</i>	<i>Sales Taxes</i>		\$ 95,820.02
4 <i>Bank of America -Mortg</i> <i>P.O. Box 26078</i> <i>Greensboro NC 27420</i>	Phone: <i>Bank of America -Mortg</i> <i>P.O. Box 26078</i> <i>Greensboro NC 27420</i>	<i>2nd Mortgage-Harbor Springs</i>	*Value: Net Unsecured: *Prior Liens Exist	\$ 91,617.00 \$ 400,000.00 \$ 91,617.00
5 <i>American Express</i> <i>P.O. Box 297804</i> <i>Fort Lauderdale FL</i> <i>33329-7804</i>	Phone: <i>American Express</i> <i>P.O. Box 297804</i> <i>Fort Lauderdale FL</i> <i>33329-7804</i>	<i>Credit Card</i>		\$ 23,918.18

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6 Ocwen Loan Servicing P.O. Box 785056 Orlando FL 32878-5956	Phone: Ocwen Loan Servicing P.O. Box 785056 Orlando FL 32878-5956	Second Mortgage-Residence	*Value: Net Unsecured: *Prior Liens Exist	\$ 23,518.00 \$ 130,000.00 \$ 23,518.00
7 Citicard P.O. Box 6000 The Lakes NV 89163-6000	Phone: Citicard P.O. Box 6000 The Lakes NV 89163-6000	Credit Card		\$ 23,093.39
8 At&T Universal Card P.O. Box 44167 Jacksonville FL 32231-4167	Phone: At&T Universal Card P.O. Box 44167 Jacksonville FL 32231-4167	Credit Card		\$ 21,319.18
9 Cardmember Services P.O. Box 108 Saint Louis MO 63166	Phone: Cardmember Services P.O. Box 108 Saint Louis MO 63166	Credit Card		\$ 11,336.18
10 Bank of America P.O. Box 15026 Wilmington DE 19885-5026	Phone: Bank of America P.O. Box 15026 Wilmington DE 19885-5026	Credit Card		\$ 10,363.00
11 Chrysler Financial P.O. Box 9223 Farmington MI 48333-9223	Phone: Chrysler Financial P.O. Box 9223 Farmington MI 48333-9223	Lease		\$ 9,471.00
12 Bank of America P.O. Box 15026 Wilmington DE 19885-5026	Phone: Bank of America P.O. Box 15026 Wilmington DE 19885-5026	Credit Card		\$ 6,639.00
13 M Bank 130 S.Cedar St Manistique MI 49854-1438	Phone: M Bank 130 S.Cedar St Manistique MI 49854-1438	PMSI/Boat Trailer	Value: Net Unsecured:	\$ 30,843.00 \$ 25,000.00 \$ 5,843.00

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14 HSBC P.O. Box 80053 Salinas CA 93912-0053	Phone: HSBC P.O. Box 80053 Salinas CA 93912-0053	Credit Card		\$ 5,367.00
15 GM Card P.O. Box 80082 Salinas CA 93912-0082	Phone: GM Card P.O. Box 80082 Salinas CA 93912-0082	Credit Card		\$ 5,112.31
16 Chase P.O. Box 15298 Wilmington DE 19850-5298	Phone: Chase P.O. Box 15298 Wilmington DE 19850-5298	Credit Card		\$ 4,470.00
17 Discover Fin Svcs. P.O. Box 3025 New Albany OH 43054-3025	Phone: Discover Fin Svcs. P.O. Box 3025 New Albany OH 43054-3025	Credit Card		\$ 4,005.00
18 Citicard P.O. Box 6000 The Lakes NV 89163-6000	Phone: Citicard P.O. Box 6000 The Lakes NV 89163-6000	Credit Card		\$ 3,434.00
19 Michigan Dept. of Treasury P.O. Box 30168 Lansing MI 49089-7668	Phone: Michigan Dept. of Treasury P.O. Box 30168 Lansing MI 49089-7668	941 taxes		\$ 3,304.76
20 Dell Financial P.O. Box 81577 Austin TX 78708-1577	Phone: Dell Financial P.O. Box 81577 Austin TX 78708-1577	Credit Card		\$ 3,135.00

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I, _____, _____ of the Individual Debtor 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: 1/29/2010

Signature /s/ John C. Gowan
Name: John C. Gowan

Date: 1/29/2010

Signature /s/ Mary H. Gowan
Name: Mary H. Gowan