
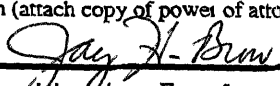


UNITED STATES BANKRUPTCY COURT _____ DISTRICT OF _____		<b>PROOF OF CLAIM</b>
Name of Debtor <b>COAST TO COAST TELECOM AKA ALLEGIANCE TELECOM</b>		Case Number
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A 'request' for payment of an administrative expense may be filed pursuant to 11 USC § 503.		
Name of Creditor (The person or other entity to whom the debtor owes money or property) <b>DANIEL L. BROW</b>	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input checked="" type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.	
Name and address where notices should be sent <b>1723 HEMLOCK ST MONROE MI 48162</b>	Telephone number <b>734.457.3126</b>  Account or other number by which creditor identifies debtor <b>0101458267</b>	
Check here <b>NIA</b> if this claim <input type="checkbox"/> replaces a previously filed claim, dated _____ <input type="checkbox"/> amends		<b>THIS SPACE IS FOR COURT USE ONLY</b>
<b>1. Basis for Claim</b> <input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input checked="" type="checkbox"/> Other <b>UNPAID MONTHLY TELEPHONE CHARGES</b>		
<input type="checkbox"/> Retiree benefits as defined in 11 USC § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (fill out below) Your SS # _____ Unpaid compensation for services performed from _____ to _____ (date) (date)		
<b>2. Date debt was incurred.</b> <b>8/13/02, 9/13/02, 10/15/02, 11/14/02, 12/16/02</b>		<b>3. If court judgment, date obtained</b> <b>NIA</b>
<b>4. Total Amount of Claim at Time Case Filed.</b> \$ <b>297.07</b> If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		
<b>5. Secured Claim.</b> <b>NIA</b> <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____  Value of Collateral \$ _____  Amount of arrearage and other charges at time case filed included in secured claim, if any \$ _____		<b>6. Unsecured Priority Claim</b> <input checked="" type="checkbox"/> Check this box if you have an unsecured priority claim. Amount entitled to priority \$ <b>297.07</b> Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,650)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 USC § 507(a)(3) <input type="checkbox"/> Contributions to an employee benefit plan - 11 USC § 507(a)(4) <input type="checkbox"/> Up to \$2,100* of deposits toward purchase lease, or rental of property or services for personal, family or household use - 11 USC § 507(a)(6) <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse or child - 11 USC § 507(a)(7) <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 USC § 507(a)(8) <input checked="" type="checkbox"/> Other - Specify applicable paragraph of 11 USC § 507(a)(____) <small>*Amounts are subject to adjustment on 4/1/04 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
<b>7. Credits:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. <b>8. Supporting Documents:</b> Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary. <b>9. Date-Stamped Copy:</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		<b>THIS SPACE IS FOR COURT USE ONLY</b>  <div style="font-size: 2em; font-weight: bold; margin-bottom: 10px;">FILED</div> <div style="font-size: 1.5em; font-weight: bold; margin-bottom: 10px;">JUL 03 2003</div> <div style="font-size: 2em; font-weight: bold; margin-bottom: 10px;">BMC</div> <div style="text-align: center;">   <small>Allegiance Claim 00170</small> </div>
Date <b>6.24.03</b>	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any)  <div style="text-align: center;">  <b>JAY H. BROW</b> </div>	
Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 USC §§ 152 and 3571.		

**Standard Federal Bank N.A.**

Member FDIC  
Member ABN AMRO Group

2600 West Big Beaver Road  
Troy Michigan 48084  
(866) SFB 6555  
(866) 732 6555

MONTHLY CLIENT UPDATE



*Saving Act*

*136 044 2889*

*072 000 005* Rate

*272.6250*

*241.5720*



JAY H BROW  
DANIEL L BROW  
1723 HEMLOCK ST  
MONROE MI 48162-4147

Statement Date: 09/10/02  
Page 1 of 3  
Account Number 1360044473

**CONVENIENCE CHECKING:**

**1360044473**

Statement Period 08/10/02 - 09/10/02

Low Balance 204 00

Beginning Balance 8,097 54  
Deposits and Additions 6,252 32  
Checks/Debits/Fees 12,152 26  
Ending Balance 2,197 60

