

**UNITED STATES BANKRUPTCY COURT**  
**Southern District of Ohio**

In re Clarence Gray & Ora Kay Gray ,

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>
Lowe's Business Account GEMB/Bkrp Dept. PO Box 103104 Roswell GA 30076				9,796.19
Eads Fence Co. 131 Broadway Loveland OH 45140				12,600.00
Citywide Materials 5263 Wooster Rd. Cincinnati OH 45226				13,400.00
Mini Mix, Inc. 7342 St. Rt. 128 Cleves OH 45002				14,000.00

(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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Chase Cardmember Service PO Box 15153 Wilmington DE 19886-5153				14,279.39
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Mills Fence Co. 6315 Wiehe Rd. Cincinnati OH 45237				15,267.47
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Steven Hicks, Atty 10999 Reed Hartman Hwy Blue Ash OH 45242			Disputed	17,000.00
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FIA/Bank of America PO Box 15027 Wilmington DE 19850-5027				17,149.68
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Bank of America P.O. Box 15026 Wilmington DE 19850-5026				20,000.00
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Citibank South Dakota PO Box 6500 Sioux Falls SD 57117				22,000.00
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Robbins Kelly Patterson & Tucker 7 West 7th St. Cincinnati OH 45202			Disputed	22,000.00
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Cincinnati Bell Telephone Co. 201 East Fourth St. Cincinnati, OH 45202				23,000.00
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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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All-Rite Ready Mix 7466 New Haven Rd. Harrison OH 45030				24,000.00
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Fifth Third Bank PO Box 630778 Cincinnati OH 45263-0778				42,000.00 Collateral FMV 15,000.00
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Discover Card PO Box 30943 Salt Lake City UT 84130				35,611.99
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Wells Fargo Financial PO Box 348750 Sacramento CA 95834				37,376.05
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Fifth Third Bank 38 Fountain Square Plaza Cincinnati OH 45202				389,000.00 Collateral FMV 350,000.00
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Moraine Materials Co. and Green's Concrete Supply 1400 Commerce Center Dr. Franklin OH 45005				56,000.00
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American Express Card Mail Drop 44-401A 200 Vesey St. New York NY 10285				73,000.00
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Countrywide P.O. Box 660694 Dallas, TX 75266-0694				380,000.00 Collateral FMV 300,000.00
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing list of twenty largest unsecured creditors and that it is true and correct to the best of my knowledge, information and belief.

Date 7/27/2009 Signature /s/ Clarence Gray  
CLARENCE GRAY

Date 7/27/2009 Signature /s/ Ora Kay Gray  
of Joint Debtor ORA KAY GRAY