

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>A&amp;O Life Fund, LLC</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>20-5853712</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>203 N. LaSalle Street, Suite 2100 Chicago, IL</b>		Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>60603</b>		ZIP Code
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
ZIP Code		ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input checked="" type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other  <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box)  <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

<p><b>Voluntary Petition</b></p> <p><i>(This page must be completed and filed in every case)</i></p>	<p>Name of Debtor(s): <b>A&amp;O Life Fund, LLC</b></p>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>See Attachment</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X</b> _____ Signature of Attorney for Debtor(s) (Date)</p>
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**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.

No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**  
*(This page must be completed and filed in every case)*

Name of Debtor(s):  
**A&O Life Fund, LLC**

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Debtor

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

\_\_\_\_\_  
Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

**Signature of Attorney\***

**X** /s/ Michael L. Gesas  
Signature of Attorney for Debtor(s)

Michael L. Gesas 06186924  
Printed Name of Attorney for Debtor(s)

Arnstein & Lehr LLP  
Firm Name

120 South Riverside Plaza  
Suite 1200  
Chicago, IL 60606

\_\_\_\_\_  
Address

**Email: mlgesas@arnstein.com**

(312) 876-7125 Fax: (312) 876-6260  
Telephone Number

September 2, 2009  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Russell E. Mackert  
Signature of Authorized Individual

Russell E. Mackert  
Printed Name of Authorized Individual

Manager of Shepherd Capital Management, LLC  
Title of Authorized Individual

September 2, 2009  
Date

In re A&O Life Fund, LLC, Case No. \_\_\_\_\_  
Debtor

**FORM 1. VOLUNTARY PETITION**  
**Pending Bankruptcy Cases Filed Attachment**

Name of Debtor / District

**Life Fund 5.1, LLC  
Northern**

**See list of affiliated debtors**

Case No. / Relationship

**09-32672  
Affiliate**

Date Filed / Judge

**09/02/09  
A. Benjamin Goldgar**

**AFFILIATED DEBTORS**  
**Cases Filed September 1, 2009**

A&O Life Fund, LLC (20-5853712)

A&O Bonded Life Assets, LLC (20-5853863)

A&O Bonded Life Settlements, LLC (20-5853772)

Life Fund 5.1, LLC (20-8477081)

Life Fund 5.2, LLC (20-8401820)

Houston Tanglewood Partners, LLC (20-5430092)

A&O Resource Management, Ltd. (11-3734248)

In re A&O Life Fund, LLC

Case No. \_\_\_\_\_

Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

#### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re A&O Life Fund, LLC  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.								
<b>Illinois Department of Revenue Bankruptcy Section 100 W. Randolph - Level 7-425 Chicago, IL 60606</b>	-						<b>Unknown</b>	<b>Unknown</b>
Account No.							<b>Unknown</b>	<b>0.00</b>
<b>Internal Revenue Service District Director P.O. Box 745 Chicago, IL 60690</b>	-						<b>Unknown</b>	<b>0.00</b>
Account No.								
<b>Secretary of State Securities Dept. Jefferson Terrace, Suite 300 A 300 W Jefferson St Springfield, IL 62702</b>	-						<b>Unknown</b>	<b>0.00</b>
Account No.								
<b>Securities and Exchange Commission</b>	-						<b>Unknown</b>	<b>Unknown</b>
Account No.								
<b>Texas State Securities Board-Austin 208 E 10th St, 5th Fl, Rusk Bldg Austin, TX 78701</b>	-						<b>Unknown</b>	<b>0.00</b>

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

Total  
(Report on Summary of Schedules)

<b>0.00</b>	<b>0.00</b>
<b>0.00</b>	<b>0.00</b>

B6F (Official Form 6F) (12/07)

In re **A&O Life Fund, LLC**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, 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). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Ables, David Lee</b> <b>5325 Ramsey Rd.</b> <b>Memphis, TN 38127</b>		Investment  -				Unknown
Account No.  <b>Ables, Edna Sue</b> <b>5325 Ramsey Rd.</b> <b>Memphis, TN 38127</b>		Investment  -				Unknown
Account No.  <b>Ables, Edna Sue</b> <b>5325 Ramsey Rd.</b> <b>Memphis, TN 38127</b>		Investment  -				Unknown
Account No.  <b>Amidei, Maurice E. and Sara A.</b> <b>9802 Chiselhurst Dr.</b> <b>Houston, TX 77065</b>		Investment  -				Unknown
Subtotal (Total of this page)						<b>0.00</b>

