Fill in this information to identify the case:

United States Bankruptcy Court for the:

DISTRICT OF RHODE ISLAND

Case number *(if known)* _____ Chapter 11

☐ Check if this is an amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

04/25

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals,* is available.

1. Debtor's name Newport Overlook Association, Inc.

2. All other names debtor used in the last 8 years

Include any assumed names, trade names and *doing business as* names

3. Debtor's federal Employer Identification Number (EIN) 05-0426560

4. Debtor's address

Principal place of business

150 Bay View Drive
Jamestown, RI 02835
Number, Street, City, State & ZIP Code

Newport
County

Mailing address, if different from principal place of business

P.O. Box, Number, Street, City, State & ZIP Code

Location of principal assets, if different from principal place of business

Number, Street, City, State & ZIP Code

5. Debtor's website (URL) _____

6. Type of debtor

☒ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))

☐ Partnership (excluding LLP)

☐ Other. Specify: _____

Debtor Newport Overlook Association, Inc. Case number (*if known*) _____
Name

7. Describe debtor's business

A. *Check one:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Railroad (as defined in 11 U.S.C. § 101(44))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))
- ☒ None of the above

B. *Check all that apply*

- ☐ Tax-exempt entity (as described in 26 U.S.C. §501)
- ☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)
- ☐ Investment advisor (as defined in 15 U.S.C. §80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See http://www.uscourts.gov/four-digit-national-association-naics-codes.

5312

8. Under which chapter of the Bankruptcy Code is the debtor filing?

Check one:

- ☐ Chapter 7
- ☐ Chapter 9
- ☒ Chapter 11. *Check **all** that apply*:
  - ☒ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $3,424,000 (amount subject to adjustment on 4/01/28 and every 3 years after that).
  - ☐ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). If the debtor is a small business debtor, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if all of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
  - ☒ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and it chooses to proceed under Subchapter V of Chapter 11.
  - ☐ A plan is being filed with this petition.
  - ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
  - ☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
  - ☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.
- ☐ Chapter 12

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?
If more than 2 cases, attach a separate list.

- ☒ No.
- ☐ Yes.

District _____ When _____ Case number _____
District _____ When _____ Case number _____

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

- ☒ No
- ☐ Yes.

Debtor Newport Overlook Association, Inc. Case number (*if known*)
Name

List all cases. If more than 1, attach a separate list

Debtor _____ Relationship _____
District _____ When _____ Case number, if known _____

11. Why is the case filed in *this district?*

Check all that apply:

☒ Debtor has had its domicile, 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.

☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

☒ No

☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? (*Check all that apply.*)

☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.
What is the hazard? _____

☐ It needs to be physically secured or protected from the weather.

☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

☐ Other _____

Where is the property? _____
Number, Street, City, State & ZIP Code

Is the property insured?

☐ No

☐ Yes. Insurance agency _____
Contact name _____
Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds

Check one:

☒ Funds will be available for distribution to unsecured creditors.

☐ After any administrative expenses are paid, no funds will be available to unsecured creditors.

14. Estimated number of creditors

☒ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
☐ 50-99	☐ 5001-10,000	☐ 50,001-100,000
☐ 100-199	☐ 10,001-25,000	☐ More than100,000
☐ 200-999		

15. Estimated Assets

☐ $0 - $50,000	☒ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
☐ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

16. Estimated liabilities

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
☒ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

Debtor Newport Overlook Association, Inc. Case number (*if known*)
Name

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to $500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

17. Declaration and signature of authorized representative of debtor

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

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on December 15, 2025
MM / DD / YYYY

DocuSigned by:
Amy Houle Caruso
606CAA837D50408...

X /s/ Amy Houle Caruso
Signature of authorized representative of debtor

Amy Houle Caruso
Printed name

Title President

---

18. Signature of attorney

X /s/ Richard J. Land
Signature of attorney for debtor

Date December 15, 2025
MM / DD / YYYY

Richard J. Land
Printed name

Chace Ruttenberg & Freedman, LLP
Firm name

One Park Row, Suite 300
Providence, RI 02903
Number, Street, City, State & ZIP Code

Contact phone 401-453-6400 Email address rland@crfllp.com

RI
Bar number and State

CERTIFICATION OF CORPORATE RESOLUTIONS
AUTHORIZING FILING OF BANKRUPTCY PETITION

I, Amy Houle Caruso, as President of the Board of Directors of the Newport Overlook Association, Inc. ("Debtor" or "Association"), hereby certify that at a Special Membership Meeting of the Association held on October 13, 2025, the following resolutions were adopted by the members of the Debtor:

