

EXHIBIT 4

Frank E. Vennes, Jr./Metro Gem, Inc. Creditors

Secured Creditors:

1. Crown Bank
2. Private Bank
3. Home Federal Savings Bank
4. Miller, Matthew
5. Reimer Foundation
6. Plaza 1, Inc.
7. AI Plus, Inc.
8. Siemon, Jeffrey

Unsecured Creditors:

1. Petra Financial
2. IOC Distribution, Inc.
3. Chase Holdings, LLC
4. Boeser, Ray
5. Koentopf, David (Estate of)
6. Reimer, William
7. Bliss, Gerald
8. Jagodzinski, James
9. Heupel, Richard
10. Ashton Revocable Living Trust
11. McCleary, Carol

12. Silker Inv.
13. Stockman, Bruce
14. Glen Silker IRA
15. Corporate Direction of PB
16. Sue Silker IRA
17. Scherber, Richard
18. Thomas, Darlene
19. Alex, Gordon
20. Blue Chip Consulting, Inc.
21. Van Dyke, Douglas
22. Wyder Family Trust
23. Finley, Timothy
24. Winters, Donald
25. Ray Ross IRA
26. Johnson, Richard
27. Hicks, David
28. Leck, Janet
29. PBR Residential
30. Lois Ross IRA
31. Vennes, Norma
32. Winner's Edge