


UNITED STATES BANKRUPTCY COURT		District of South Carolina	PROOF OF CLAIM
Name of Debtor: The Cliffs Club and Hospitality Group, Inc., et al formerly Cliffs Golf & Country Club, Inc.		Case Number: 12-01220	<p style="text-align: center;">COURT USE ONLY</p> <input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property): Allen F. Secor, Jr. & Janet H. Secor, JTWROS			
Name and address where notices should be sent: Allen F. Jr. and Janet H Secor 11 Flint Hill Ln Landrum, SC 29356		<div style="border: 1px solid black; padding: 5px; font-weight: bold; font-size: 1.2em;"> RECEIVED MAR 12 2012 BMC GROUP </div>	<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Telephone number: (864) 895-9560 email: fred@fredsecor.net			
Name and address where payment should be sent (if different from above): -same-		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.	
Telephone number:		email:	
1. Amount of Claim as of Date Case Filed: \$ <u>37,500.00</u>			
If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.			
2. Basis for Claim: <u>Membership deposit</u> (See instruction #2)			
3. Last four digits of any number by which creditor identifies debtor: S 1 7 4		3a. Debtor may have scheduled account as: _____ (See instruction #3a)	
		3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)	
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____	
Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____		Basis for perfection: _____	
Value of Property: \$ _____		Amount of Secured Claim: \$ _____	
Annual Interest Rate _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		Amount Unsecured: \$ _____	
5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.			
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).		<input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).	
<input checked="" 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"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).	
		<input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).	
		<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)(____).	
		Amount entitled to priority: \$ <u>2,600.00</u>	
		Cliffs POC  00010	
*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. (See instruction #6)			

7. Documents: Attached are **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. If the claim is secured, box 4 has been completed, and **redacted** copies of documents providing evidence of perfection of a security interest are attached. (See instruction #7, and the definition of "redacted".)

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

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

- I am the creditor. I am the creditor's authorized agent. I am the trustee, or the debtor, or their authorized agent. I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Allen F Secor Jr & Janet H Secor

Title: _____

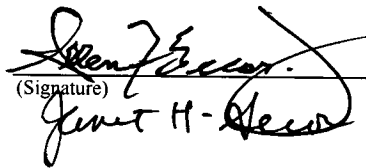
Company: _____

Address and telephone number (if different from notice address above):

11 Flint Hill Ln

Landrum, SC 29356

Telephone number: (864) 895-9560 email: fred@fredsecor.net


(Signature)

3/5/2012
(Date)

3/5/2012

Penalty for presenting fraudulent claim: 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

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

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is 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 delivering 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 an interested party objects to the 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:

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.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

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

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) 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 redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing 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. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. 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. If the claim is filed by an authorized agent, attach a complete copy of any power of attorney, and provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

