B4 (Official Form 4) (12/07)

United States Bankruptcy Court
District of Utah

In re Sheryl Wawers Schmidt
Debtor(s)

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; Fed. R. Bankr. P. 1007(m).

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
US Bank National Association Park City 1283 Deer Valley Dr. Park City, UT 84060	US Bank National Association Park City 1283 Deer Valley Dr. Park City, UT 84060	Loan		139,434.33
American Express PO Box 650448 Dallas, TX 75265-0448	American Express PO Box 650448 Dallas, TX 75265-0448	Credit Card - account appears on credit report	Disputed	36,396.00
Chase Cardmember Service PO Box 94014 Palatine, IL 60094-4014	Chase Cardmember Service PO Box 94014 Palatine, IL 60094-4014	Visa		31,827.68
Wells Fargo Education Financial Services PO Box 5185 Sioux Falls, SD 57117	Wells Fargo Education Financial Services PO Box 5185 Sioux Falls, SD 57117	Student Loan		30,394.00
Brite Nites Holiday & Landscape Lighting 8683 S. 700 W. Sandy, UT 84070	Brite Nites Holiday & Landscape Lighting 8683 S. 700 W. Sandy, UT 84070	Services		10,360.25
Discover Card PO Box 6103 Carol Stream, IL 60197-6103	Discover Card PO Box 6103 Carol Stream, IL 60197-6103	Credit Card	Disputed	9,341.00
Audi Financial Services PO Box 60144 City Of Industry, CA 91716-0144	Audi Financial Services PO Box 60144 City Of Industry, CA 91716-0144	2003 Audi R26		26,790.27 (19,250.00 secured)
TS Electric, Inc. 6220 S. 800 W. Salt Lake City, UT 84107	TS Electric, Inc. 6220 S. 800 W. Salt Lake City, UT 84107	Home repair		6,380.24
US Bank PO Box 1800 Saint Paul, MN 55101-0800	US Bank PO Box 1800 Saint Paul, MN 55101-0800	Reserve account		5,036.25
American Express PO Box 650448 Dallas, TX 75265-0448	American Express PO Box 650448 Dallas, TX 75265-0448	Credit Card		4,956.96

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In re Sheryl Wawers Schmidt Case No. _____

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1) *Name of creditor and complete mailing address including zip code*	(2) *Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted*	(3) *Nature of claim (trade debt, bank loan, government contract, etc.)*	(4) *Indicate if claim is contingent, unliquidated, disputed, or subject to setoff*	(5) *Amount of claim [if secured, also state value of security]*
Frontier Community Bank of Park City 1630 Shortline Rd. PO Box 981180 Park City, UT 84098	Frontier Community Bank of Park City 1630 Shortline Rd. PO Box 981180 Park City, UT 84098	Reserve account		4,200.12
Discover Card PO Box 6103 Carol Stream, IL 60197-6103	Discover Card PO Box 6103 Carol Stream, IL 60197-6103	Credit Card		3,724.15
American Express PO Box 650448 Dallas, TX 75265-0448	American Express PO Box 650448 Dallas, TX 75265-0448	Credit Card - account appears on credit report	Disputed	2,946.00
Sears Credit Cards PO Box 688957 Des Moines, IA 50368-8957	Sears Credit Cards PO Box 688957 Des Moines, IA 50368-8957	Credit Card		1,232.71
Joan DeFriez 335 West 400 North Heber City, UT 84032	Joan DeFriez 335 West 400 North Heber City, UT 84032	Accounting Services		1,000.00
Brite Nites Holiday & Landscape Lighting 8683 S. 700 W. Sandy, UT 84070	Brite Nites Holiday & Landscape Lighting 8683 S. 700 W. Sandy, UT 84070	Lighting		351.24
Peak Alarm 1534 S. Gladiola Salt Lake City, UT 84104	Peak Alarm 1534 S. Gladiola Salt Lake City, UT 84104	Services	Disputed	215.00

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, Sheryl Wawers Schmidt, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date Aug. 25, 09 Signature _____

Sheryl Wawers Schmidt
Debtor

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.

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