

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

PROOF OF CLAIM



Your Claim is Scheduled As Follows:
Schedule/Claim ID: s12872
AMOUNT/CLASSIFICATION:
\$50,000.00 UNSECURED
(CONTINGENT)

Name of Debtor:
The Cliffs Valley Golf & Country Club, LLC

Case Number:
12-01236

NOTE: See reverse and attached for List of Debtors/Case Numbers/important details. Other than claims under 11 U.S.C. § 503(b)(9), this form should not be used to make a claim for Administrative Expenses 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(a).

Name of Creditor (the person or other entity to whom the debtor owes money or property) :

Name and address where notices should be sent:

29347866003672
Miller, Richard and Gail
106 Preston Arbor Lane
Cary, NC 27513

RECEIVED
APR 23 2012
BMC GROUP

The amounts reflected above constitute your claim as scheduled by the Debtor or pursuant to a filed claim. If you agree with the amounts set forth herein, and have no other claim against the Debtor, you do not need to file this proof of claim EXCEPT as stated below.

If the amounts shown above are listed as Contingent, Unliquidated or Disputed, a proof of claim must be filed except as provided in the accompanying bar date notice.

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

Creditor Telephone Number (919) 342-6825 email: DOCMILLER@RCMAIL.COM

THIS SPACE IS FOR COURT USE ONLY

Name and address where payment should be sent (if different from above):

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Check this box to indicate that this claim amends a previously filed claim.

Court Claim Number (if known):

Filed on:

Payment Telephone Number () email:

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 50,000

If all or part of your claim is secured, complete item 4.
If all or part of your claim is entitled to priority, complete item 5.

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.

2. BASIS FOR CLAIM: REFUND OF EQUITY DEPOSIT
(See instruction #2)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:

3a. Debtor may have scheduled account as:

3b. Uniform Claim Identifier (optional):

~~2970~~

(See instruction #3a)

(See instruction #3b)

4. SECURED CLAIM: (See instruction #4)

Check the appropriate box if your claim is secured by a lien on property or a right of set off, attach required redacted documents, and provide the requested information.

Amount of arrearage and other charges, as of time case filed, included in secured claim, if any: \$

Nature of property or right of setoff:
Describe:

Basis for Perfection:

Real Estate Motor Vehicle Other

Amount of Secured Claim: \$

Value of Property: \$

Amount Unsecured: \$

Annual Interest Rate: % Fixed or Variable
(when case was filed)

5. Amount of Claim Entitled to Administrative Expense status under 11 U.S.C. § 503(b)(9) or 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 administrative expense or priority and state the amount.

Amount entitled to priority: \$

Amount entitled to administrative expense under 11 U.S.C. § 503(b)(9): \$

You MUST specify the priority of the claim:

Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

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).

Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

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).

Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ().

Value of goods received by the debtor within 20 days before the date of the bankruptcy filing - 11 U.S.C. § 503(b)(9).

* 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 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 definition of "redacted").
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.
 If the documents are not available, please explain:

DATE-STAMPED COPY: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES OR EMAIL NOT ACCEPTED) so that it is actually received on or before 4:00 pm prevailing Eastern Time on May 31, 2012 for Non-Governmental Claimants OR on or before 4:00 pm prevailing Eastern Time on August 27, 2012 for Governmental Claimants.

BY MAIL TO:
 BMC Group, Inc
 Attn: Cliffs Claims Processing
 PO Box 3020
 Chanhassen, MN 55317-3020

BY MESSENGER OR OVERNIGHT DELIVERY TO:
 BMC Group, Inc
 Attn: Cliffs Claims Processing
 18675 Lake Drive East
 Chanhassen, MN 55317

8. SIGNATURE: (See instruction #8)

Check the appropriate box.