A. Settlement Statement				U.S. Department of Housing and Urban Development			
OMB No. 2502-0265							
B. Type of Loan							
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv. Unins		6. File Number 00-44		7. Loan Number		8. Mortgage Insurance Case Number	
4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins.							
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.							
D. NAME OF BORROWER: Allen F. Secor, Jr. and Janet H. Secor							
ADDRESS OF BORROWER: 8070 Floss Lane, East Amherst, NY 14051							
E. NAME OF SELLER: Robert K. Tucker and Shirley A. Tucker							
ADDRESS OF SELLER: 6760 SW 98 Street, Pinecrest, FL 33156							
F. NAME OF LENDER: Branch Banking and Trust Company of South Carolina							
ADDRESS OF LENDER: 301 College Street, Greenville, SC 29601							
G. PROPERTY LOCATION: Lot 12, Cliffs East Landrum, SC 29356							
ID# 0638.16-01-806.00							
H. SETTLEMENT AGENT: LAW OFFICE OF JEFFREY H. GRAY Tax ID#: 56-2118702 6 OLD HIGHWAY 25, TRAVELERS REST, SC 29690 PLACE OF SETTLEMENT: 6 OLD HIGHWAY 25, TRAVELERS REST, SC 29690							
I. SETTLEMENT DATE: 3/20/00							
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION			
100. GROSS AMOUNT DUE FROM BORROWER				400. GROSS AMOUNT DUE TO SELLER			
101. Contract sales price		[REDACTED]		401. Contract sales price		[REDACTED]	
102. Personal property		[REDACTED]		402. Personal property		[REDACTED]	
103. Settlement charges to borrower (line 1400)		[REDACTED]		403.		[REDACTED]	
104.		[REDACTED]		404.		[REDACTED]	
105.		[REDACTED]		405.		[REDACTED]	
Adjustments for items paid by seller in advance				Adjustments for items paid by seller in advance			
106. City/town taxes to		[REDACTED]		406. City/town taxes to		[REDACTED]	
107. County taxes to		[REDACTED]		407. County taxes to		[REDACTED]	
108. Assessments to		[REDACTED]		408. Assessments to		[REDACTED]	
109. Homeowner's Dues 3/20/00 to 6/30/00		[REDACTED] ✓		409. Homeowner's Dues 3/20/00 to 6/30/00		[REDACTED]	
110. to		[REDACTED]		410. to		[REDACTED]	
111. to		[REDACTED]		411. to		[REDACTED]	
112. Water Tap Fee to		[REDACTED] ✓		412. Water Tap Fee to		[REDACTED]	
120. GROSS AMOUNT DUE FROM BORROWER ▶ [REDACTED]				420. GROSS AMOUNT DUE TO SELLER ▶ [REDACTED]			
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER				500. REDUCTIONS IN AMOUNT DUE TO SELLER			
201. Deposit or earnest money		[REDACTED]		501. Express deposit (see instructions)		[REDACTED]	
202. Principal amount of new loan(s)		[REDACTED]		502. Settlement charges to seller (line 1400)		[REDACTED]	
203. Existing loan(s) taken subject to		[REDACTED]		503. Existing loan(s) taken subject to		[REDACTED]	
204.		[REDACTED]		504. Payoff of first mortgage loan		[REDACTED]	
205.		[REDACTED]		505. Payoff of second mortgage loan		[REDACTED]	
206. Principal amount of seller financing		[REDACTED]		506. Principal amount of seller financing		[REDACTED]	
207.		[REDACTED]		507.		[REDACTED]	
208.		[REDACTED]		508.		[REDACTED]	
209.		[REDACTED]		509.		[REDACTED]	
209a		[REDACTED]		509a		[REDACTED]	
209b		[REDACTED]		509b		[REDACTED]	
Adjustments for items unpaid by seller				Adjustments for items unpaid by seller			
210. City/town taxes to		[REDACTED]		510. City/town taxes to		[REDACTED]	
211. County taxes 1/1/00 to 3/20/00		[REDACTED] ✓		511. County taxes 1/1/00 to 3/20/00		[REDACTED]	
212. Assessments to		[REDACTED]		512. Assessments to		[REDACTED]	
213. Homeowner's Dues to		[REDACTED]		513. to		[REDACTED]	
214. to		[REDACTED]		514. to		[REDACTED]	
215. to		[REDACTED]		515. to		[REDACTED]	
216. to		[REDACTED]		516. to		[REDACTED]	
217. to		[REDACTED]		517. to		[REDACTED]	
218. to		[REDACTED]		518. to		[REDACTED]	
219. to		[REDACTED]		519. to		[REDACTED]	
220. TOTAL AMOUNTS PAID BY OR IN BEHALF OF BORROWER ▶ [REDACTED]				520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER ▶ [REDACTED]			
300. CASH AT SETTLEMENT FROM TO BORROWER				600. CASH AT SETTLEMENT TO FROM SELLER			
301. Gross amount due from borrower (line 120)		[REDACTED]		601. Gross amount due to seller (line 420)		[REDACTED]	
302. Less amounts paid by/for borrower (line 220)		[REDACTED]		602. Less reductions in amount due seller (line 520)		[REDACTED]	
303. CASH <input type="checkbox"/> From <input checked="" type="checkbox"/> To BORROWER ▶ [REDACTED] ✓				603. CASH <input checked="" type="checkbox"/> To <input type="checkbox"/> From SELLER ▶ [REDACTED]			

Should Seller receive the county property tax bill, Seller shall agree to forward same directly to Purchaser as promptly as possible. The parties acknowledge that the tax proration is an estimate and to the extent that the estimates are incorrect, the parties will cooperate post-closing as to any credits due.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

