

**PROOF OF CLAIM**

Name of Debtor: The Cliffs Club & Hospitality Group, Inc. et al, d/b/a The Cliffs Golf & Country Club Case Number: 12-01220

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) : Marc A. & Sandra D. Fruchter

Name and address where notices should be sent:  
119 Gascony Drive  
Greenville, SC 29609  
  
(864) 232-5743

**RECEIVED**  
**MAY 07 2012**  
**BMC GROUP**

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

**THIS SPACE IS FOR COURT USE ONLY**

Creditor Telephone Number ( ) email: avcns1t@att.net

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** \$ 50,000.00

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:** golf membership refund  
(See instruction #2)

**3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:** 5593

**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 your claim is secured by a lien on property or a right of set off, attach required redacted documents, and provide the requested information.  
**Nature of property or right of setoff:**  
Describe: golf membership  
 Real Estate  Motor Vehicle  Other membership  
**Value of Property:** \$ 50,000.00  
**Annual Interest Rate:** \_\_\_\_\_ %  Fixed or  Variable (when case was filed)  
**Amount of arrearage and other charges, as of time case filed, included in secured claim, if any:** \$ \_\_\_\_\_  
**Basis for Perfection:** \_\_\_\_\_  
**Amount of Secured Claim:** \$ \_\_\_\_\_  
**Amount Unsecured:** \$ \_\_\_\_\_

**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:** \$ 2,600.00  
**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).  
 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).  
 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).  
 Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).  
 Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).  
 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.     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: Marc A. & Sandra D. Fruchter

Title: \_\_\_\_\_  
 Company: \_\_\_\_\_

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

Marc A. & Sandra D. Fruchter    04/30/2012  
 \_\_\_\_\_  
 (Signature)    (Date)  
Sandra D. Fruchter

Telephone number: \_\_\_\_\_  
 email: \_\_\_\_\_

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



THE  
**C·L·I·F·F·S**  
GOLF & COUNTRY CLUBS

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

This is to certify that **Marc and Sandra Fruchter** have made application for membership in the CLIFFS GOLF AND COUNTRY CLUB. The membership classification applied for is **Cliffs A** membership. It is acknowledged that the applicant has submitted a payment of **Fifty thousand dollars (\$50,000)**. 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 club by-laws, rules and regulations, as modified June 1, 1999, and has an understanding of the same.

MEMBERSHIP CLASSIFICATION:	<b>Cliffs A</b>
MEMBERSHIP ACCOUNT NUMBER:	<b>F97</b>
INITIATION DEPOSIT PAID:	<b>\$50,000</b>
TOTAL FEES PAID:	<b>\$50,000</b>
PROPERTY REFERENCE:	<b>Section <u>03</u> Lot <u>175</u></b>
CLOSING DATE:	<b>October 30, 2001</b>

9/24/01  
Date  
[Signature]  
Member Signature

[Signature]  
Patt M. Fero  
Vice President of Membership  
The Cliffs Golf & CC, Inc.

10/4/01  
Date  
[Signature]  
Member Signature

[Signature]  
Mimsy DeMars  
Membership Services Coordinator  
The Cliffs Golf & CC, Inc.



**THE CLIFFS GOLF AND COUNTRY CLUB, INC  
MEMBERSHIP AGREEMENT**

I have received and reviewed official club documents, specifically The Cliffs and Country Club, Inc. constitution and by-laws, rules and regulations (as modified June 1, 1999), outlining the Cliffs Membership Program. I agree to participate and become enrolled as a member of The Cliffs Golf and Country Club, Inc., which is managed and operated by The Cliffs Golf and Country Club, Inc. and agree to pay the applicable membership fees in the amount(s) indicated below:

<u>Membership Classification</u>	<u>Membership Fees</u>
_____ Cliffs Social Athletic	\$ _____
<input checked="" type="checkbox"/> Cliffs A Golf	<b>\$50,000</b>
_____ Cliffs Sports	\$ _____

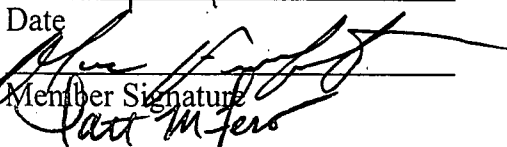
My rights and privileges as a member shall be governed by the plan documents and the club's by-laws, rules and regulations. Membership in the club does not convey any ownership, stock or equity certificate or other rights of ownership. As a member, I cannot be assessed as a matter of contract with the Club, and I assume no liability whatsoever in connection with the membership other than the payment of an applicable membership fee, dues and charges incurred by myself, my family and guests.

The Club reserves the right to set membership classification limitations. The Club has the plenary power to modify classes of memberships, their definitions, privileges, requirements and availability.

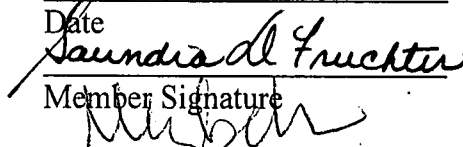
I shall be bound by the terms and conditions of the plan documents, as they may be amended from time to time in accordance with their terms and this membership purchase agreement.

I agree to pay the dues, fees and charges applicable to my membership classification(s) set forth by the club ownership, as it may be amended from time to time.

I hereby agree to release and discharge the Club, its ownership, affiliates, employees and agents from any and all claims and causes of actions that I may have against any of them regarding the Club membership program and facilities, except claims and causes of action arising from misrepresentations or omissions in the club documents.

9/24/01  
 \_\_\_\_\_  
 Date  
  
 Member Signature

Patt M. Fero  
 Vice President of Membership  
 The Cliffs Golf & CC, Inc.

10/4/01  
 \_\_\_\_\_  
 Date  
  
 Member Signature

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

USA FIRST-CLASS FOREVER



GREENVILLE SC 296

THU MAY 03 11:41 PM '12

RECEIVED

MAY 07 2012

BMC GROUP

BMC Group, Inc.

Attn: Cliffs Claims Processing

P. O. Box 3020

Chanhassen, MN 55317-3020

Mr. and Mrs. Marc Fruchter  
119 Gascony Dr.  
Greenville, SC 29609

55317+3020