20 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Anderson, Spencer D.</b> <b>1782 City Hwy Z</b> <b>Blue Mounds, WI 53517</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Arbetter, Wallen S.</b> <b>820 Winchester Lane</b> <b>Northbrook, IL 60062</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Bautista, Maria M.</b> <b>12322 Ocean Laurel Lane</b> <b>Houston, TX 77014</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Bautista, Maria M.</b> <b>12322 Ocean Laurel Lane</b> <b>Houston, TX 77014</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Beck, Doyle H.</b> <b>2658 W 49 S</b> <b>Idaho Falls, ID 83402</b>			<b>Investment</b>		<b>Unknown</b>
Sheet no. <u>1</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M			
		H W J C	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T		U N L I Q U I D A T E D	D I S P U T E D	
Account No.  <b>Bouchard, Donald F.</b> <b>2527 N. Brighton PL.</b> <b>Arlington Heights, IL 60004</b>	-	Investment						<b>Unknown</b>
Account No.  <b>Bradford, Teresa R.</b> <b>4907 Preston Trails Lane</b> <b>Pasadena, TX 77505</b>	-	Investment						<b>Unknown</b>
Account No.  <b>Broussard, Troy</b> <b>2201 Airline Dr.</b> <b>Friendswood, TX 77546</b>	-	Investment						<b>Unknown</b>
Account No.  <b>Burcham, Ricky F.</b> <b>423 Harden Drive</b> <b>Waynesboro, TN 38485</b>	-	Investment						<b>Unknown</b>
Account No.  <b>Callen, Anna H.</b> <b>6703 SW Drakestone</b> <b>Lawton, OK 73505</b>	-	Investment						<b>Unknown</b>
Sheet no. <u>2</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Carrington, Hattie C.</b> <b>209 Gan Yard Farm Way</b> <b>Durham, NC 27703-6232</b>		-	Investment		Unknown
Account No.  <b>Childress, Dan P.</b> <b>101 FM 1467 S.</b> <b>Zephyr, TX 76890</b>		-	Investment		Unknown
Account No.  <b>Cordell, Kenneth R.</b> <b>9550 Ella Lee Lane Apt. 3108</b> <b>Houston, TX 77024</b>		-	Investment		Unknown
Account No.  <b>Czarnecki, Yuan F.</b> <b>3104 Creek Bend Dr.</b> <b>Friendswood, TX 77546</b>		-	Investment		Unknown
Account No.  <b>Dabelic, Ivo</b> <b>326 Gleneagles Dr.</b> <b>Friendswood, TX 77546</b>		-	Investment		Unknown
Sheet no. <u>3</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page) <b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M			
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T		U N L I Q U I D A T E D	D I S P U T E D	
Account No.  <b>Dahl, Anna H.</b> <b>3303 Meadow Lane</b> <b>Glenview, IL 60025</b>		-	<b>Investment</b>					<b>Unknown</b>
Account No.  <b>Dang, Chau N.</b> <b>12806 Dadebrook Ct.</b> <b>Houston, TX 77041</b>		-	<b>Investment</b>					<b>Unknown</b>
Account No.  <b>Davies, Constance A.</b> <b>4413 N. Keystone</b> <b>Chicago, IL 60630</b>		-	<b>Investment</b>					<b>Unknown</b>
Account No.  <b>Dewart, Michael P. and Lindsey E.</b> <b>4626 W. 191 St.</b> <b>Torrance, CA 90503</b>		-	<b>Investment</b>					<b>Unknown</b>
Account No.  <b>DiMaria, Frank</b> <b>8113 Olcott Ave.</b> <b>Niles, IL 60714</b>		-	<b>Investment</b>					<b>Unknown</b>
