

**UNITED STATES BANKRUPTCY COURT
 District of Montana**

In re Provident Financial, Inc.,
 Debtor

Case No. 09-61756

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>
Mark S Silliker 190 HEIKENS RD NASHUA, MT 59248				313,001.44
Julius D Schmeackle 1107 WHITEFISH STAGE KALISPELL, MT 59901				318,467.12
Larry J Passmore 184 PASSMORE LN KALISPELL, MT 59901				326,756.46

(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>
James Motichka 1001 RIVER LAKES PKWY 206 WHITEFISH, MT 59937				328,422.93
Ted A Gardner 43 PINWOOD LN LIBBY, MT 59923				328,572.26
JAMES L HURST III AND CAROL J HURST TRUST PO BOX 644 EUREKA, MT 59917				344,552.91
JOHN A & PHLORIS M SLACK TRUST 345 SIRUCEK LN KALISPELL, MT 59901				348,675.74
C LEO HARGRAVE LIVING TRUST 20625 TANNERVILLE RD WAMEGO, KS 66547				386,895.18
HERBERT R KAMEON TRUST 1610 CLIFF VIEW LN WHITEFISH, MT 59937				397,853.28
Cheryl L Ward 265 ROSEWOOD DR KALISPELL, MT 59901				399,132.39

(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>
Edelane Verstraete 1020 BULLHEAD RD CONRAD, MT 59425				402,817.83
Karen Nagelhus PO BOX 400 SOMERS, MT 59932				408,103.92
Don Hughes 176 W NICKLAUS AVE KALISPELL, MT 59901				414,741.53
Vernon G Knoll 360 JACQUETTE RD KALISPELL, MT 59901				440,361.49
Ronald L Tade PO BOX 186 SCOBAY, MT 59263				498,568.89
Phyllis M Knoll 360 JACQUETTE RD KALISPELL, MT 59901				559,966.92
Bonnie J Donsbach 8250 FARM TO MARKET RD WHITEFISH, MT 59937				658,750.29
Bernice Rost 330 WOLF CREEK DR BIGFORK, MT 59911				707,472.06

(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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Ronald V Hepp
235 SUN RIVER RD
GREAT FALLS, MT
59404

778,139.72

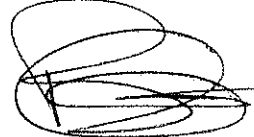
L'HOMMEDIEU
FAMILY TRUST
706 KARROW AVE
WHITEFISH, MT
59937

1,794,423.54

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 9/17/09

Signature 
BRAD WALTERSKIRCHEN,
President