PAGE 2

L. Settlement Charges			Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700. TOTAL SALES/BROKER'S COM. based on price 217,250.00 @ 12.00 % = 26,070.00				
Division of Commission (line 700) as follows:				
701.	26,070.00	to Cliffs Real Estate, Inc.		
702.				
703. Commission paid at Settlement				
704.				
800. Items Payable In Connection With Loan				
801.	Loan Origination Fee 1.00 %	to Branch Banking and Trust Company of SC		
802.	Loan Discount %	to		
803.	Appraisal Fee	to		
804.	Credit Report	to		
805.	Lender's Inspection Fee	to		
806.	Mortgage Insurance Application Fee	to		
807.	Wire Fee	to		
808.		to		
809.		to		
810.		to		
811.		to		
812.		to		
813.		to		
814.		to		
815.		to		
900. Items Required By Lender To Be Paid In Advance				
901.	Interest from	to @ /day		
902.	Mortgage Insurance Premium for	months to		
903.	Hazard Insurance Premium for	years to		
904.		years to		
905.		years to		
1000. Reserves Deposited With Lender				
1001.	Hazard insurance	months@ per month		
1002.	Mortgage insurance	months@ per month		
1003.	City property taxes	months@ per month		
1004.	County property taxes	months@ per month		
1005.	Annual assessments	months@ per month		
1006.		months@ per month		
1007.		months@ per month		
1008.		months@ per month		
1009.				
1100. Title Charges				
1101.	Settlement or closing fee	to		
1102.	Abstract or title search	to		
1103.	Title examination	to		
1104.	Title insurance binder	to		
1105.	Document preparation	to Pinnacle Title Agency, Inc.		
1106.	Notary fees	to		
1107.	Attorney's fees	to Jeffrey H. Gray		
(includes above items numbers:				
1108.	Title insurance	to Pinnacle Title Agency, Inc.		
(includes above items numbers:				
1109.	Lender's Coverage:	INS AMT:		
1110.	Owner's Coverage:	INS AMT:		
1110a.				
1111.	Postage, Copies, Fax	to Jeffrey H. Gray		
1112.	Commercial Carrier	to Jeffrey H. Gray		
1113.	Title Opinion	to Pinnacle Title Agency, Inc.		
1200. Government Recording and Transfer Charges				
1201.	Recording Fees: Deed \$10.00; L-Mortgage(s) \$11.00; S-Mortgage(s) :	Releases		
1202.	City/county tax/stamps: Deed \$219.25; L-Mortgage(s) ; S-Mortgage(s)			
1203.	State tax/stamps: Deed \$565.50; L-Mortgage(s) ; S-Mortgage(s)			
1204.				
1205.				
1300. Additional Settlement Charges				
1301.	Cliffs A Membership	to Cliffs Golf & Country Club	37,500.00	
1302.		to		
1303.		to		
1304.		to		
1305.		to		
1306.		to		
1307.		to		
1308.		to		
1309.		to		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, SectionK)				

I have carefully reviewed the HUD - 1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD - 1 Settlement Statement.

Allen F. Secor, Jr. Borrower By: Robert K. Tucker Seller
Janet H. Secor Borrower By: Shirley A. Tucker Seller
 The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement. LAW OFFICE OF JEFFREY H. ORAY
 Settlement Agent DATE: 3/20/00

UNITED STATES BANKRUPTCY COURT		District of South Carolina	PROOF OF CLAIM
Name of Debtor: The Cliffs Club and Hospitality Group, Inc., et al formerly Cliffs Golf & Country Club, Inc.		Case Number: 12-01220	COURT USE ONLY
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Name and address where notices should be sent: Allen F. Jr. and Janet H Secor 11 Flint Hill Ln Landrum, SC 29356		Telephone number: (864) 895-9560 email: fred@fredsecor.net	<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where payment should be sent (if different from above): -same-		Telephone number: _____ email: _____	<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
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Y100

7. Documents: Attached are 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. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #7, and the definition of "redacted".)

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8. Signature: (See instruction #8)

Check the appropriate box.

- I am the creditor. I am the creditor's authorized agent. I am the trustee, or the debtor, or their authorized agent. I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Allen F Secor Jr & Janet H Secor
Title:
Company:
Address and telephone number (if different from notice address above):
11 Flint Hill Ln
Landrum, SC 29356
Telephone number: (864) 895-9560 email: fred@fredsecor.net

Handwritten signatures and dates: 3/5/2012

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8. Date and Signature:
The individual completing this proof of claim must sign and date it.

DEFINITIONS

INFORMATION

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 to whom debtor owes a debt that was incurred 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 for a debt 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 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 must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. 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.

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.

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.

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