UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA

PROOF OF CLAIM

In re:
Allegro Law, LLC

Chapter 7
Case Number: **10-30631**

NOTE: See Reverse for List of Debtors/Case Numbers/ important details. 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 U.S.C. § 503.

☐ 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.

☐ Check this box if you are the debtor or trustee in this case.

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property

24639641026217

HARPER, HARRY
17213 SUNDERLAND ROAD
DETROIT, MI 48219

Creditor Telephone Number (313) 541-1480

RECEIVED
NOV 15 2010
BMC GROUP

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

THIS SPACE IS FOR COURT USE ONLY

Name and address where **payment** should be sent (if different from above):

Payment Telephone Number ( )

☐ Check this box to indicate that this claim amends a previously filed claim.

Claim Number (if known):

Filed on: _____

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ ~~645.00~~ $645.00

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM: Overdraft fees caused by debtor (See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: _____

3a. Debtor may have scheduled account as: _____

4. SECURED CLAIM (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

Nature of property or right of setoff:

Describe:

☐ Real Estate ☐ Motor Vehicle ☐ Other _____

Value of Property: $ _____ Annual Interest Rate: _____ % if any: $ _____ Basis for Perfection: _____

Secured Claim Amount: $ _____

Unsecured Claim Amount: $ _____

DO NOT include the priority portion of your claim here.

Amount of arrearage and other charges as of time case filed included in secured claim,

5. PRIORITY CLAIM

☐ Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Unsecured Priority Claim Amount: $ ~~645.00~~ 645.00

Include **ONLY** the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ Up to $2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -11 U.S.C. § 507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (____).

** Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. SUPPORTING DOCUMENTS: *Attach redacted copies of supporting documents,* such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See instruction 7 and definition of "redacted" on reverse side.) If the documents are not available, please explain.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES NOT ACCEPTED) Deadline for filing proof of claims is November 29, 2010.

THIS SPACE FOR COURT USE ONLY

BY MAIL TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

BY HAND OR OVERNIGHT DELIVERY TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Allegro Law
00002674

DATE
Nov. 12, 2010

SIGNATURE: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Harry A. Harper Harry A. Harper

Penalty for presenting fraudulent claim is a fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571

INSTRUCTIONS FOR PROOF OF CLAIM FORM - DEADLINE NOVEMBER 29, 2010

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

Court, Name of Debtor, and Case Number:

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

Debtor Name	Case No
Allegro Law, LLC	10-30631

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:
State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:
State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:
State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:
Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Supporting Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d).
Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:
The person filing this proof of claim **must** sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

Date-Stamped Copy
Return claim form and attachments, if any. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR
A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

CREDITOR
A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM
A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

PROOF OF CLAIM
A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

SECURED CLAIM Under 11 U.S.C. §506(a)
A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim Examples of liens on property include a mortgage on real estate or a security interest in a car.
A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

UNSECURED NONPRIORITY CLAIM
If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)
Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Evidence of Perfection
Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Redacted
A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Offers to Purchase a Claim
Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

FOR INFORMATION ON THIS CASE VISIT WWW.ALLEGROBANKRUPTCY.COM - WEBSITE MAINTAINED BY THE CHAPTER 7 TRUSTEE

1) 24639641026217

November 12, 2010

BMC Group, Inc.
Attn: Allegro Law Claims Processing

In February of 2009 I applied for assistance in clearing up my personal debt. I contacted First Consumer Debt Consolidation for this help. I was charged $526.00 as an initial fee for joining and they set up agreements with three companies I have debts with. In April of 2009 First Consumer began withdrawing $427.00 from my checking account monthly, which included a $59.00 fee for them. First Consumer was instructed, by me, to make their withdrawal on the second of each month. The first three months, there were no problems, but in July of 2009, I was contacted by one of the companies that First Consumer was paying for me. I was told July's payment had not been made. I attempted to contact First Consumer by telephone and the internet without success, at first. This was very distressing, not to be able to reach them for days. Finally, I did contact the customer service department about July 10th and asked by a service representative to wait a week and check back. I called back about a week later and the customer service

2) 24639641026217

representative instructed me to make the payments for July myself. I did withdraw the money to make the payments, but then after I made my withdrawal, First Consumer also made a July withdrawal on July 20th. This withdrawal made my account seriously overdrawn. My account was charged $25.00 as the first overdraft fee and due to it remaining overdrawn for more than a week, another $35.00 was charged.

