

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA</b>	<b>PROOF OF CLAIM</b>	
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<b>Name of Debtor:</b> <b>The Cliffs Valley Golf &amp; Country Club, LLC</b>	<b>Case Number:</b> <b>12-01236</b>
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**Your Claim is Scheduled As Follows:**  
**Schedule/Claim ID:** s13174  
**AMOUNT/CLASSIFICATION:**  
**\$75,000.00 UNSECURED**  
**(CONTINGENT)**

*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) :  
**LISA DYER**

Name and address where notices should be sent:  
 29347866011783  
 Dyer, Lisa  
 81915 Rancho Santana Drive  
 La Quinta, CA 92253-9098  
 Cell phone

RECEIVED  
MAY 14 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** (845) 416-4274 **email:** LEZADAY@GMAIL.COM

**THIS SPACE IS FOR COURT USE ONLY**

Name and address where **payment** should be sent (if different from above):  
 DYER, LISA  
 81915 Rancho Santana Drive  
 La Quinta, CA 92253-9098  
 Home phone

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):** \_\_\_\_\_

**Payment Telephone Number** (760) 625-1172 **email:** \_\_\_\_\_

**Filed on:** \_\_\_\_\_

**1. AMOUNT OF CLAIM AS OF DATE CASE FILED** \$ 75,000.00

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:** Cliffs Valley Golf Membership  
 (See instruction #2)

<b>3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:</b> <u>5683</u>	<b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a)	<b>3b. Uniform Claim Identifier (optional):</b> _____ (See instruction #3b)
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**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:**  
 Real Estate  Motor Vehicle  Other \_\_\_\_\_

**Value of Property:** \$ \_\_\_\_\_

**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.**

<b>Amount entitled to priority:</b> \$ _____	<b>Amount entitled to administrative expense under 11 U.S.C. § 503(b)(9):</b> \$ _____
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**You MUST specify the priority of the claim:**

<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <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"/> 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).	<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ( _____ ). <input type="checkbox"/> Value of goods received by the debtor within 20 days before the date of the bankruptcy filing - 11 U.S.C. § 503(b)(9).
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\* 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.       I am a guarantor, surety, indorser, or other codebtor.  
(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: LISA DYER  
Title: \_\_\_\_\_  
Company: \_\_\_\_\_

Lisa Dyer      5/6/12  
(Signature)      (Date)

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

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



July 29, 2008

Ms. Lisa Dyer  
37 Burts Path  
Hopewell Junction, NY 12533

Dear Ms. Dyer,

It is with regret we write at this time to confirm acknowledgment of your resignation of your **Cliffs Valley Golf Membership** with The Cliffs Golf and Country Club. Your resignation is effective with the receipt of your written resignation notice and will be effective July 19, 2008. 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 refund of \$75,000 is placed in a priority waiting list based on the classification and location of your membership; you are currently 30<sup>th</sup> 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.

As part of the acknowledgment 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.

It is important to mention that the Club bylaws do 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 bylaw 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, 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](http://www.cliffscommunities.com)

<b>U.S. DEPARTMENT OF HOUSING &amp; URBAN DEVELOPMENT</b>  <b>SETTLEMENT STATEMENT</b>	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: 04-323			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 "[POC]" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.*  
 1.0 3/98 (04-323.PFD/04-323/1)

<b>D. NAME AND ADDRESS OF BUYER:</b>  Dale L. Dyer Lisa A. Dyer 37 Burts Path Hopewell Junction, NY 12533	<b>E. NAME AND ADDRESS OF SELLER:</b>  Robert Durava Kathy Durava 21566 Old Farm Rd. Deer Park, IL 60010	<b>F. NAME AND ADDRESS OF LENDER:</b>  Carolina First Bank 104 S. Main Street, 6th Floor Greenville, SC 29601
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<b>G. PROPERTY LOCATION:</b> Lot 44, Cliffs Valley, Section H Travelers Rest, SC 29690 Greenville County, South Carolina	<b>H. SETTLEMENT AGENT:</b> 56-2118702 Jeffrey H. Gray, Esq.  <b>PLACE OF SETTLEMENT</b> 1710 Highway 11 Landrum, SC 29356	<b>I. SETTLEMENT DATE:</b>  August 16, 2004
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J. SUMMARY OF BUYER'S TRANSACTION	
<b>100. GROSS AMOUNT DUE FROM BUYER:</b>	
101. Contract Sales Price	220,000.00
102. Personal Property	
103. Settlement Charges to Buyer (Line 1400)	5,156.25
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/town Taxes to	
107. County Taxes to	
108. Homeowner's Dues 08/16/04 to 01/01/05	245.08
109. Full Golf Membership	75,000.00
110. Prepaid Club Credit	15,000.00
111.	
112.	
<b>120. GROSS AMOUNT DUE FROM BUYER</b>	<b>315,401.33</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BUYER:</b>	
201. Deposit or earnest money	2,500.00
202. Principal Amount of New Loan(s)	279,000.00
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 01/01/04 to 08/16/04	652.58
212. Homeowner's Dues to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
<b>220. TOTAL PAID BY/FOR BUYER</b>	<b>282,152.58</b>
<b>300. CASH AT SETTLEMENT FROM/TO BUYER:</b>	
301. Gross Amount Due From Buyer (Line 120)	315,401.33
302. Less Amount Paid By/For Buyer (Line 220)	( 282,152.58)
<b>303. CASH ( X FROM ) ( TO ) BUYER</b>	<b>33,248.75</b>

K. SUMMARY OF SELLER'S TRANSACTION	
<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
401. Contract Sales Price	220,000.00
402. Personal Property	
403.	
404.	
405.	
<i>Adjustments For Items Paid By Seller in advance</i>	
406. City/town Taxes to	
407. County Taxes to	
408. Homeowner's Dues 08/16/04 to 01/01/05	245.08
409. Full Golf Membership	75,000.00
410. Prepaid Club Credit	15,000.00
411.	
412.	
<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>310,245.08</b>
<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	117,509.00
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 01/01/04 to 08/16/04	652.58
512. Homeowner's Dues to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b>	<b>118,161.58</b>
<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
601. Gross Amount Due To Seller (Line 420)	310,245.08
602. Less Reductions Due Seller (Line 520)	( 118,161.58)
<b>603. CASH ( X TO ) ( FROM ) SELLER</b>	<b>192,083.50</b>

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

Lisa Dyer  
81916 Rancho Santana Dr.  
La Quinta, CA 92253

SB  
5.12.12

CERTIFIED MAIL™



7011 0110 0002 1294 7385

U.S. POSTAGE  
LA QUINTA, CA  
MAY 10, 2012  
92253  
AMOUNT



\$4.05

55317

1000

00040939-20

BMC Group, Inc.  
Attn: Cliffs Claims Process  
18675 Lake Drive E  
Chanhassen, MN 55317

RECEIVED

MAY 14 2012

BMC GROUP