

**United States Bankruptcy Court
Northern District of New York**

In re Frederick Dreher, D.D.S., P.C.
Debtor

Case No. _____
Chapter 11

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)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address, including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Choice Health Leasing c/o Joseph Papa, V.P. 299 Park Avenue, 4 th Floor New York, NY 10017 646-428-7130		Equipment Lease		477,751
Republic Bank of Chicago Darien 1510 75 th Street Darien, IL 60561 630-570-7700	c/o J. Mark Noordsy, Esq. Lemery Greisler, LLC 60 Railroad Place Saratoga Springs, NY 12866	Business Loan		app. 420,000 [value of security unknown]

(1) <i>Name of creditor and complete mailing address, including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	(5) <i>Amount of claim [if secured also state value of security]</i>
First Niagara P.O. Box 28 Buffalo, NY 14240	c/o William B. Schiller, Esq. Schiller & Knapp, LLP 950 New Loudon Road Latham, NY 12110 518-786-9069	Business Loan		97,536 [value of security unknown]
Patterson Dental 1031 Mendota Heights Road St. Paul, Mnn 55120 651-686-1600 Attn: Karen Erie		Equipment Loan		app. 52,000 [value of security unknown]
Americorp/U.S. Bank Americorp Financial, LLC P.O. Box 633559 Cincinnati, OH 45263-3559 Attn: Tom Amell 1-800-940-1595	c/o Manifest Funding Services P.O. Box 790448 St. Louis, MO 63179-0448	Equipment Finance		20,000 [value of security unknown]
Advanta c/o Lisa Fleischer, Esq. Litigation Department Advanta Bank Corp. Welsh & McKean Roads Spring House, PA 19477-0844		Credit Card		app. \$7000

I, Frederick D. Dreher, the President of Frederick Dreher, D.D.S., P.C., named as debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding 20 Largest Unsecured Claims, consisting of 2 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 1/12/10

Signature: S. Frederick D. Dreher
Frederick D. Dreher, President