Sheet no. <u>4</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Doherty, Dennis</b> <b>15145 Freedom Way</b> <b>Plainfield, IL 60544</b>			<b>Investment</b>				<b>Unknown</b>
Account No.  <b>Domrase, Dale</b> <b>8960 Dalmar Dr.</b> <b>Brainerd, MN 56401</b>			<b>Investment</b>				<b>Unknown</b>
Account No.  <b>Dunlap, Larry E.</b> <b>42362 Porcupine Bay Rd. N.</b> <b>Davenport, WA 99122</b>			<b>Investment</b>				<b>Unknown</b>
Account No.  <b>Elizabeth A. Bryant Living Trust</b> <b>316 Cedar Valley Rd.</b> <b>Delafield, WI 53018</b>			<b>Investment</b>				<b>Unknown</b>
Account No.  <b>Entrust Group</b> <b>Entrust Retirement Services, Inc.</b> <b>17171 Park Row, Suite 100</b> <b>Houston, TX 77084</b>			<b>2 quarters due - \$195/quarter per qualified account investor (\$390 per investor x 80 investors)</b>				<b>15,600.00</b>
Sheet no. <u>5</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	<b>15,600.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Floyd E. Guest, Jr., Trustee</b> <b>5826 Doliver Dr.</b> <b>Houston, TX 77057</b>	-		<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Frank, John G.</b> <b>3607 9th. St. E.</b> <b>Bradenton, FL 34208</b>	-		<b>Investment</b>		<b>Unknown</b>
Account No. <b>Policy No. 6802499</b>  <b>Genworth Life</b> <b>700 Main Street</b> <b>Lynchburg, VA 24504</b>	-		<b>Policy Premiums</b>		<b>Unknown</b>
Account No.  <b>Hall, Virgil Randolph</b> <b>236 Sutton Ave.</b> <b>Reedville, VA 22539</b>	-		<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Hanks, Darryl E.</b> <b>227 Crown Point Dr.</b> <b>Coppell, TX 75019</b>	-		<b>Investment</b>		<b>Unknown</b>
Sheet no. <u>6</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Hanneman, Rita</b> <b>11774 Sunset Dr.</b> <b>Marshfield, WI 54449</b>		-	Investment		Unknown
Account No.  <b>Hill, Gerald O.</b> <b>3510 96th. St.</b> <b>Lubbock, TX 79423</b>		-	Investment		Unknown
Account No.  <b>Hite, Don Stanley</b> <b>633 NE Shoreline Dr.</b> <b>Lee's Summit, MO 64064</b>		-	Investment		Unknown
Account No.  <b>Hogan Family Trust</b> <b>3006 McNeil #442</b> <b>Wichita Falls, TX 76309</b>		-	Investment		Unknown
Account No.  <b>Hogan, Lanell</b> <b>3006 McNeil #442</b> <b>Wichita Falls, TX 76309</b>		-	Investment		Unknown
Sheet no. <u>7</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page) <b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Huskey, Peggy J.</b> <b>62934 Marsh Orchid Dr.</b> <b>Bend, OR 97701-8799</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Irwin, Gary Ortis, Jr.</b> <b>5524 CR 244</b> <b>Brazoria, TX 77422</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Johnson, Charles C., Jr.</b> <b>19206 Kelly Pines Ct.</b> <b>Humble, TX 77346</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Jones, Randolph L.</b> <b>1970 South Westchester Dr.</b> <b>Petersburg, VA 23805</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Jones, Randolph L.</b> <b>1970 South Westchester Dr.</b> <b>Petersburg, VA 23805</b>			<b>Investment</b>		<b>Unknown</b>
Sheet no. <u>8</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

