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.

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

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

24639641011155

NOVOA, EILEEN
61 BUSH AVENUE
STATEN ISLAND, NY 10303

Creditor Telephone Number (718 727-8247

RECEIVED
NOV 15 2010
BMC GROUP

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

same

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

Claim Number (if known):

Filed on: _____

Payment Telephone Number ( )

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ _____

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: DEBT CONSOLIDATION (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: $ _____ **DO NOT** include the priority portion of your claim here.

Unsecured Claim Amount: $ _____

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: $ _____ 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
00002677

DATE	**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.
11-9-10	Eileen Novoa

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.

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743
(800)295-6025

ALLEGRO LAW

Eileen Novoa
61 Bush Ave
Staten Island, NY 10303

DATE July 6, 2009
Client ID 786264

STATEMENT

PAYMENT DATE	MONTHLY PAYMENT	FEES	MONTHLY/SET UP FEES	ESCROW ACCOUNT
9/19/2008	$474.00	$389.01	$84.99	-
10/20/2008	$449.00	$265.09	$59.99	$123.92
11/19/2008	$449.00	$265.09	$59.99	$123.92
12/19/2008	$449.00	$265.09	$59.99	$123.92
1/20/2009	$449.00	-	-	-
1/23/2009	($449.00)	-	-	-
3/19/2009	$30.00	-	-	$30.00
3/18/2009	$449.00	$265.09	$59.99	$123.92
4/20/2009	$449.00	$265.09	$59.99	$123.92
5/19/2009	$449.00	$265.09	$59.99	$123.92
Total	**$3,198.00**	**$1,979.55**	**$444.93**	**$773.52**

Disbursements:

Settlement	Phillips & Cohen 2524	January 5, 2009	Check # 0954	**$370.00**
NSF		March 19, 2009		**$30.00**

Escrow Balance: **$373.52**

223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Eileen Novoa
61 Bush Ave
Staten Island, NY 10303

Client ID: 786264

Dear Eileen Novoa,

GC Services Limited Partnership has notified us that they have acquired your account from Capital One Credit Cards. We have updated your account to reflect this change.

You should have received written notification from the creditor that this has transpired. If this information varies in anyway, or if there has been a change in your account number, please contact us. Remember, you can use the web site for all updates and any concerns you may have as well as by contacting our Customer Service Center at the number listed above.

Sincerely,

Customer Service

Allegro Law, LLC

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Contact and Payment Information

Account Information

You have been assigned a unique Client ID#, which is 786264. This number identifies your account.

Contact Us

Teams of dedicated Allegro Law, LLC Specialists are here to support you. They can be reached by calling (800)295-6025 or by Fax at (800)664-1335. Hours of Operation are Monday thru Friday, 9:00AM thru 6:00PM EST.

For email correspondence please use the following address: dscs@allegrolawfirm.com

For sending correspondence please use the following address:

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743

For Sending payments please use the following address:

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743

Payment Information

If you mail your payments, please write your Client ID# 786264 or Social Security Number on the payment item. This will help ensure your payments are applied to the correct account in a timely manner. Please make all payments payable to: Allegro Law, LLC.

If your payments are made by Electronic Funds Transfer (EFT), we will continue processing your payments each month on the reoccurring date you selected through your counselor, until you advise us otherwise. If you want to discontinue the Electronic Funds Transfer, you must contact a Settlement Specialist five (5) business days prior to your pre-selected debit date.

Our entire staff is dedicated to working with you in achieving your financial goals!

223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Eileen Novoa
61 Bush Ave
Staten Island, NY 10303

Dear Eileen Novoa,

Allow us to congratulate you on your decision to select Allegro Law, LLC for your Debt Negotiation experience. We appreciate the opportunity to serve you

When you became a client ofAllegro Law, LLC you took a positive step towards resolving your debt challenges and creating a secure financial future. This Welcome Package is intended to explain some important details that will assist you in understanding and successfully completing the Debt Negotiation service.

