


UNITED STATES BANKRUPTCY COURT		PROOF OF CLAIM
Name of Debtor: Cliffs Communities, Inc. Cliffs Club Hospitality Group, Inc.		Case Number:
<small>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 U.S.C. § 503.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Stanley E Skawinski		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Stanley E Skawinski 23 Carrier Bluff Okatie, SC 29909 Telephone number: 203-209-9113		Court Claim Number: _____ (If known)
Name and address where payment should be sent (if different from above):		Filed on: _____
Telephone number:		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
1. Amount of Claim as of Date Case Filed: \$ 50,000.00		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
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. <input type="checkbox"/> 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.		5. 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. Specify the priority of the claim.
2. Basis for Claim: Refund initiation deposit (See instruction #2 on reverse side.)		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		<input type="checkbox"/> 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).
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 setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ 50,000.00		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> 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). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		<input checked="" type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		Amount entitled to priority: \$50,000.00 <small>*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.</small>
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. Stanley E Skawinski 3-03-12	FOR COURT USE ONLY Cliffs POC  00004

INSTRUCTIONS FOR PROOF OF CLAIM FORM

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

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

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 items 4 and 5. 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. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

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. 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). If the claim is based on the delivery of health care goods or services, see instruction 2. 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.

DEFINITIONS

Debtor

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

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose 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 proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

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 Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority 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.

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.

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

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

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.



The Cliffs Club & Hospitality Group, Inc.

August 22, 2011

Mr. Stanley Skawinski
100 Courtside Trail
Travelers Rest, SC 29690

Dear Mr. Skawinski,

It is with regret we write at this time to confirm acknowledgment of your **Cliffs Valley Family Membership** resignation in conjunction with Valley Villas, Lot 6 with The Cliffs Valley Golf and Country Club. Your resignation from the Club is effective upon receipt of your written resignation notice and membership privileges will cease effective September 12, 2011.

The refund of initiation deposit will be processed in accordance with the refund policies and procedures as outlined in the Master Membership Plan. If you need a copy of this document, please let us know. In summary, the refund policy is as follows:

- Your Valley Family Membership refund of \$50,000 is placed in a priority waiting list based on the classification and location of your membership. The Master Membership Plan, Section 11.2, outlines that a voluntary resignation will be refunded consistent with the Cliffs Clubs processing of accounts payable, and will be process only on the basis of one (1) refund for every three (3) memberships issued by the Club from its previously unissued memberships within the same classification as the resigned membership.

It is important to mention that the Master Membership Plan does not provide for this resigned membership to be reactivated in the future. Specifically, Section 20 (I) states, "A Member that voluntarily resigns his/her membership may not reactivate the resigned membership in order to have the membership available to the resale purchaser of the resigned Member's property." Please consider this section of the Plan as it may impact you going forward.

I wish you the best in your future endeavors. If you have any questions regarding the procedures as outlined above or the restriction on availability of a Golf Membership for your resale buyer, please call the Membership Office at 864-660-1160.

Kind regards,

Nate Weyand
Membership Director

Stan

From: Ashley Blevins [ablevins@cliffscommunities.com]
Sent: Tuesday, November 29, 2011 11:03 AM
To: 'Stan'
Subject: RE: Refund Status

Mr. Skawinski,

Unfortunately, there is no change to report at this time. You are still 42nd on the list.

Kind regards,
Ashley

From: Stan [mailto:skawinskis@bellsouth.net]
Sent: Tuesday, November 29, 2011 10:57 AM
To: Ashley Blevins
Subject: RE: Refund Status

Any update for us?

From: Ashley Blevins [mailto:ablevins@cliffscommunities.com]
Sent: Monday, October 24, 2011 9:42 AM
To: 'Stan'
Subject: RE: Refund Status

Mr. Skawinski,

You are still in the 42nd position on the waiting list.

Best,
Ashley

From: Stan [mailto:skawinskis@bellsouth.net]
Sent: Saturday, October 22, 2011 10:06 AM
To: Ashley Blevins
Subject: RE: Refund Status

Ashley - do you have any update?

From: Ashley Blevins [mailto:ablevins@cliffscommunities.com]
Sent: Tuesday, September 20, 2011 12:05 PM
To: 'skawinskis@bellsouth.net'
Subject: Refund Status

Mr. Skawinski,

I received your voice mail. You are currently in the 42nd position on the Valley Family waiting list. Our policy is, for every 3 new memberships sold, 1 is refunded. There isn't really a timeline per se on how quickly refunds are given because the list is tied to real estate and membership sales. Feel free to check in with me periodically to find out where you are on the list.

Kind regards,
Ashley



Ashley Blevins

Membership Services Coordinator

864.371.1047 | office

864.371.1414 | fax

800.371.1000 | toll-free

ablevins@cliffscommunities.com

www.cliffscommunities.com

*"World's Best International Development 2007,"
CNBC International Property Awards*



Please consider the environment before printing this e-mail.

Stan

From: Call Center [CallCenter@bmcgroup.com]
Sent: Friday, March 02, 2012 5:00 PM
To: 'skawinskis@bellsouth.net'
Cc: CallCenterPF
Subject: RE: Inquiry regarding Cliffs

Stanley,

BMC Group has very limited information regarding the bankruptcy of Cliffs at this time. Should you feel that you have a claim against the debtor and do not want to wait to receive updated bankruptcy info by mail, please download and complete the Proof of Claim form provided in the link below. Be sure to attach any copies of supporting documentation that you may have.

http://www.bmcgroup.com/restructuring/B10_claim_form.pdf

Please send your completed Proof of Claim Form by mail to one of the following addresses:

If by regular mail:

BMC Group, Inc.
Attn: The Cliffs Club & Hospitality Group,
Inc., et al, Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

If by messenger or overnight delivery:

BMC Group, Inc.
Attn: The Cliffs Club & Hospitality Group,
Inc., et al, Claims Processing
18675 Lake Drive East
Chanhassen, MN 55317-3020

Regards,
Brianna
Senior Analyst

bmcgroup
callcenter@bmcgroup.com
o: 888.909.0100
f: 816.472.4321

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From: skawinskis@bellsouth.net [<mailto:skawinskis@bellsouth.net>]
Sent: Wednesday, February 29, 2012 2:22 PM
To: Info
Subject: Inquiry regarding Cliffs

Is there a process or will there be a process to handle repayment of membership initiation deposits once a member has sold house in the Cliffs and ended Cliff's membership? My membership deposit - \$50,000 paid 4/2007. Sold house/property in Cliff's Valley August 2011.

SUBMITTED BY:

NAME: Stanley Skawinski
ORGANIZATION:
ADDRESS 1: 18 Coburn Drive East
ADDRESS 2:
CITY, STATE, ZIP: Bluffton, SC 29909
PHONE: (203)209-9113
EMAIL ADDRESS: skawinskis@bellsouth.net

Stanley Skawinski
23 Carrier Bluff
Okatie, SC 29909



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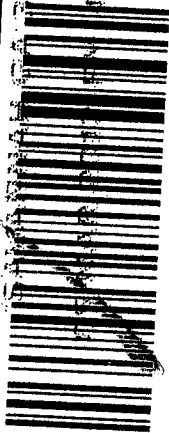
RECEIVED

MAR 08 2012

BMC GROUP

OF THE RETURN ADDRESS FOLD AT DOTTED LINE

CERTIFIED MAIL™



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BMC Group, Inc.

Attn: The Cliffs Club & Hospitality Gro
Inc. et al. Claims Processing
PO Box 3020

Chanhassen, MN 55317-3020

55317-3020