**Checks**

Date	Check #	Reference	Amount	Date	Check #	Reference	Amount
08/12/02	2172	40939100	157 45	08/21/02 *	2212	85602421	400 00
08/12/02 *	2174	40936285	400 00	09/10/02	2213	34435715	106 69
08/12/02 *	2207	76119177	43 81	08/23/02 *	2226	60728455	1,200 00
08/19/02	2208	36806450	45 41	08/27/02	2227	52618841	1,000 00
08/16/02	2209	42601876	25 00	09/09/02	2228	40304044	900 00
08/20/02	2210	65231800	300 00				

\* Indicates preceding check(s) not processed this statement period (checks could be listed below under Automated Checks)

**ATM and Point of Sale Transactions**

Date	Description	Withdrawals	Deposits
08/12/02	MERCHANT PURCHASE SUNOCO S ROCKWOOD MI CARD# 0101458275	20 00	
08/12/02	EFFECTIVE DATE 8-11-02 ATM WITHDRAWAL 602 SOUTH MONROE MONROE MIS2C05A81 CARD# 0101458275	200.00	
08/13/02	MERCHANT PURCHASE FOOD TOWN S8V MONROE MI CARD# 0101458267	15.21	
08/13/02	MERCHANT PURCHASE SHELL NO.57424211209 TOLEDO OH CARD# 0101458275	16 00	
08/13/02	ATM WITHDRAWAL 2322 NORTH MONROE MONROE MIS2C05A61 CARD# 0101458267	100.00	
08/13/02	MERCHANT PURCHASE COAST TO COAST TELECOM 248-3386700 MI CARD# 0101458267	119 86	

**IMPORTANT INFORMATION**

THE STANDARD FEDERAL MASTERMONEY CHECK CARD GIVES YOU ALL THE BENEFITS OF AN ATM CARD PLUS A WHOLE LOT MORE. USE IT AT THE ATM FOR INSTANT ACCESS TO CASH OR TO MAKE PURCHASES AT ANY OF THE 24 MILLION MASTERCARD LOCATIONS WORLDWIDE. ASK A STANDARD FEDERAL BANKER HOW YOU CAN APPLY TODAY!



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MONTHLY CLIENT UPDATE



JAY H BROW  
DANIEL L BROW  
1723 HEMLOCK ST  
MONROE MI 48162-4147

Statement Date: 10/10/02  
Page 1 of 2  
Account Number 1360044473

**CONVENIENCE CHECKING:**

1360044473  
Statement Period 09/11/02 - 10/10/02

Low Balance 1,108 00

Beginning Balance 2,197.60  
Deposits and Additions 7,995 36  
Checks/Debits/Fees 3,344 81  
Ending Balance 6,848.15

**Checks**

Date	Check #	Reference	Amount	Date	Check #	Reference	Amount
09/26/02	2175	45703259	25 00	09/13/02	2218	65518209	500 00
09/16/02 *	2214	42640891	119 80	09/13/02	2219	65518210	1,200 00
09/12/02	2215	34823477	197 54	09/23/02	2220	63021870	167.18
09/11/02	2216	63625244	43 81	10/04/02 *	2222	40710966	87 70
09/16/02	2217	42803453	58 00	09/12/02 *	2229	34828277	170 49

\* Indicates preceding check(s) not processed this statement period (checks could be listed below under Automated Checks).

**ATM and Point of Sale Transactions**

Date	Description	Withdrawals	Deposits
09/11/02	MERCHANT PURCHASE SHELL NO 57424211209 TOLEDO CARD# 0101458275	17 10	
09/11/02	MERCHANT PURCHASE SHELL NO.57424211209 TOLEDO CARD# 0101458275	18 14	
09/12/02	MERCHANT PURCHASE TALK AMERICA*PHNSVCRB4 877-536-7968 CARD# 0101458267	84.24	
09/13/02	MERCHANT PURCHASE COAST TO COAST TELECOM 248-4554800 CARD# 0101458267	44 92	
09/16/02	MERCHANT PURCHASE SHELL INC 57424211209 TOLEDO CARD# 0101458275	23.40	
09/23/02	MERCHANT PURCHASE SHELL INC 57424211209 TOLEDO CARD# 0101458275	21 50	

**IMPORTANT INFORMATION**

WE POST WITHDRAWAL/PAYMENT TRANSACTIONS TO YOUR ACCOUNT IN THE FOLLOWING GROUPS AND IN HIGHEST TO LOWEST DOLLAR AMOUNT ORDER WITHIN EACH GROUP: 1) WIRE TRANSFERS AND BANK-INITIATED DEBITS, THEN 2) OTHER TRANSACTIONS INITIATED BY YOU OR A THIRD PARTY (E.G. CHECKS, ATM, POS AND ACH). NSF/OVERDRAFT CHARGES LISTED IN OUR FEE SCHEDULE APPLY TO THESE TRANSACTIONS.