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In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Kenneth &amp; Michelle Fancher JTWROS</b> <b>26110 Rimwick Forest</b> <b>Magnolia, TX 77354</b>		-	Investment		Unknown
Account No.  <b>Ketaner, Joseph C.</b> <b>6027 Pin Oak Place</b> <b>Spring, TX 77379</b>		-	Investment		Unknown
Account No.  <b>Kocan, Eric John</b> <b>8126 Winding Oak Lane</b> <b>Spring, TX 77379</b>		-	Investment		Unknown
Account No.  <b>Kowalski, Jerome M.</b> <b>W125 S 8292 N. Cape Rd.</b> <b>Muskego, WI 53150</b>		-	Investment		Unknown
Account No.  <b>L Dean &amp; Carrie B Jolley JTWROS</b> <b>1903 East 900 South</b> <b>Salt Lake City, UT 84108</b>		-	Investment		Unknown
Sheet no. <u>9</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

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In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M				
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T		U N L I Q U I D A T E D	D I S P U T E D		
Account No.  <b>Lahasky, Andrew</b> <b>19 Laxey Glen</b> <b>Spring, TX 77379</b>	-		<b>Investment</b>					<b>Unknown</b>	
Account No.  <b>Lefholz, Richard A.</b> <b>177 Stewart Farm Rd.</b> <b>Gray, GA 31032</b>	-		<b>Investment</b>					<b>Unknown</b>	
Account No.  <b>Lehane, Joseph E.</b> <b>2005 Shadow Brook Circle</b> <b>Round Rock, TX 78681</b>	-		<b>Investment</b>					<b>Unknown</b>	
Account No.  <b>Leroy &amp; Linda Treadway JTWROS</b> <b>8700 Tweed</b> <b>Houston, TX 77061</b>	-		<b>Investment</b>					<b>Unknown</b>	
Account No. <b>Policy No. 01N1291796</b>  <b>Lincoln Benefit Life Insurance Co.</b> <b>P.O. Box 80469</b> <b>Lincoln, NE 68501-0469</b>	-		<b>Policy Premiums</b>					<b>Unknown</b>	
Sheet no. <u>10</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)		<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M					
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T		U N L I Q U I D A T E D	D I S P U T E D			
Account No. <b>Policy No. JF5571385</b>			<b>Policy Premiums</b>							
<b>Lincoln National Life Ins. Co. P.O. Box 7247-0439 Philadelphia, PA 19170-0439</b>		-							<b>Unknown</b>	
Account No.			<b>Investment</b>							
<b>Lindsey, Carol J. 8726 Heron View St. Houston, TX 77064</b>		-							<b>Unknown</b>	
Account No.			<b>Investment</b>							
<b>Lucas, Gertrude (c/o Dorothy Bohac) 4721 Tonawanda Houston, TX 77035</b>		-							<b>Unknown</b>	
Account No.			<b>Investment</b>							
<b>Madden, Charles D. 6210 Campbell Rd. #160 Dallas, TX 75248</b>		-							<b>Unknown</b>	
Account No.			<b>Investment</b>							
<b>Malcomson, Dorothy B. 1769 W. 5400 N. St. George, UT 84770</b>		-							<b>Unknown</b>	
Sheet no. <u>11</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims									Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>McWhirter, Jack E.</b> <b>5453 Central Ave.</b> <b>Portage, IN 46368</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Mestas, Angie</b> <b>5258 S. Kinsman Cr.</b> <b>Kearns, UT 84118</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Mistry, Jashu T.</b> <b>605 Woolsey</b> <b>Dallas, TX 75224</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Moore, Harry S.</b> <b>332 Old Landing Rd.</b> <b>Millsboro, DE 19966</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Morse, Bruce W.</b> <b>802 Maalahi St.</b> <b>Wailuku, HI 96793</b>			<b>Investment</b>		<b>Unknown</b>
Sheet no. <u>12</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Munoz, Rodolfo</b> <b>106 S. 5th. St.</b> <b>Donna, TX 78537</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Narramore, Buford A.</b> <b>2001 Oak Trail Dr.</b> <b>May, TX 76857</b>			<b>Investment</b>		<b>Unknown</b>
Account No. <b>Policy No. NL2364882</b>  <b>National Life Insurance Co.</b> <b>P.O. Box 371894</b> <b>Pittsburgh, PA 15250-7894</b>			<b>Policy Premiums</b>		<b>Unknown</b>
Account No.  <b>Nguyen, Phoung T.</b> <b>2718 Planters View Lane</b> <b>Missouri City, TX 77459</b>			<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Norwood, Linda K.</b> <b>9534 Winter Run</b> <b>Houston, TX 77064</b>			<b>Investment</b>		<b>Unknown</b>
Sheet no. <u>13</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  Norwood, Linda K. 9534 Winter Run Houston, TX 77064			Investment		Unknown
Account No.  Norwood, Linda K. 9534 Winter Run Houston, TX 77064			Investment		Unknown
Account No.  Orr, James Clifford 5580 Lake Park Way #21 LaMesa, CA 91942			Investment		Unknown
Account No. Policy No. 97509733  Phoenix Life Insurance Company 30 Dan Road, Suite 8027 Canton, MA 02021-2809			Policy Premiums		Unknown
Account No.  Pond, Larry Gail 934 Hartman Dr. Baytown, TX 77521			Investment		Unknown
Sheet no. <u>14</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