1. Chapter 11 Filing for Association

Authorizing and empowering the Board of Directors of the Association, and any officer of the Association (each such persons, an "Authorized Person" and together, the "Authorized Persons"), acting alone or with one or more other Authorized Persons, on behalf of, and in the name of, the Association to execute and verify or certify a petition under chapter 11 of the United States Bankruptcy Code and to cause the same to be filed in an applicable United States Bankruptcy Court (the "Bankruptcy Court") at such time as any such Authorized Person executing the same shall determine and in such form or forms as any such Authorized Person may approve, and in each case in such Authorized Person's sole discretion after consultation with the Association's counsel;

Authorizing and empowering each Authorized Person to appear in such bankruptcy proceeding of the Association (the "Bankruptcy Matter") on behalf of the Association or to direct another representative to appear, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the Association with such Bankruptcy Matter and to take all actions (including, without limitation, to negotiate and execute any documents, certificates, supplemental agreements, and instruments) to act as signatory on behalf of the Association in respect of the Bankruptcy Matter and/or any persons to whom such Authorized Persons delegate certain responsibilities, be, and hereby are, authorized to execute and file on behalf of the Association all petitions, schedules, lists, and other motions, papers, or documents, and to take any and all action that they deem necessary or proper to obtain such relief; and

Without limiting any of the foregoing, authorizing and empowering (but not requiring) each Authorized Person on behalf of the Association to file all pleadings, motions, papers, or documents, and to take any and all action that they deem necessary or proper to obtain all, any or none of the following relief in the Bankruptcy Matter (i) member consent or Bankruptcy Court order authorizing the sale of the Association's interest in the Property, jointly with the sale of the interests of all members, (ii) Bankruptcy Court approval of marketing, bid and sale procedures for the Property; (iii) Bankruptcy Court authorization to sell the Property free and clear of the interests of all members, with such interests to attach to the proceeds of sale, subject to distribution by Bankruptcy Court order; (iv) Bankruptcy Court authorization to terminate or amend the declaration and timeshare plan effective at or prior to closing of the sale of the Property; (v) Bankruptcy Court authorization to assume and assign to a purchaser or reject and terminate all executory contracts and unexpired leases to which the Association is a party; (vi) Bankruptcy Court order determining the nature, extent and validity of all claims against the Association and the treatment thereof; (vii) Bankruptcy Court authorization to distribute net sale proceeds (after costs of administration and sale) as well as all remaining property of the Association pursuant to the Bankruptcy Code and Bankruptcy Court; (viii) Bankruptcy Court authorization to dissolve the Association following sale of the Property; and (ix) such other relief as the Authorized Persons deem necessary.

2. Retention of Professionals

Authorizing and empowering each of the Authorized Persons to employ on behalf of the Association: (i) the law firm of K&L Gates LLP as bankruptcy counsel; (ii) Hilco Real Estate, LLC as real estate broker; and (iii) any other legal counsel, accountants, financial advisors, restructuring advisors, brokers, noticing agents or other professionals the Authorized Persons deem necessary, appropriate or advisable (including "conflicts counsel" to represent the Association in any Bankruptcy Matter where there exists a dispute between the Association and Club Wyndham Access Vacation Ownership Plan, Worldmark by Wyndham, Wyndham Vacation Resorts, Inc. and/or Wyndham Vacation Management, Inc.); each to represent and assist the Association in carrying out its duties and

responsibilities and exercising its rights under the Bankruptcy Code and any applicable law (including, but not limited to, the law firms filing any pleadings or responses); and in connection therewith, authorizing and empowering the Authorized Persons in accordance with the terms and conditions hereof, to execute appropriate retention agreements, pay appropriate retainers, and to cause to be filed appropriate applications for authority to retain such services;

Authorizing and empowering the Authorized Persons to, on behalf of the Association, continue to employ Wyndham Vacation Management, Inc. to provide management and other services to the Association pursuant to the terms of the existing agreements between the Association and Wyndham Vacation Management, Inc., and to assist the Association in carrying out its duties and responsibilities and exercising its rights under the Bankruptcy Code and in the Bankruptcy Matter; and in connection therewith, authorizing and empowering the Authorized Persons in accordance with the terms and conditions hereof, to execute appropriate retention agreements, pay appropriate retainers, and to cause to be filed appropriate applications for authority to retain such services; and