**Standard Federal Bank N.A.**

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Member ABN AMRO Group



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MONTHLY CLIENT UPDATE

JAY H BROW  
DANIEL L BROW  
1723 HEMLOCK ST  
MONROE MI 48162-4147

Statement Date: 11/08/02  
Page 1 of 3  
Account Number 1360044473

**CONVENIENCE CHECKING:**

1360044473

Statement Period 10/11/02 - 11/08/02  
Low Balance 3,942 00

Beginning Balance 6,848 15  
Deposits and Additions 6,053.59  
Checks/Debits/Fees 6,769 86  
Ending Balance 6,131 88

**Checks**

Date	Check #	Reference	Amount	Date	Check #	Reference	Amount
10/28/02	2221	14802245	25 00	10/25/02	2233	10600838	43 81
10/15/02 *	2223	34106636	130 00	10/28/02 *	2235	47114323	590 00
10/21/02	2224	63034279	500 00	10/21/02	2236	75322062	1,200 00
11/01/02	2225	24058977	30 66	10/31/02	2237	40644890	32 10
10/15/02 *	2230	43220389	400 00	11/06/02	2238	31123031	400 00
10/25/02	2231	36211547	558 00	11/05/02	2239	41900906	44.27
10/25/02	2232	63413990	2,000 00				

\* Indicates preceding check(s) not processed this statement period (checks could be listed below under Automated Checks).

**ATM and Point of Sale Transactions**

Date	Description	Withdrawals	Deposits
10/11/02	MERCHANT PURCHASE TALK AMERICA*PHNSVCRB4 877-536-7968 PA CARD# 0101458267	86 80	
10/15/02	EFFECTIVE DATE 10-13-02 MERCHANT PURCHASE SHELL INC 57424211209 TOLEDO OH CARD# 0101458275	15.00	
10/15/02	MERCHANT PURCHASE MEIJER INC #67 S1W MONROE MI CARD# 0101458275	42 66	
10/15/02	EFFECTIVE DATE 10-13-02 MERCHANT PURCHASE COAST TO COAST TELECOM 248-4554800 MI CARD# 0101458267	43 77	
10/18/02	MERCHANT PURCHASE MONROE PETRO, LLC MONROE MI CARD# 0101458275	24 50	

**IMPORTANT INFORMATION**

INCOMING/OUTGOING DOMESTIC COLLECTION - \$25.00  
INCOMING/OUTGOING FOREIGN COLLECTION - \$50.00



Continued on next page

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MONTHLY CLIENT UPDATE

**JAY H BROW**  
**DANIEL L BROW**  
**1723 HEMLOCK ST**  
**MONROE MI 48162-4147**

**Statement Date: 12/10/02**  
**Page 1 of 3**  
**Account Number 1360044473**

**CONVENIENCE CHECKING: 1360044473**  
 Statement Period 11/09/02 - 12/10/02  
 Low Balance\* 2,701 00

Beginning Balance 6,131.88  
 Deposits and Additions 7,133.30  
 Checks/Debits/Fees 7,624.44  
 Ending Balance 5,640.74

**Checks**

Date	Check #	Reference	Amount	Date	Check #	Reference	Amount
11/18/02	2241	43732839	34 09	12/09/02	2255	41406451	20.00
11/25/02	2242	81833661	167 95	11/27/02	2256	20126411	50 00
11/27/02	2243	45432092	3,280 00	12/09/02	2257	84712167	35.00
11/26/02 *	2245	34518414	320 00	12/09/02	2258	41207332	30.00
11/25/02	2246	34118041	193 00	12/05/02	2259	35713077	49 07
11/13/02 *	2251	42602192	314 42	12/10/02 *	2261	41721427	408 08
11/14/02	2252	42820444	123 00	12/02/02 *	2276	51917290	18.00
11/12/02	2253	50528171	43 81	12/09/02	2277	10104921	120.55
11/25/02	2254	81633947	850 00				

\* Indicates preceding check(s) not processed this statement period (checks could be listed below under Automated Checks).