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In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Prince, Darlene</b> <b>RR 1 Box 1755</b> <b>Dickinson, TX 77539</b>		-	Investment		Unknown
Account No.  <b>Ray, Ivan B.</b> <b>2316 80TH. Street</b> <b>Kenosha, WI 53143</b>		-	Investment		Unknown
Account No.  <b>Raybon, Kenneth Wayne</b> <b>1351 Huntsman</b> <b>Orange, TX 77632</b>		-	Investment		Unknown
Account No.  <b>Reeves, Jean</b> <b>6213 Lost Creek Dr.</b> <b>Corpus Christi, TX 78413</b>		-	Investment		Unknown
Account No.  <b>Robert &amp; Constance Stukenberg</b> <b>JTWROS</b> <b>8 Palmatum</b> <b>Irvine, CA 92620</b>		-	Investment		Unknown
Sheet no. <u>15</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page) <b>0.00</b>

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In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		D I S P U T E D	A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.			Investment		
<b>Robert D. White Irrevocable Trust</b> 2821 Kendallwood, Apt. 3 Gladstone, MO 64119	-				<b>Unknown</b>
Account No.			Investment		
<b>Ronald &amp; Laura Lajaunie JTWROS</b> 9727 Santa Monica Blvd. Houston, TX 77089	-				<b>Unknown</b>
Account No.			Investment		
<b>Ronald G &amp; Margaret M Seid, JTWROS</b> 995 Stanford Dr. Rogersville, MO 65742	-				<b>Unknown</b>
Account No.			Investment		
<b>Ruffino, Carl &amp; Beverly</b> 3319 Summerwood Lane Pearland, TX 77584	-				<b>Unknown</b>
Account No.			Investment		
<b>Ruiz, Andres</b> 2123 Mountain Ranch Drive Houston, TX 77210-4896	-				<b>Unknown</b>
Sheet no. <u>16</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>0.00</b>

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In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No.  <b>Samson, Lilia S.</b> <b>2219 Manchester Lane</b> <b>Pearland, TX 77581</b>			<b>Investment</b>				<b>Unknown</b>	
Account No.  <b>Sandmire, Yvonne</b> <b>800 Ranch Rd.</b> <b>Boise, ID 83702</b>			<b>Investment</b>				<b>Unknown</b>	
Account No.  <b>Sandmire, Yvonne</b> <b>800 Ranch Rd.</b> <b>Boise, ID 83702</b>			<b>Investment</b>				<b>Unknown</b>	
Account No.  <b>Scheel, Timothy R.</b> <b>20125 N. Woodland Circle</b> <b>Mokena, IL 60448</b>			<b>Investment</b>				<b>Unknown</b>	
Account No.  <b>Self, Mark E.</b> <b>1464 Drake Lane</b> <b>Lancaster, PA 17601-4953</b>			<b>Investment</b>				<b>Unknown</b>	
Sheet no. <u>17</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>0.00</b>