I am the creditor. I am the creditor's authorized agent.
 (Attach copy of power of attorney, if any.) I am the trustee, or the debtor, or their authorized agent.
 (See Bankruptcy Rule 3004.) I am a guarantor, surety, indorser, or other codebtor.
 (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: RICHARD G. MILLER
 Title: _____
 Company: _____

Richard G Miller 19 APR 2012
 (Signature) (Date)

Address and telephone number (if different from notice address above):
106 PRESTON ARBOR LN
CARY NC 27513

Telephone number: 919 342 6825 email: DocMiller01@gmail.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.

LIST OF DEBTORS:

| Case Name | Case Nbr |
|---|----------|
| The Cliffs Club & Hospitality Group, Inc. | 12-01220 |
| CCHG Holdings, Inc. | 12-01223 |
| The Cliffs at Mountain Park Golf & Country Club, LLC | 12-01225 |
| The Cliffs at Keowee Vineyards Golf & Country Club, LLC | 12-01226 |
| The Cliffs at Walnut Cove Golf & Country Club, LLC | 12-01227 |
| The Cliffs at Keowee Falls Golf & Country Club, LLC | 12-01229 |
| The Cliffs at Keowee Springs Golf & Country Club, LLC | 12-01230 |
| The Cliffs at High Carolina Golf & Country Club, LLC | 12-01231 |
| The Cliffs at Glassy Golf & Country Club, LLC | 12-01234 |
| The Cliffs Valley Golf & Country Club, LLC | 12-01236 |
| Cliffs Club & Hospitality Service Company, LLC | 12-01237 |

| | | | | | |
|--|---------------------------------|----------------------------------|---|--------------------------------|--|
| U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT | B. TYPE OF LOAN: | | | | |
| | 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> FmHA | 3. <input checked="" type="checkbox"/> CONV. UNINS. | 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> CONV. INS. |
| | 6. FILE NUMBER: 02-88 | | | 7. LOAN NUMBER: | |
| 8. MORTGAGE INS CASE NUMBER: | | | | | |

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 "POCP" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.
1.0 3/98 (02-88.PFD/02-88/8)

| | | |
|--|---|--------------------------------|
| D. NAME AND ADDRESS OF BUYER: Richard G. Miller Gail L. Miller 2031 Huntwood Drive Gambro, MD 21054-2034 | E. NAME AND ADDRESS OF SELLER: The Cliffs at Glassy, Inc. 301 Beaver Dam Road Travelers Rest, SC 29690 | F. NAME AND ADDRESS OF LENDER: |
|--|---|--------------------------------|

| | | |
|--|---|---|
| G. PROPERTY LOCATION: Lot 76, Cliffs Valley, Section H Travelers Rest, SC 29690 Greenville County, South Carolina | H. SETTLEMENT AGENT: 56-2118702 Jeffrey H. Gray, Esq. PLACE OF SETTLEMENT 5710 Highway 11 Spartanburg, SC 29356 | I. SETTLEMENT DATE: April 25, 2002 |
|--|---|---|

| J. SUMMARY OF BUYER'S TRANSACTION | |
|--|-------------------|
| 200. AMOUNTS PAID BY OR IN BEHALF OF BUYER: | |
| 201. Deposit or earnest money | 2,500.00 |
| 202. Principal Amount of New Loan(s) | |
| 203. Existing loan(s) taken subject to | |
| 204. | |
| 205. | |
| 206. | |
| 207. | |
| 208. | |
| 209. | |
| <i>Adjustments For Items Unpaid By Seller</i> | |
| 210. City/town Taxes to | |
| 211. County Taxes 01/01/02 to 04/25/02 | 437.22 |
| 212. Homeowner's Dues to | |
| 213. | |
| 214. | |
| 215. | |
| 216. | |
| 217. | |
| 218. | |
| 219. | |
| 220. TOTAL PAID BY FOR BUYER | 2,937.22 |
| 300. CASH AT SETTLEMENT FROM/TO BUYER: | |
| 301. Gross Amount Due From Buyer (Line 120) | 222,345.33 |
| 302. Less Amount Paid By For Buyer (Line 220) | (2,937.22) |
| 303. CASH FROM/ TO BUYER | 219,408.11 |