**ATM and Point of Sale Transactions**

Date	Description	Withdrawals	Deposits
11/12/02	EFFECTIVE DATE 11-11-02 MERCHANT PURCHASE SUNOCO MONROE MI CARD# 0101458275	23 70	
11/12/02	EFFECTIVE DATE 11-11-02 MERCHANT PURCHASE TALK AMERICA*PHNSVCRB4 877-536-7968 CARD# 0101458267	138.96	
11/13/02	MERCHANT PURCHASE SHELL INC 52162900089 MONROE MI CARD# 0101458275	17.00	
11/14/02	MERCHANT PURCHASE COAST TO COAST TELECOM 248-4554800 CARD# 0101458267	44.75	
11/15/02	MERCHANT PURCHASE USPS 3800870109 TOLEDO OH CARD# 0101458275	34.59	

**IMPORTANT INFORMATION**

WISHING YOU A HAPPY HOLIDAY SEASON AND A PROSPEROUS NEW YEAR FROM ALL OF US HERE AT STANDARD FEDERAL BANK.



Continued on next page

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MONTHLY CLIENT UPDATE



JAY H BROW  
DANIEL L BROW  
1723 HEMLOCK ST  
MONROE MI 48162-4147

Statement Date: 01/10/03  
Page 1 of 3  
Account Number 1360044473

**CONVENIENCE CHECKING - 1360044473**  
Statement Period 12/11/02 - 01/10/03  
Low Balance 2,419 00

Beginning Balance 5,640 74  
Deposits and Additions 10,592 87  
Checks/Debits/Fees 12,375 10  
Ending Balance 3,858 51

**Checks**

Date	Check #	Reference	Amount	Date	Check #	Reference	Amount
12/16/02	2247	30648863	320 00	01/10/03	2266	34720914	58 58
01/02/03	2248	20610786	50 00	01/10/03 *	2269	42612519	9.74
12/20/02	2249	11328707	22 50	01/06/03 *	2279	20924968	320 00
12/17/02	2250	43410100	60 00	12/31/02	2280	11886474	1,000 00
12/20/02 *	2260	11325821	32 73	01/10/03	2281	34606778	44 00
12/23/02 *	2262	50821491	43 81	12/30/02	2282	14563905	1,200 00
12/24/02	2263	31929975	21 99	12/31/02 *	2282	63315133	1,200 00
12/30/02 *	2265	84131883	560 00				

\* Indicates preceding check(s) not processed this statement period (checks could be listed below under Automated Checks).

**ATM and Point of Sale Transactions**

Date	Description	Withdrawals	Deposits
12/12/02	MERCHANT PURCHASE TALK AMERICA*PHNSVCRB4 877-536-7968 CARD# 0101458267 PA	85.38	
12/16/02	EFFECTIVE DATE 12-15-02 MERCHANT PURCHASE PET SUPPLIES "PLUS" 34 MONROE CARD# 0101458275 MI	37.09	
12/16/02	EFFECTIVE DATE 12-15-02 MERCHANT PURCHASE COAST TO COAST TELECOM 248-4554800 CARD# 0101458267 MI	43.77	
12/16/02	EFFECTIVE DATE 12-15-02 MERCHANT PURCHASE MEIJER INC #67 S1W MONROE CARD# 0101458275 MI	62.73	
12/16/02	MERCHANT PURCHASE FRANKS 00100560 WOODHAVEN CARD# 0101458275 MI	93 64	

**IMPORTANT INFORMATION**

IF YOU'RE LOOKING FOR AN INVESTMENT THAT OFFERS YOU A HIGHLY COMPETITIVE TIERED INTEREST RATE, CONSIDER A CERTIFICATE OF DEPOSIT ACCOUNT. YOU CAN SELECT THE MATURITY THAT BEST MATCHES YOUR NEEDS. FOR CURRENT RATES, STOP BY YOUR NEARBY STANDARD FEDERAL BRANCH OR CALL US AT 1-866-732-6555, OPTION 0.



Continued on next page

24 June 2003

Bankruptcy Management Corporation  
1330 East Franklin Avenue  
El Segundo, CA 90245

Re Allegiance Telecom

I, the creditor, Jay H Brow, switched telephone companies on August 2002 from the debtor, Coast to Coast (aka Allegiance Telecom) to Talk America

Monthly payments for the telephone billing was automatically deducted from my checking account Even though the debtor was no longer the authorized telephone company from August 2002 to December 2002, they still deducted monthly charges from the said checking account, namely

8-13-02	\$ 119 02
9-13-02	44 92
10-15-02	43 77
11-14-02	44 75
12-16-02	<u>43 77</u>
	\$ 297 07

Numerous attempts were made to correct the problem The only thing this accomplished was to stop the monthly checking deductions

As of the last attempt, the debtor referred us to BMC to file for proper credit

Sincerely,

  
Jay H Brow