Authorizing and empowering Wyndham Vacation Management, Inc. to communicate and exchange information and documents with the Authorized Persons and all any other legal counsel, accountants, financial advisors, restructuring advisors, brokers, noticing agents or other professionals engaged by the Association regarding the Association, the Property, the Bankruptcy Matter and/or to assist the Association in carrying out its duties and responsibilities and exercising its rights under the Bankruptcy Code and in the Bankruptcy Matter

3. 2026 Operations

Authorizing and empowering each Authorized Person, acting alone or with one or more other Authorized Persons, on behalf of, and in the name of, the Association to:

(i) suspend occupancy at the resort by members, guests and others as of December 27, 2025 (or shortly thereafter as deemed necessary or proper by the Authorized Persons) without waiver of the right of

the Association to re-commence occupancy upon notice to members;

(ii) suspend collection of 2026 maintenance fees, without waiver of the right of the Association to later seek payment of such fees and without waiver of member obligations regarding same, upon notice to members;

(iii) waive the funding of reserves in the 2026 budget pursuant to applicable provisions of Association governing documents and applicable law;

(iv) refund to members 2026 maintenance fees received by the Association, if any, without waiver of the right of the Association to later seek payment of such fees, upon notice to members, and without waiver of member obligations regarding same;

(v) immediately suspend reservations (including cancelling any existing reservations with occupancy dates after December 27, 2025) at the resort after December 27, 2025, without waiver of the right of the Association to later accept reservations at the resort upon notice to members;

(vi) transfer the balance of the reserve funds of the Association as of 12/31/2025, as needed, to pay operating expenses and costs of the Association as set forth in the attached limited operations budget for 2026 or any approved budget for the Association, pursuant to applicable provisions of the governing documents and applicable law; and/or

(vii) take any and all action that they deem necessary or proper regarding the operation and/or management of the Association.

4. Conveyance of Interests to Association

Authorizing and empowering each Authorized Person, on behalf of the Association, directly or by their designee(s) or delegate(s), to negotiate and execute any documents, certificates, agreements and instruments), to act as signatory on behalf of the Association, and to otherwise do and perform all acts all necessary in connection with the acquisition or acceptance by the Association of one or more units, intervals and/or interests at the resort, as tenant in common,

prior to a bankruptcy filing by the Association, and to take any and all action that they deem necessary or proper to obtain such unit(s), interval(s) and/or interest(s).

5. Further Actions and Prior Actions

Authorizing and empowering the Association to take each of the actions described in these proposed resolutions or any of the actions authorized in these proposed resolutions;

That in addition to the specific authorizations above, the Authorized Persons, either individually or as otherwise required by the Association governing documents and applicable law, be authorized and empowered to execute, acknowledge, deliver, and file any and all agreements, certificates, instruments, powers of attorney, letters, forms, transfer, deeds and other documents on behalf of the Association relating to the Bankruptcy Matter;

Authorizing and empowering each of the Authorized Persons (and their designees and delegates), in the name of and on behalf of the Association, to take or cause to be taken any and all such other and further action, and to execute, acknowledge, deliver, and file any and all such agreements, certificates, instruments, and other documents and to pay all expenses, including but not limited to filing fees, in each case as in such Authorized Person's or Authorized Persons' absolute discretion, shall be necessary, appropriate, or desirable in order to fully carry out the intent and accomplish the purposes of these proposed resolutions;

That all acts, actions, and transactions relating to the matters contemplated by these proposed resolutions done in the name of and on behalf of the Association, which acts would have been approved by these proposed resolutions except that such acts were taken before the adoption of these proposed resolutions, in all respects be approved, confirmed and ratified as the true acts and deeds of the Association with the same force and effect as if each such act, transaction, agreement, or certificate had been specifically authorized in advance by resolution of the Association; and

That any Authorized Person be authorized to do all such other acts, deeds and other things as each Association itself may lawfully do,

in accordance with its governing documents and applicable law, howsoever.

I further certify under penalty of perjury that the above statements made by me are true. I am aware that if any of those statements are willfully false, I am subject to punishment.

Date: 12/15/2025

Signature

DocuSigned by:
Amy Houle Caruso
696CAA837D59498...

Amy Houle Caruso
President
Board of Directors of the Newport Overlook Association, Inc.

