

<b>UNITED STATES BANKRUPTCY COURT</b>		<b>District of South Carolina</b>	<b>PROOF OF CLAIM</b>						
Name of Debtor: The Cliffs at Glassy Golf & Country Club, LLC 3598 Highway 11 Trav		Case Number: 12-01234	<p style="text-align: center;"><b>COURT USE ONLY</b></p> <p><input type="checkbox"/> Check this box if this claim amends a previously filed claim.</p> <p>Court Claim Number: _____ (If known)</p> <p>Filed on: _____</p> <p><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.</p>						
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): David Prostko, Linda Prostko									
Name and address where notices should be sent: PO Box 54 Caledonia MI 49333		<p><b>RECEIVED</b></p> <p><b>MAR 27 2012</b></p> <p><b>BMC GROUP</b></p>							
Telephone number: 616-891-9813      email: prostkod@msn.com									
Name and address where payment should be sent (if different from above): PO Box 54 Caledonia MI 49333									
Telephone number: 616-891-9813      email: prostkod@msn.com									
<p><b>1. Amount of Claim as of Date Case Filed:</b>      \$ <u>75,000.00</u></p> <p>If all or part of the claim is secured, complete item 4.</p> <p>If all or part of the claim is entitled to priority, complete item 5.</p> <p><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.</p>									
<p><b>2. Basis for Claim:</b> <u>Canceled Membership Refund of \$75,000 on 9/2008</u> (See instruction #2)      <i>ATTACHMENTS A &amp; B</i></p>									
<p><b>3. Last four digits of any number by which creditor identifies debtor:</b>  0200</p>		<p><b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a)</p> <p><b>3b. Uniform Claim Identifier (optional):</b> _____ (See instruction #3b)</p>							
<p><b>4. Secured Claim</b> (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.</p> <p>Nature of property or right of setoff: <input type="checkbox"/> Real Estate   <input type="checkbox"/> Motor Vehicle   <input type="checkbox"/> Other Describe: _____</p> <p>Value of Property: \$ _____</p> <p>Annual Interest Rate _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)</p>		<p><b>Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any:</b> \$ _____</p> <p><b>Basis for perfection:</b> _____</p> <p><b>Amount of Secured Claim:</b>      \$ _____</p> <p><b>Amount Unsecured:</b>                \$ _____</p>							
<p><b>5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a).</b> If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.</p> <table style="width:100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).             </td> <td style="width: 33%; vertical-align: top;"> <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).             </td> <td style="width: 33%; vertical-align: top;"> <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).             </td> </tr> <tr> <td style="vertical-align: top;"> <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).             </td> <td style="vertical-align: top;"> <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).             </td> <td style="vertical-align: top;"> <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)(____).             </td> </tr> </table> <p style="text-align: right;"><b>Amount entitled to priority:</b> \$ _____</p>				<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 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).	<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)(____).
<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 type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).							
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<p>Cliffs POC</p> <p style="text-align: center;">00080</p>									
<p>*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.</p>									
<p><b>6. Credits.</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)</p>									

**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,     I am a guarantor, surety, indorser, or other codebtor.  
(Attach copy of power of attorney, if any.)    or their authorized agent.    (See Bankruptcy Rule 3005.)  
(See Bankruptcy Rule 3004.)

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: DAVID PROSTKO  
Title: \_\_\_\_\_  
Company: \_\_\_\_\_  
Address and telephone number (if different from notice address above): \_\_\_\_\_

  
(Signature)

03/23/12

(Date)

Telephone number: 616-891-9813    email: prostkod@msn.com

*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.

## 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](http://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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Walmart

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Quick views

Flagged (1)

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Photos

Shipping updates

New category

Messenger

RE: Golf Membership

Back to messages |

nate

5/13/10

To 'Dave Prostko'

Reply ▼

Mr. Prostko,

The priority waiting list shows your refund in the 33<sup>rd</sup> position.

Nate



Nate Weyand

Director, Membership Services

864.660.1160 | office

864.371.1563 | fax

800.371.1000 | toll-free

[nweyand@cliffscommunities.com](mailto:nweyand@cliffscommunities.com)

[www.cliffscommunities.com](http://www.cliffscommunities.com)

From: Dave Prostko [mailto:prostkod@msn.com]

Sent: Thursday, May 13, 2010 6:52 AM

To: Nate Weyand; prostkod@msn.com

Subject: RE: Golf Membership

Dear Nate,

Can you please provide me with an update on the status of our membership. Share interested to hear if the status is improving as we near 2 years. Thank you

From: nweyand@cliffscommunities.com

To: prostkod@msn.com

Date: Tue, 15 Dec 2009 08:51:03 -0500

Subject: RE: Golf Membership

That's correct, we have had 3 memberships sold YTD 2009 at Glassy. I don't anticipate that we will stay at this same sales pace for the length of time for your membership to come due. It is hard to put a length of time estimate on it. I'm hopeful that the past 12-18 months is an aberration and does not represent the trend of membership sales in the future.

