

**United States Bankruptcy Court
Western District of Texas
Austin Division**

In re MOHAMMAD H. GHARBI FATEMEH GHARBI, Case No. _____
 Debtors 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>
City of Austin P.O. Box 2267 Austin, TX 78783				\$50,563.00
Discover P.O. Box 15192 Wilmington, DE 19850				\$14,209.00
Choice Card P.O. Box 6413 The Lakes, NV 88901				\$13,652.00
CitiBank P.O. Box 6241 Sioux Falls, SD 57117				\$13,021.00
Hoberman, Max 5514 Shoalwood Ave. Austin, TX 78756				\$6,039.00

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CitiBank/Sears P.O. Box 6564 The Lakes, NV 88901				\$3,411.00
Waste Management Company 9708 Giles Lane Austin, TX 78745				\$2,134.00
City of Austin P.O. Box 2267 Austin, TX 78783				\$2,000.00
St. David's Hospital c/o West Asset Management P.O. Box 1420 Sherman, TX 75091-1420				\$1,959.00
Austin Regional Clinic P.O. Box 26726 Austin, TX 78755				\$1,844.00
Seton Healthcare P. O. Box 846042 Dallas, TX 75284				\$963.00

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American Express P.O. Box 981537 El Paso, TX 79998-1537				\$556.00
Americale, Inc. P.O. Box 201237 Austin, TX 78720				\$520.00
Austin Energy 721 Barton Springs Rd. #316 Austin, TX 78704				\$301.00

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

DECLARATION UNDER PENALTY OF PERJURY

I declare under penalty of perjury that I have read the foregoing list, and that it is true and correct to the best of my knowledge, information, and belief.

DATED: June 2, 2008

/s/ Mohammad H. Gharbi
Mohammad H. Gharbi

/s/ Fatemeh Gharbi
Fatemeh Gharbi