| K. SUMMARY OF SELLER'S TRANSACTION | |
|--|-------------------|
| 400. GROSS AMOUNT DUE TO SELLER: | |
| 500. REDUCTIONS IN AMOUNT DUE TO SELLER: | |
| 501. Excess Deposit (See Instructions) | |
| 502. Settlement Charges to Seller (Line 1400) | 81,912.05 |
| 503. Existing loan(s) taken subject to | |
| 504. Payoff of first Mortgage | |
| 505. Payoff of second Mortgage | |
| 506. | |
| 507. (Deposit disb. as proceeds) | |
| 508. | |
| 509. | |
| <i>Adjustments For Items Unpaid By Seller</i> | |
| 510. City/town Taxes to | |
| 511. County Taxes 01/01/02 to 04/25/02 | 437.22 |
| 512. Homeowner's Dues to | |
| 513. | |
| 514. | |
| 515. | |
| 516. | |
| 517. Partial Mortgage Release to Central Carolina Bank | 137,997.72 |
| 518. | |
| 519. | |
| 520. TOTAL REDUCTION AMOUNT DUE SELLER | 220,346.99 |
| 600. CASH AT SETTLEMENT TO/FROM SELLER: | |
| 601. Gross Amount Due To Seller (Line 420) | 220,346.99 |
| 602. Less Reductions Due Seller (Line 520) | (220,346.99) |
| 603. CASH (TO) (FROM) SELLER | 0.00 |

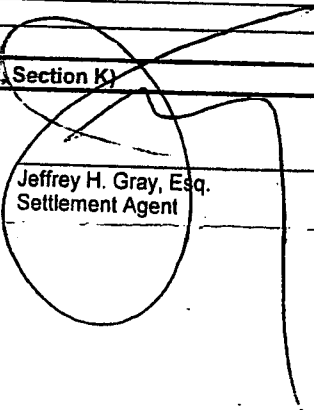
The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Buyer: Richard G. Miller
Richard G. Miller
Gail L. Miller
Gail L. Miller

Seller: The Cliffs at Glassy, Inc.
BY: Sandra Hyde
Its: Authorized Representative