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Nate

---

**Nate Weyand**

*Director, Membership Services*

864.660.1160 | office

864.371.1563 | fax

800.371.1000 | toll-free

[nweyand@cliffscommunities.com](mailto:nweyand@cliffscommunities.com)

[www.cliffscommunities.com](http://www.cliffscommunities.com)

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**From:** Dave Prostko [mailto:prostkod@msn.com]

**Sent:** Tuesday, December 15, 2009 3:25 AM

**To:** Nate Weyand; prostkod@msn.com

**Subject:** RE: Golf Membership

Thanks for your message and reply to my question Nate.

For clarification purposes, this means that no more than 3 memberships were sold in the past 7 months. That would average the refund out over 19 years. Is this correct?

Please advise. Thank you

---

**From:** nweyand@cliffscommunities.com

**To:** prostkod@msn.com

**Date:** Tue, 15 Dec 2009 00:07:52 -0500

**Subject:** RE: Golf Membership

Mr. Prostko,

Thank you for your email and we are glad to give you an update at any time. Your refund is in the 33rd position in the Glassy waiting list.

My apologies for the tardy response.

Best,  
Nate

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**Nate Weyand**

*Director, Membership Services*

864.660.1160 | office

864.371.1563 | fax

800.371.1000 | toll-free

[nweyand@cliffscommunities.com](mailto:nweyand@cliffscommunities.com)

[www.cliffscommunities.com](http://www.cliffscommunities.com)

---

**From:** Dave Prostko [mailto:prostkod@msn.com]  
**Sent:** Saturday, December 05, 2009 8:49 PM  
**To:** Nate Weyand  
**Subject:** RE: Golf Membership

Hello Nate, can you please advise me as to where my account stands on the waiting list?  
Thank You

---

**From:** nweyand@cliffscommunities.com  
**To:** prostkod@msn.com  
**CC:** mboggs@cliffscommunities.com  
**Date:** Fri, 22 May 2009 15:42:21 -0400  
**Subject:** RE: Golf Membership

Mr. Prostko,

Please allow me to respond to your questions regarding your resignation and the priority waiting list. We currently have you in 34th position in the priority waiting list. At the time that you resigned the membership in September 2008, you were placed at the end of the list and this was 34th position. As you may recall when you resigned the membership, the Club refunds one membership deposit for every five memberships issued. Earlier this year, we recognized that a 3-in-1-out ratio was more reasonable and we made the decision to refund one membership for every three new memberships going forward. I'm hopeful that with the market on a slight rebound, we will see the 3-1 ratio move the list in the near term.

We are happy to provide an update on the status of your position in the priority waiting list upon request. The Membership Plan outlines the process for refunds and provides for the refunds to be paid out as described above. We abide by the process in the Plan because this is the guiding document that is agreed upon by every Member by virtue of the Membership Agreement (see attached). The current market conditions have affected the length of time for resigned Members on the waiting list.

I'm happy to discuss this further over the phone if you wish.

Best regards,  
Nate

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**Nate Weyand**

*Director, Membership Services*

864.660.1160 | office

864.371.1563 | fax

800.371.1000 1 toll-free  
nweyand@cliffscommunities.com  
www.cliffscommunities.com

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*The Cliffs*

**THE CLIFFS GOLF AND COUNTRY CLUB, INC.  
CLIFFS GOLF MEMBERSHIP ENROLLMENT FORM**

This is to certify that **Dave and Linda Prostko** have made application for membership in the CLIFFS GOLF AND COUNTRY CLUB. The membership classification applied for is **Cliffs Golf** membership. It is acknowledged that the applicant has submitted a payment of **seventy-five thousand dollars (\$75,000)**. The following is the scheduled due dates and amounts of future payments:

**Due at Closing**

By signing this form, the Member(s) acknowledges, as a matter of record, the type of Membership classification, and its privileges, and the refund value of initiation deposit paid in the event of resignation or transfer of membership. Furthermore, the Member(s) has received a copy of the Clubs Master Membership Plan, rules and regulations, and has an understanding of the same.

MEMBERSHIP CLASSIFICATION:	<b>Cliffs Golf</b>
MEMBERSHIP ACCOUNT NUMBER:	<b>P200</b>
INITIATION DEPOSIT PAID:	<b>\$75,000</b>
TOTAL FEES PAID:	<b>\$75,000</b>
PROPERTY REFERENCE:	<b>Section 8 Lot 163</b>
DATE:	<b>September 29, 2004</b>

Date 9.29.04  
[Signature]

Mimsy DeMars  
Manager, Membership Services  
The Cliffs Golf & CC, Inc.

Date 10-01-04  
[Signature]

Member Signature  
[Signature]  
Member Signature

☞ The Cliffs Clubs ☞



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Mo. Day Time Employee Signature

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