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In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community			A M O U N T O F C L A I M
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		
Account No.  <b>Shiakallis, Angela</b> <b>1322 S. Yale</b> <b>Arlington Heights, IL 60005</b>		-	<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Shiakallis, Theodore</b> <b>1322 S. Yale</b> <b>Arlington Heights, IL 60005</b>		-	<b>Investment</b>		<b>Unknown</b>
Account No. <b>Policy No. 20068584</b>  <b>Sun Life Financial</b> <b>P.O. Box 0760</b> <b>Carol Stream, IL 60132-0760</b>		-	<b>Policy Premiums</b>		<b>Unknown</b>
Account No.  <b>Teague, Javena</b> <b>4418 Oakside</b> <b>Houston, TX 77053</b>		-	<b>Investment</b>		<b>Unknown</b>
Account No.  <b>Thomas, Gail M.</b> <b>3608 Surrey Lane</b> <b>Brownwood, TX 76801</b>		-	<b>Investment</b>		<b>Unknown</b>
Sheet no. <u>18</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					<b>0.00</b>
Subtotal (Total of this page)					<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
		H W J C						
Account No. <b>Policy No. 60081812</b>  <b>Transamerica</b> <b>401 N. Tryon Street, Suite 700</b> <b>Charlotte, NC 28202</b>		-	<b>Policy Premiums</b>				<b>Unknown</b>	
Account No. <b>Policy No. 60134442</b>  <b>Transamerica</b> <b>401 N. Tryon Street, Suite 700</b> <b>Charlotte, NC 28202</b>		-	<b>Policy Premiums</b>				<b>Unknown</b>	
Account No.  <b>Trousdale, Martha</b> <b>1610 N. Pennsylvania</b> <b>Shawnee, OK 74804</b>		-	<b>Investment</b>				<b>Unknown</b>	
Account No.  <b>Tuomi, Nathan D.</b> <b>18441 State Hwy 371</b> <b>Brainerd, MN 56401</b>		-	<b>Investment</b>				<b>Unknown</b>	
Account No.  <b>Veasaw, Wesley A.</b> <b>3703 Spring Arbor Way</b> <b>Kingwood, TX 77345</b>		-	<b>Investment</b>				<b>Unknown</b>	
Sheet no. <u>19</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re A&O Life Fund, LLC, Case No. \_\_\_\_\_  
 Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	
Account No.  <b>Wanda L. White Revocable LT</b> <b>1048 N. Alamo Rd. #215</b> <b>Alamo, TX 78516-6945</b>		-	Investment				Unknown	
Account No.  <b>Warnell, Wilbern E. Jr.</b> <b>19307 Rolling Sage Dr.</b> <b>Katy, TX 77449</b>		-	Investment				Unknown	
Account No.  <b>White, David C.</b> <b>3907 Chestnut Bend</b> <b>Missouri City, TX 77459</b>		-	Investment				Unknown	
Account No.  <b>Willis, Betty L.</b> <b>1021 Jane Dr.</b> <b>Culloden, WV 25510</b>		-	Investment				Unknown	
Account No.  <b>Yang, Miriam</b> <b>2724 Karen Lane</b> <b>Glenview, IL 60025</b>		-	Investment				Unknown	
Sheet no. <u>20</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	<b>0.00</b>
							Total (Report on Summary of Schedules)	<b>15,600.00</b>

**United States Bankruptcy Court  
Northern District of Illinois**

In re **A&O Life Fund, LLC**  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter **11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the Manager of Shepherd Capital Management, LLC of the corporation named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **32** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 2, 2009**

Signature **/s/ Russell E. Mackert**  
**Russell E. Mackert**  
**Manager of Shepherd Capital Management, LLC**

*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.

**United States Bankruptcy Court  
Northern District of Illinois**

In re **A&O Life Fund, LLC**

Debtor(s)

Case No.

Chapter

**11**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **104**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **September 2, 2009**

