

1501 Crescent Moon Cove
Hanahan, SC 29410
April 5, 2012

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

To Whom It May Concern:

This letter is to register our claim against the Cliffs Club & Hospitality Group, Inc. for \$60,000. This consists of two resigned memberships:

1. Golf Membership initiation deposit of \$50,000.
2. Family Membership initiation deposit of \$10,000.

These were both legally resigned memberships following all their rules & guidelines.

Attached are copies of letters acknowledging resignation of our Golf & Family memberships. Also attached is a copy of the Cliffs' last email dated June 24, 2010, confirming our places in each queue. Our former membership number was S-190. Since I am unfamiliar with all the legal requirements to file a claim, please advise me of any further information or documentation you may require to register these claims.

Thank you for your help in this matter.

Sincerely,



Kirk E. Stewart
843-718-0869
Email: pvs1123@gmail.com

RECEIVED
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BMC GROUP





July 29, 2008

Mr. Kirk Stewart
107 Hutchinson Lane
Summerville, SC 29483

Dear Mr. Stewart,

We are writing at this time to confirm acknowledgement of your Golf Membership resignation in conjunction with Section 8, Lot 79 at The Cliffs at Glassy. Your resignation is effective with the receipt of your written resignation notice and will be effective July 16, 2008.

Your refund 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 is processed as follows:

- Your Glassy Golf Membership refund of \$50,000 is placed in a priority waiting list based on the classification and location of your membership; you are currently 31st in line. The Master Membership Plan outlines the refund procedure and explains that such refund will be paid within a reasonable period of time following such re-issuance of the original membership, consistent with the Cliffs Clubs processing of accounts payable, and will be processed only on the basis of one (1) refund for every five (5) memberships issued by the Club from its previously unissued memberships within the same classification as the original membership.

You will now be listed as a Glassy Family Member and maintain your privileges at The Cliffs at Glassy. Please find information enclosed in regards to the Family Membership Dues and Fees.

If you have any questions regarding your refund or this process, please call the Membership Office at 864-660-1160.

Kind Regards,

Laura Hobbs
Membership Sales Executive

The Cliffs Golf and Country Clubs
Membership Office
3598 Highway 11, Travelers Rest, South Carolina 29690
(864) 660-1100
www.cliffscommunities.com



June 16, 2008

Mr. Kirk Stewart
107 Hutchinson Lane
Summerville, SC 29483

Dear Mr. Stewart,

We are writing at this time to confirm acknowledgement of your Family Membership resignation at The Cliffs at Glassy. Your resignation is effective with the receipt of your written resignation notice and will be effective May 23, 2008.

Your refund 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 is processed as follows:

- Your Glassy Family Membership is placed in a priority waiting list based on the classification and location of your membership; you are currently 9th in line. The Master Membership Plan outlines the refund procedure and explains that such refund will be paid within a reasonable period of time following such re-issuance of the original membership, consistent with the Cliffs Clubs processing of accounts payable, and will be processed only on the basis of one (1) refund for every five (5) memberships issued by the Club from its previously unissued memberships within the same classification as the original membership.

You will continue to be listed as a Glassy Golf Member and maintain your privileges at The Cliffs at Glassy.

If you have any questions regarding your refund or this process, please call the Membership Office at 864.371.1047.

Kind Regards,

Nate Weyand
Membership Director

The Cliffs Golf and Country Clubs
Membership Office
3598 Highway 11, Travelers Rest, South Carolina 29690
(864) 660-1100
www.cliffscommunities.com

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Cliffs Membership

View in Gmail

Magan Boggs <mboggs@cliffscommunities.com> to "pvs1123@gmail.com" 11:35am

Images are not displayed. Display images below

Hi Mr. and Mrs. Stewart,

I received your voicemail, Mr. Stewart, and returned your call but it sounded as if a fax was trying to go through. I thought it may be easier to email. You are currently 30th in line for your Golf refund and 9th in line for your Family refund. We need to sell two more Golf and two more Family and you will move up a spot in each list.

Please let me know if you need anything further.

Thanks,
Magan

Magan Boggs

Membership Services Assistant

864.371.1047 | office

864.371.1538 | fax

800.371.1000 | toll-free

mboggs@cliffscommunities.com

www.cliffscommunities.com

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Please consider the environment before printing this e-mail.

Reply

Forward

Kirk & Pam Stewart
1501 Crescent Moon Cove
Hanahan, SC 29410-8579

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BMC Group, Inc.
ATTN: THE CUFFS CLUB & HASP MATRY GROUP,
INC., ET AL CLAIMS PROCESSING
P.O. BOX 3020
CHANHASSEN, MN 55317-3020

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