

**UNITED STATES BANKRUPTCY COURT
Northern District of New York**

In re Garnet Hill Lodge, Inc.,
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>
Michigan Miller Insurance Co The Shulty Agency 3 Canal Street Fort Plain, New York 13329				100.00
Springer Waste 1392 Route 9 Fort Edward, NY 12828				294.92
Cynamic PO Box 774485 4485 Solutions Center Chicago, IL 60677				319.80

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(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>
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Direct TV PO Box 60036 Los Angeles, CA 90060-0032				758.65
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Sysco Food Service One Liebich Lane Halfmoon, New York 12065				1,486.62
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Frontier PO Box 20550 Rochester, New York 14602				1,500.00
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PyroFax Energy 12 Knapp Hill Road Chestertown, New York 12817				2,700.00
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CMJ 276 Dix Avenue PO Box 4680 Queensbury, NY 12804				3,035.00
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NYS Dept. of Tax & Finance c/o Office of the AG Litigation Bureau New York, NY 10271-0332				3,200.00
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TD Bank, NA PO Box 9540 Portland, ME 04112				6,094.16 Collateral FMV 0.00
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(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>
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Owl's Nest & Roast Rental Mary Donnellan-Fahey 159 Rogers Road North River, New York 12856		23,769.85
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TD Bank NA PO Box 9540 Portland, ME 04112		160,000.00 Collateral FMV 0.00
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DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, [the president or other officer or an authorized agent of the corporation] 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 and that it is true and correct to the best of my information and belief.

Date November 4, 2011

Signature /s/ Mary Donnellan-Fahy
MARY DONNELLAN-FAHY,
Director/President