**/s/ Russell E. Mackert**

**Russell E. Mackert/Manager of Shepherd Capital Management,  
LLC**

Signer/Title

Ables, David Lee  
5325 Ramsey Rd.  
Memphis, TN 38127

Ables, Edna Sue  
5325 Ramsey Rd.  
Memphis, TN 38127

Amidei, Maurice E. and Sara A.  
9802 Chiselhurst Dr.  
Houston, TX 77065

Anderson, Spencer D.  
1782 City Hwy Z  
Blue Mounds, WI 53517

Arbetter, Wallen S.  
820 Winchester Lane  
Northbrook, IL 60062

Bautista, Maria M.  
12322 Ocean Laurel Lane  
Houston, TX 77014

Beck, Doyle H.  
2658 W 49 S  
Idaho Falls, ID 83402

Bouchard, Donald F.  
2527 N. Brighton PL.  
Arlington Heights, IL 60004

Bradford, Teresa R.  
4907 Preston Trails Lane  
Pasadena, TX 77505

Broussard, Troy  
2201 Airline Dr.  
Friendswood, TX 77546

Burcham, Ricky F.  
423 Harden Drive  
Waynesboro, TN 38485

Callen, Anna H.  
6703 SW Drakestone  
Lawton, OK 73505

Carrington, Hattie C.  
209 Gan Yard Farm Way  
Durham, NC 27703-6232

Childress, Dan P.  
101 FM 1467 S.  
Zephyr, TX 76890

Cordell, Kenneth R.  
9550 Ella Lee Lane Apt. 3108  
Houston, TX 77024

Czarnecki, Yuan F.  
3104 Creek Bend Dr.  
Friendswood, TX 77546

Dabelic, Ivo  
326 Gleneagles Dr.  
Friendswood, TX 77546

Dahl, Anna H.  
3303 Meadow Lane  
Glenview, IL 60025

Dang, Chau N.  
12806 Dadebrook Ct.  
Houston, TX 77041

Davies, Constance A.  
4413 N. Keystone  
Chicago, IL 60630

Dewart, Michael P. and Lindsey E.  
4626 W. 191 St.  
Torrance, CA 90503

DiMaria, Frank  
8113 Olcott Ave.  
Niles, IL 60714

Doherty, Dennis  
15145 Freedom Way  
Plainfield, IL 60544

Domrase, Dale  
8960 Dalmar Dr.  
Brainerd, MN 56401

Dunlap, Larry E.  
42362 Porcupine Bay Rd. N.  
Davenport, WA 99122

Elizabeth A. Bryant Living Trust  
316 Cedar Valley Rd.  
Delafield, WI 53018

Entrust Group  
Entrust Retirement Services, Inc.  
17171 Park Row, Suite 100  
Houston, TX 77084

Floyd E. Guest, Jr., Trustee  
5826 Doliver Dr.  
Houston, TX 77057

Frank, John G.  
3607 9th. St. E.  
Bradenton, FL 34208

Genworth Life  
700 Main Street  
Lynchburg, VA 24504

Hall, Virgil Randolph  
236 Sutton Ave.  
Reedville, VA 22539

Hanks, Darryl E.  
227 Crown Point Dr.  
Coppell, TX 75019

Hanneman, Rita  
11774 Sunset Dr.  
Marshfield, WI 54449

Hill, Gerald O.  
3510 96th. St.  
Lubbock, TX 79423

Hite, Don Stanley  
633 NE Shoreline Dr.  
Lee's Summit, MO 64064

Hogan Family Trust  
3006 McNeil #442  
Wichita Falls, TX 76309

Hogan, Lanell  
3006 McNeil #442  
Wichita Falls, TX 76309

Huskey, Peggy J.  
62934 Marsh Orchid Dr.  
Bend, OR 97701-8799

Illinois Department of Revenue  
Bankruptcy Section  
100 W. Randolph - Level 7-425  
Chicago, IL 60606

Internal Revenue Service  
District Director  
P.O. Box 745  
Chicago, IL 60690

Irwin, Gary Ortis, Jr.  
5524 CR 244  
Brazoria, TX 77422

Johnson, Charles C., Jr.  
19206 Kelly Pines Ct.  
Humble, TX 77346

Jones, Randolph L.  
1970 South Westchester Dr.  
Petersburg, VA 23805

Kenneth & Michelle Fancher JTWROS  
26110 Rimwick Forest  
Magnolia, TX 77354

Ketaner, Joseph C.  
6027 Pin Oak Place  
Spring, TX 77379

Kocan, Eric John  
8126 Winding Oak Lane  
Spring, TX 77379

Kowalski, Jerome M.  
W125 S 8292 N. Cape Rd.  
Muskego, WI 53150

L Dean & Carrie B Jolley JTWROS  
1903 East 900 South  
Salt Lake City, UT 84108

Lahasky, Andrew  
19 Laxey Glen  
Spring, TX 77379

Lefholz, Richard A.  
177 Stewart Farm Rd.  
Gray, GA 31032

Lehane, Joseph E.  
2005 Shadow Brook Circle  
Round Rock, TX 78681

Leroy & Linda Treadway JTWROS  
8700 Tweed  
Houston, TX 77061

Lincoln Benefit Life Insurance Co.  
P.O. Box 80469  
Lincoln, NE 68501-0469

Lincoln National Life Ins. Co.  
P.O. Box 7247-0439  
Philadelphia, PA 19170-0439