I do feel I should be reimbursed some of my fees for these two reasons. First, the inability to contact the Customer Service Department when the problem first occurred. My phone calls were not answered and their website went offline. Second, their customer services representatives were not informed as how to properly respond to customers. I would have left the amount available if I had been told the withdrawal was going to be made.

Finally, I am still having problems with my debts, but I am afraid to seek assistance. That was my first attempt to get help and I am totally discouraged. Next is a list of charges I feel should be considered for reimbursement.

Sincerely,

Harry A. Harper

3) 24639647026217

Please consider for reimbursement:

Initial Fee	$ 526.00
July's Monthly Fee	59.00
Bank Overdraft Fees	60.00
Total	$ 645.00

This statement shows late withdrawal of Allegro on 7/20, also overdraft fee $25.00 on 7/21.

Charter One

1-877-242-7837

Call Charter One's PhoneBank anytime for account information, current rates and answers to your questions.

US259 BR769 2 1

HARRY ALLEN HARPER
17213 SUNDERLAND RD
DETROIT MI 48219-4203

Checking Account Statement

Beginning June 25, 2009
through July 24, 2009

Checking

SUMMARY

HARRY ALLEN HARPER
Totally Free Checking
325037-970-8

Balance Calculation

Previous Balance	3.48
Checks	750.71 -
Withdrawals	1,685.81 -
Deposits & Additions	1,984.75 +
Current Balance	-448.29 =

Previous Balance
3.48

TRANSACTION DETAILS

Checks* *There is a break in check sequence*

Check #	Amount	Date	Check #	Amount	Date
576	514.71	07/09	577	236.00	07/17

Total Checks
750.71

Withdrawals

ATM/Purchases

Date	Amount	Description
06/26	1.95	6724 Dbt Purchase - 999999 Tw/Prauction 801-578-90 20 UT
07/06	69.90	6724 Dbt Purchase - 999999 Dri*8004974988go 88 MN

Other Withdrawals

Date	Amount	Description
07/01	700.00	Withdrawal
07/08	150.00	Withdrawal
07/10	60.96	Prog Michigan Ins Prem 090710 47666707 ,Harry
07/10	60.00	Withdrawal
07/13	60.00	Withdrawal
07/16	125.00	Withdrawal
07/20	427.00	Allegro Law Firm Payment 090720 Xx011xzxaq78x
07/21	25.00	Overdraft Fee (1)
07/24	4.50	Service Charge (1) Vru Process Fee (0009)
07/24	1.50	Service Charge (1) Card Fee (01)

Total Withdrawals
1,685.81

Deposits & Additions

Date	Amount	Description
[redacted]		

Total Deposits & Additions
[redacted]

This statement shows Sustained Overdraft fee $35.00 on 7/28.

Normal Allegro withdrawal on 8/04.

Charter One

1-877-242-7837

Call Charter One's PhoneBank anytime for account information, current rates and answers to your questions.

US259 BR769 1 1

HARRY ALLEN HARPER
17213 SUNDERLAND RD
DETROIT MI 48219-4203

Checking Account Statement

Beginning July 25, 2009
through August 26, 2009

Checking

SUMMARY

HARRY ALLEN HARPER
Totally Free Checking
325037-970-8

Balance Calculation

Previous Balance	-448.29
Checks	707.76 -
Withdrawals	5,519.36 -
Deposits & Additions	9,579.77 +
Current Balance	2,904.36 =

Previous Balance
-448.29

TRANSACTION DETAILS

Checks* *There is a break in check sequence*

Check #	Amount	Date	Check #	Amount	Date
580	707.76	08/26			

Total Checks
707.76

Withdrawals

ATM/Purchases

Date	Amount	Description
08/03	69.90	6/24 Dbt Purchase - 295330 Pww*googleatm 800-497498 8 UT

Other Withdrawals

Date	Amount	Description
07/28	35.00	Service Charge (1) Sustained Overdraft Fee
07/31	800.00	Withdrawal
08/03	125.00	Withdrawal
08/04	427.00	Allegro Law Firm Payment 090804 Xx011y2bay6ut
08/11	60.96	Prog Michigan Ins Prem 090811 47666707 ,Harry
08/21	3,500.00	Withdrawal
08/24	500.00	Withdrawal
08/26	1.50	Service Charge (1) Card Fee (01)

Total Withdrawals
5,519.36

Deposits & Additions

Date	Amount	Description
[redacted]		

Total Deposits & Additions
[redacted]

Member FDIC Equal Housing Lender