United States Bankruptcy Court
District of Rhode Island

In re Newport Overlook Association, Inc.
Debtor(s)

Case No.
Chapter 11

VERIFICATION OF CREDITOR MATRIX

I, the President of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: December 15, 2025

/s/ Amy Houle Caruso
DocuSigned by:
Amy Houle Caruso
606CAA837D59498...
Amy Houle Caruso/President
Signer/Title

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All Island
2829 E Main Rd
Portsmouth, RI 02871

Amadeus Hospitality Americas Inc
29618 Network Pl
Chicago, IL 60673-1296

Armstrong Consulting Inc
888 Mililani St, PH-3
Honolulu, HI 96813

Atlantic Lawn Garden
129 Narragansett Ave
Jamestown, RI 02835

Atlantic Lawn Garden, Inc
129 Narragansett Ave
Jamestown, RI 02835

Boydco
101 Commercial Way
E Providence, RI 02914

Brittain Electric
14 Clinton Ave
Jamestown, RI 02835

Cape Cod Commercial Linen Service, Inc
880 Attucks Ln
Hyannis, MA 02601

Cape Cod Linen LLC
880 Attucks Ln
Hyannis, MA 02601

Cintas Corp
P.O. Box 630803
Cincinnati, OH 45263

Comerica Bank
2321 Rosecrans Ave, Ste 5000
El Segundo, CA 90245-4537

Cox Business
9 JP Murphy Hwy
W Warwick, RI 02893

Cox Communications
P.O. Box 78000
Dept 781104
Detroit, MI 48278-1104

Ecolab
665 Lone Oak Dr, Bldg ESC A3
Eagen, MN 55121

Ecolab Inc
26252 Network Pl
Chicago, IL 60673-0343

Electronic Tech Security
240 Chestnut St, Ste 100
Warwick, RI 02888

Encore Fire Protection
70 Bacon St
Pawtucket, RI 02860

Fairfield Resorts, Inc
Attn Office of the General Counsel
8427 S Park Cir, Ste 500
Orlando, FL 32819

Fairfield Resorts, Inc
Attn Resort Management
8427 S Park Cir, Ste 500
Orlando, FL 32819

GEM Plumbing
1 Wellington Rd
Lincoln, RI 02865

Gem Plumbing Heating Svcs
1 Wellington Rd
Lincoln, RI 02865

HDI Global Specialty SE
HDI-Platz 1
Hannover, 30659
Germany

HHS
P.O. Box 732634
Dallas, TX 75373-2634

HHS
P.O. Box 732634
Dallas , TX 75373-2634

HHS Exceptional Hospitality, LLC
Attn CEO
12495 Silver Creek Rd
Dripping Springs, TX 78620

Ieo Uniforms
1605 NW 159th St
Miami Gardens, FL 33169

Innovative Construction
295 Main Rd
Tiverton, RI 02878

Innovative Pool
295 Main Rd
Tiverton, RI 02878

Internal Revenue Service
Attn Centralized Insolvency Operation
2970 Market St
Mail Stop 5-Q30.133
Philadelphia, PA 19104-5016

Internal Revenue Service
Providence Field Office
Insolvency Unit
380 Westminster St, 4th Fl
Providence, RI 02903

Jamestown Water
93 Narragansett Ave
Jamestown, RI 02835

JFA Security
6 Coggeshall Way
Middletown, RI 02842

JFA Security Consulting Services, Inc
6 Coggeshall Way
Middletown, RI 02835

JFA Security Consulting Services, Inc
641 Jepson Ln
Middletown, RI 02842

K L Gates LLP
Attn Daniel M Eliades, Peter J D Auria
1 Newark Ctr, 10th Fl
Newark, NJ 07102

K L Gates LLP
Attn Jeffrey T Kucera
SE Financial Ctr, Ste 3900
200 S Biscayne Blvd
Miami, FL 33131

K L Gates LLP
Attn Jonathan N Edel
300 S Tryon St, Ste 1000
Charlotte, NC 28202

Merrill Lynch
c/o Berkowitz Byrne Gut
360 Hamilton Ave, 8th Fl
White Plains, NY 10601

