

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
Eastern District of Washington**

In re Jem Yelkovan

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) <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>
American Express P.O. Box 650448 Dallas, TX 75265-0448	American Express P.O. Box 650448 Dallas, TX 75265-0448	Charge Card		9,885.00
Bank of America P.O. Box 37279 Baltimore, MD 21297-3279	Bank of America P.O. Box 37279 Baltimore, MD 21297-3279	Charge Card		76,000.00
Capital One Bank USA P.O. Box 60024 City Of Industry, CA 91716-0024	Capital One Bank USA P.O. Box 60024 City Of Industry, CA 91716-0024	Charge Card		4,600.00
Capital One Bank USA, NA P.O. Box 60024 City Of Industry, CA 91716-0024	Capital One Bank USA, NA P.O. Box 60024 City Of Industry, CA 91716-0024	Charge Card		7,000.00
Chase Visa P.O. Box 94014 Palatine, IL 60094-4014	Chase Visa P.O. Box 94014 Palatine, IL 60094-4014	Charge Card		3,200.00
Chase Visa P.O. Box 94014 Palatine, IL 60094-4014	Chase Visa P.O. Box 94014 Palatine, IL 60094-4014	charge card		70,000.00
Chase Visa (wife's) P.O. Box 94014 Palatine, IL 60094-4014	Chase Visa (wife's) P.O. Box 94014 Palatine, IL 60094-4014	Charge Card		4,344.18
Citibank (wife's) P.O. Box 6000 The Lakes, NV 89163-6000	Citibank (wife's) P.O. Box 6000 The Lakes, NV 89163-6000	Charge Card		15,555.00
Citibank Visa P.O. Box 6537 The Lakes, NV 88901-6537	Citibank Visa P.O. Box 6537 The Lakes, NV 88901-6537	Charge Card		17,000.00
David J. Crouse & Associates 422 W. Riverside Ave # 920 Spokane, WA 99201	David J. Crouse & Associates 422 W. Riverside Ave # 920 Spokane, WA 99201	Legal Services		1,700.00
Discover P.O. Box 30395 Salt Lake City, UT 84130	Discover P.O. Box 30395 Salt Lake City, UT 84130	Charge Card		12,000.00

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(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]
Discover (Wife's) P.O. Box 30395 Salt Lake City, UT 84130-0395	Discover (Wife's) P.O. Box 30395 Salt Lake City, UT 84130-0395	Charge Card		8,686.56
Discovery School 323 S. Grant St. Spokane, WA 99202	Discovery School 323 S. Grant St. Spokane, WA 99202	Private School for Dependent		6,800.00
Etrade Financial P.O. Box 5721 Hicksville, NY 11802-5721	Etrade Financial P.O. Box 5721 Hicksville, NY 11802-5721	Charge Card		9,500.00
IRS P.O. Box 21126 Philadelphia, PA 19114	IRS P.O. Box 21126 Philadelphia, PA 19114	Taxes		63,000.00
McDirmid, Mikkelsen & Secrest, P.S. 926 W. Sprague, Suite 300	McDirmid, Mikkelsen & Secrest, P.S. 926 W. Sprague, Suite 300	Accounting services		996.20
Paine Hamblen 717 W. Sprague, suite 1200 Spokane, WA 99201-3505	Paine Hamblen 717 W. Sprague, suite 1200 Spokane, WA 99201-3505	Legal Services		2,057.96
Sallie Mae P.O. Box 9533 Wilkes Barre, PA 18773	Sallie Mae P.O. Box 9533 Wilkes Barre, PA 18773	Student Loans incurred by wife as separate debt	Disputed	29,397.96
Transworld Systems P.O. Box 1864 Santa Rosa, CA 95402	Transworld Systems P.O. Box 1864 Santa Rosa, CA 95402	Collections for Clearwater Summit Group		1,048.16
Wamu Visa P.O. Box 660487 Dallas, TX 75266-0487	Wamu Visa P.O. Box 660487 Dallas, TX 75266-0487	Charge Card		13,000.00

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

I, Jem Yelkovan, 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 11-14-2008

Signature


 Jem Yelkovan
 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.