

Drs William & Ednamay Duffy
50 Fuller Brook Rd
Wellesley, MA 02482
April 11,2012

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

To Whom It May Concern:

This letter is to register our claim against the Cliffs Club & Hospitality Group, Inc for \$50,000, consisting of the refund of a Golf Membership initiation deposit. This was a legally resigned membership in accordance with their rules and guidelines.

We have attached a copy of the letter acknowledging our resignation. Please let us know (781-237-0875) if you require any further information or action on our part to register our claim.

Thank you for your kind assistance.

Sincerely,



Dr William J Duffy

RECEIVED

APR 16 2012

BMC GROUP





November 17, 2010

Mr. William Duffy
50 Fuller Brook Rd.
Wellesley, MA 02482

Dear Mr. Duffy,

It is with regret we write at this time to confirm acknowledgment of your **Cliffs at Glassy Golf Membership** resignation in conjunction with Section 7, Lot 222 with The Cliffs Golf and Country Club. Your resignation from the Club is effective upon receipt of your written resignation notice and membership privileges will cease effective October 29, 2010. The Membership Plan obligates the resigned Member for payment of dues for the month in which the Club received the notice.

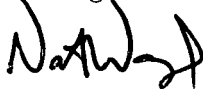
The refund of initiation deposit will be processed in accordance with the refund policies and procedures as outlined in the Master Membership Plan. If you need a copy of this document, please let us know. In summary, the refund policy is as follows:

- Your Glassy Golf 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,



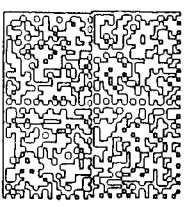
Nate Weyand
Membership Director



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


E. M. Duffy
50 Fuller Brook Rd
Wellesley, MA 02482-7119

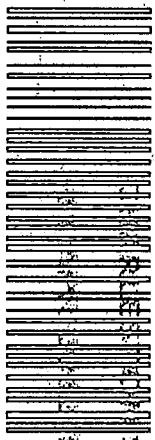
Everett Street
Cambridge, MA 02138-2790



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BMC Group Inc
ATTN: Facilities Clerk
Hospitality Group, Inc et al
Claims Processing

PO Box 3020
Clearwater, MN 55317

5231743020