Lindsey, Carol J.  
8726 Heron View St.  
Houston, TX 77064

Lucas, Gertrude (c/o Dorothy Bohac)  
4721 Tonawanda  
Houston, TX 77035

Madden, Charles D.  
6210 Campbell Rd. #160  
Dallas, TX 75248

Malcomson, Dorothy B.  
1769 W. 5400 N.  
St. George, UT 84770

McWhirter, Jack E.  
5453 Central Ave.  
Portage, IN 46368

Mestas, Angie  
5258 S. Kinsman Cr.  
Kearns, UT 84118

Mistry, Jashu T.  
605 Woolsey  
Dallas, TX 75224

Moore, Harry S.  
332 Old Landing Rd.  
Millsboro, DE 19966

Morse, Bruce W.  
802 Maalahi St.  
Wailuku, HI 96793

Munoz, Rodolfo  
106 S. 5th. St.  
Donna, TX 78537

Narramore, Buford A.  
2001 Oak Trail Dr.  
May, TX 76857

National Life Insurance Co.  
P.O. Box 371894  
Pittsburgh, PA 15250-7894

Nguyen, Phoung T.  
2718 Planters View Lane  
Missouri City, TX 77459

Norwood, Linda K.  
9534 Winter Run  
Houston, TX 77064

Orr, James Clifford  
5580 Lake Park Way #21  
LaMesa, CA 91942

Phoenix Life Insurance Company  
30 Dan Road, Suite 8027  
Canton, MA 02021-2809

Pond, Larry Gail  
934 Hartman Dr.  
Baytown, TX 77521

Prince, Darlene  
RR 1 Box 1755  
Dickinson, TX 77539

Ray, Ivan B.  
2316 80TH. Street  
Kenosha, WI 53143

Raybon, Kenneth Wayne  
1351 Huntsman  
Orange, TX 77632

Reeves, Jean  
6213 Lost Creek Dr.  
Corpus Christi, TX 78413

Robert & Constance Stukenberg JTWROS  
8 Palmatum  
Irvine, CA 92620

Robert D. White Irrevocable Trust  
2821 Kendallwood, Apt. 3  
Gladstone, MO 64119

Ronald & Laura Lajaunie JTWROS  
9727 Santa Monica Blvd.  
Houston, TX 77089

Ronald G & Margaret M Seid, JTWROS  
995 Stanford Dr.  
Rogersville, MO 65742

Ruffino, Carl & Beverly  
3319 Summerwood Lane  
Pearland, TX 77584

Ruiz, Andres  
2123 Mountain Ranch Drive  
Houston, TX 77210-4896

Samson, Lilia S.  
2219 Manchester Lane  
Pearland, TX 77581

Sandmire, Yvonne  
800 Ranch Rd.  
Boise, ID 83702

Scheel, Timothy R.  
20125 N. Woodland Circle  
Mokena, IL 60448

Secretary of State Securities Dept.  
Jefferson Terrace, Suite 300 A  
300 W Jefferson St  
Springfield, IL 62702

Secretary of State Securities Dept.  
Chicago Division  
69 W Washington St, Suite 1220  
Chicago, IL 60602

Securities and Exchange Commission

Self, Mark E.  
1464 Drake Lane  
Lancaster, PA 17601-4953

Shiakallis, Angela  
1322 S. Yale  
Arlington Heights, IL 60005

Shiakallis, Theodore  
1322 S. Yale  
Arlington Heights, IL 60005

Sun Life Financial  
P.O. Box 0760  
Carol Stream, IL 60132-0760

Teague, Javena  
4418 Oakside  
Houston, TX 77053

Texas State Securities Board  
Houston Division  
1919 N Loop West, Suite 300  
Houston, TX 77008

Texas State Securities Board-Austin  
208 E 10th St, 5th Fl, Rusk Bldg  
Austin, TX 78701

Thomas, Gail M.  
3608 Surrey Lane  
Brownwood, TX 76801

Transamerica  
401 N. Tryon Street, Suite 700  
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1610 N. Pennsylvania  
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Alamo, TX 78516-6945

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Katy, TX 77449

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Missouri City, TX 77459

Willis, Betty L.  
1021 Jane Dr.  
Culloden, WV 25510

Yang, Miriam  
2724 Karen Lane  
Glenview, IL 60025