Nalco
P.O. Box 70716
Chicago, IL 60673-0716

Office of the US Trustee
5 Post Office Sq, Ste 1000
Boston, MA 02109-3934

Quench USA, Inc
P.O. Box 735777
Dallas , TX 75373-5777

Resort Supply Inc
1625 SE Ankeny St
Portland , OR 97214

Rhode Island Energy
P.O. Box 371875
Pittsburgh, PA 15250-7875

RI Division of Taxation
Bankruptcy Unit, Collection Section
1 Capitol Hill
Providence, RI 02908

Safety Net
P.O. Box 920448
Needham, MA 02492

Secretary of State
for the State of Rhode Island
82 Smith St
Providence, RI 02903

Sensor Industries Corp
474 Main St
Ventura, CA 93001

Sobel Linen
270 S Western Ave
Las Vegas, NV 89109

State of RI
Dept of Revenue
RI Division of Taxation
1 Capitol Hill
Providence, RI 02908

Stephens Insurance
111 Center St
Little Rock, AR 72201

Stephens Insurance LLC
111 Center St, Ste 100
Little Rock, AR 72201-4451

Suburban Propane
P.O. Box G
Whippany, NY 07981-0406

Town of Jamestown
Attn Jean M Gabriele, Tax Collector
93 Narragansett Ave
P.O. Box 377
Jamestown, RI 02835

Town of Jamestown
P.O. Box 377
Jamestown, RI 02835

US Attorney
for the Dist of Rhode Island
50 Kennedy Plz, 8th Fl
Providence, RI 02903

US Dept of Treasury - IRS
Ogden, UT 84201-0012

Verizon
P.O. Box 15124
Albany, NY 12212-5124

Verizon
P.O. Box 15124
Albany , NY 12212-5043

Waste Management National Services, Inc
Attn Paul J Foody, VP
415 Day Hill Rd
Windsor, CT 06095

Waste Managment
P.O. Box 740023
Atlanta, GA 30374

Wyndham Vacation Management, Inc
6277 Sea Harbor Dr
Orlando, FL 32821

Fill in this information to identify the case:

Debtor name Newport Overlook Association, Inc.

United States Bankruptcy Court for the: DISTRICT OF RHODE ISLAND

Case number (if known) _____

☐ Check if this is an amended filing

Official Form 202

Declaration Under Penalty of Perjury for Non-Individual Debtors

12/15

An individual who is authorized to act on behalf of a non-individual debtor, such as a corporation or partnership, must sign and submit this form for the schedules of assets and liabilities, any other document that requires a declaration that is not included in the document, and any amendments of those documents. This form must state the individual's position or relationship to the debtor, the identity of the document, and the date. Bankruptcy Rules 1008 and 9011.

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Declaration and signature

I am the president, another officer, or an authorized agent of the corporation; a member or an authorized agent of the partnership; or another individual serving as a representative of the debtor in this case.

I have examined the information in the documents checked below and I have a reasonable belief that the information is true and correct:

- ☐ *Schedule A/B: Assets–Real and Personal Property* (Official Form 206A/B)
- ☐ *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 206D)
- ☐ *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 206E/F)
- ☐ *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G)
- ☐ *Schedule H: Codebtors* (Official Form 206H)
- ☐ *Summary of Assets and Liabilities for Non-Individuals* (Official Form 206Sum)
- ☐ Amended *Schedule* _____
- ☒ *Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders* (Official Form 204)
- ☐ Other document that requires a declaration _____

I declare under penalty of perjury that the foregoing is true and correct.

Executed on December 15, 2025

DocuSigned by:
Amy Houle Caruso
696CAA837D59498...

X /s/ Amy Houle Caruso
Signature of individual signing on behalf of debtor

Amy Houle Caruso
Printed name

President
Position or relationship to debtor

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Fill in this information to identify the case:

Debtor name: **Newport Overlook Association, Inc.**

United States Bankruptcy Court for the District of **RHODE ISLAND**

Case number (If known): **A**

☐ **Check if this is an amended filing**

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 Largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

	Name of creditor and complete mailing address, including zip code	Name, telephone number, and email address of creditor contact	Nature of the claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of unsecured claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
					Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
1	HHS P.O. Box 732634 Dallas, TX 75373-2634		3rd Party Labor				$5,753.88
2	Verizon P.O. Box 15124 Albany, NY 12212-5124		Telephone				$712.87
3	JFA Security & Consulting Services, Inc 6 Coggeshall Way Middletown, RI 02835		3rd Party Labor				$421.31
4	GEM Plumbing 1 Wellington Rd Lincoln, RI 02865		Plumbing Work				$188.00