L. SETTLEMENT CHARGES

| TOTAL COMMISSION Based on Price | | \$ 166,300.00 @ 10.0000 % | 16,630.00 | | |
|--|--|---------------------------|---|---------------------------------------|--|
| <i>Division of Commission (line 700) as Follows:</i> | | | | | |
| | | | | PAID FROM BUYER'S FUNDS AT SETTLEMENT | PAID FROM SELLER'S FUNDS AT SETTLEMENT |
| 701. | \$ 16,630.00 | to | Cliffs Real Estate, Inc. | | |
| 702. | \$ | to | | | |
| 703. | Commission Paid at Settlement | | | | |
| 704. | | to | | | 16,630.00 |
| 800. ITEMS PAYABLE IN CONNECTION WITH LOAN | | | | | |
| 801. | Loan Origination Fee | % | to | | |
| 802. | Loan Discount | % | to | | |
| 803. | Appraisal Fee | | to | | |
| 804. | Credit Report | | to | | |
| 805. | Lender's Inspection Fee | | to | | |
| 806. | Wire Fee | | to | | |
| 807. | Assumption Fee | | to | | |
| 808. | | | | | |
| 809. | | | | | |
| 810. | | | | | |
| 811. | | | | | |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE | | | | | |
| 901. | Interest From | to | @ \$ | /day (days %) | |
| 902. | Mortgage Insurance Premium for | months | to | | |
| 903. | Hazard Insurance Premium for | 1.0 years | to | | |
| 904. | | | | | |
| 1105. | Title Insurance Binder-Owners | to | Pinnacle Title Agency | | |
| 1106. | Document Preparation | to | Pinnacle Title Agency | 50.00 | |
| 1107. | Attorney's Fees | to | Jeffrey H. Gray | | |
| | <i>(includes above item numbers:</i> | | | 495.00 | 195.00 |
| 1108. | Title Insurance | to | Pinnacle Title Agency | | |
| | <i>(includes above item numbers:</i> | | | 485.00 | |
| 1109. | Lender's Coverage | \$ | | | |
| 1110. | Owner's Coverage | \$ | 220,000.00 | | |
| 1111. | Utilities Installation Fee | to | Valley Water Escrow Fund | | |
| 1112. | Utilities Installation Fee | to | Valley Road Escrow Fund | 1,250.00 | |
| 1113. | POA Capital Contribution/2 mos | to | Cliffs Valley Homeowners Assoc. Reserve | | 2,500.00 |
| 1114. | | | | 108.34 | |
| 1115. | | | | | |
| 1116. | Release Fee | to | Jeffrey H. Gray, Esq. | | |
| 1117. | Contribution | to | The Cliffs Charity Fund | | 50.00 |
| 1118. | Tax Reserve Fund | | JBA Tax Reserve Fund | | 8,315.00 |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES | | | | | |
| *201 | Recording Fees: Deed \$ | 10.00; | Mortgage \$ | Releases \$ | 6.00 |
| *202 | City/County Tax Stamps: Deed | | Mortgage | | 10.00 |
| *203 | State Tax Stamps | Revenue Stamps | 616.05; | Mortgage | 166,300.00 |
| *204 | | | | | 616.05 |
| *205 | | | | | |
| 1300. ADDITIONAL SETTLEMENT CHARGES | | | | | |
| *301 | Surety | to | | | |
| *302 | Post Inspection | to | | | |
| *303 | Valley J Membership | to | Cliffs Golf & Country Club | | |
| *304 | Valley Social Athletic | to | Cliffs Golf & Country Club | | 40,000.00 |
| *305 | Club Membership Dues | to | Cliffs Golf & Country Club | | 10,000.00 |
| *400 | TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K) | | | 2,398.34 | 81,912.05 |


 Jeffrey H. Gray, Esq.
 Settlement Agent

Certified to be a true copy



The Cliffs

December 14, 2007

8/19/11 #12

Mr. and Mrs. Richard Miller
106 Preston Arbor Lane
Cary, NC 27513

Dear Mr. and Mrs. Miller,

It is with regret we write at this time to confirm acknowledgment of your resignation of your Cliffs Valley Membership with The Cliffs Golf and Country Club. Your resignation is effective with the receipt of your written resignation notice and will be effective November 10, 2007. You are obligated for payment of dues for the month in which we received the notice. 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 Valley Golf Membership is placed in a priority waiting list based on the classification and location of your membership; you are currently 25th 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 the 1st refund for every five (5) memberships issued by the Club from its previously issued memberships within the same classification as the original membership.

As part of the re-issuance of your resignation, the club requires the following conditions to be met prior to the issue of any refund:

- Your Member account needs to be paid in full and show a zero balance.
- Please return any membership card(s) by mail.

Wishing you the best in your future endeavors. If you have any questions regarding the procedures as outlined above please call the Membership Office at 864-371-1047.

[Handwritten signature]

12

[Handwritten signature]

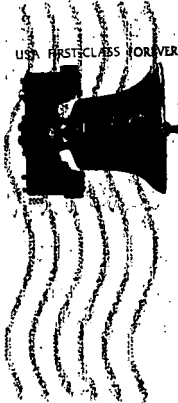
Ray L^A Montagne

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

Richard Miller
106 Preston Arbor Lane
Cary NC 27513

M

USA FIRST CLASS FOREVER



RALEIGH NC 276

RALEIGH NC 276

19 APR 2012 PM 41

BMC Group, Inc.

ATTN: CLIFFS CLAIMS PROCESSING RECEIVED

Pobox 3020

CHAUVASSEAU, MN

'APR 23 2012

BMC GROUP

55317-3020

55317302020