We graciously ask you to be patient and recognize that success will not be achieved overnight. However, with your commitment, and our long-term support and debt negotiation expertise, we can together save you time and money, and get you on the road to financial recovery.

To get started, it is imperative that you **do the following immediately:**

> **Sign and return the Power of Attorney** providing Allegro Law, LLC with the limited authorization to act on your behalf in regards to all matters pertaining to the Debt Negotiation service. (see page 13)

If any of the information in this Welcome Package generates questions, or is not consistent with how you understood our services to work, please contact our Customer Service department at (800)295-6025 immediately so that we may address your questions and ensure the suitability of our services for meeting your needs. Our staff is fully committed to helping you achieve your goal of resolving your current debt challenges and getting on a path to building wealth.

Sincerely,

Allegro Law, LLC

223 Wall Street #177
Huntington, NY 11743
(800)295-6025

ALLEGRO LAW

Eileen Novoa
61 Bush Ave
Staten Island, NY 10303

Statement Date: 7/6/2009

Client ID: 786264

STATEMENT OF ACCOUNT

Creditor Name	Account Number	Estimated Balance
Target	4352-3767-2842-0126	$629.50
Best Buy	7001-0631-0214-4385	$726.00
Cohen & Slamowitz	N250-352	$916.14
HSBC	5458-0048-7301-1199	$1,000.00
Phillips & Cohen Associates	1258-2524	$1,003.00
Cohen & Slamowitz	0005-4911-0001-1231-753	$1,202.99
Cohen & Slamowitz	N262-223	$1,366.15
Citibank	5424-1807-2296-3912	$1,296.34
Capital One	4862-3624-9726-7750	$1,454.85
Bank Of America	4888-9400-2452-2274	$2,298.08
United Recovery System Inc	5178-0522-6009-5597	$2,425.77
Zwicker & Associates	ID30-20868	$3,343.11
Bank Of America	4888-9310-3254-9045	$4,097.02
Cohen & Slamowitz	N273.597	$4,946.60
Mann Bracken Llc	1843-60408	$6,835.00

MACYS - 100
KOHLS - 100

Balance: $33,540.55

Please check the above information. If any of this information is inaccurate, please contact the customer service department at the telephone number listed above. If inaccurate information is not corrected, your creditor benefits will be delayed and your program status will be affected.

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

April 9, 2009

Eileen Novoa
61 Bush Avenue
Staten Island, NY 10303

Dear Ms. Novoa:

Thank you for notifying us regarding the Summons and Complaint filed against you; however it is very important to respond in a timely manner.

You will be contacted by this law office, if we have not done so already, once we receive the appropriate documentation.

Please follow these instructions:

First, an answer to the complaint must be filed with the court. Failure to do so will result in a default judgment and you will automatically lose the suit. This considered, please make sure to forward a copy of the summons, complaint, and any other documents related to the law suit to us immediately.

Fax Number: 1 (800) 549-7707
Mailing Address: Attention Escalations Group
Allegro Law, LLC Processing Center
223 Wall Street, #177
Huntington, NY 11743

Second, complete the attached Legal Disclaimer and the Budget Form. Mail or fax both documents to us and keep a copy for yourself. The Budget Form will assist us in possibly negotiating a settlement prior to your scheduled court appearance. It is our intent to resolve the case without you having to appear in court. Understand that once a creditor files a law suit to collect a debt, frequently we must offer a settlement amount above our usual scale, in order to avoid court proceedings and possible judgment.

Please be aware that a Debt Collection Law Suit is a serious matter. The Allegro Law firm will contact you within three to five days after receipt of your documentation, the law firm will provide a Paralegal to advise you of the appropriate steps and recommend an attorney when necessary.

Should you receive any other correspondence from the court or attorney, please forward that information to our office immediately.

Thank you for your assistance.

Sincerely,
Allegro Law LLC