




<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA</b>		<b>PROOF OF CLAIM</b>	
Name of Debtor: <b>The Cliffs at Glassy Golf &amp; Country Club, LLC</b>		Case Number: <b>12-01234</b>	<b>Your Claim is Scheduled As Follows: Schedule/Claim ID: s12199 AMOUNT/CLASSIFICATION: \$22,500.00 UNSECURED (CONTINGENT)</b>
<small>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).</small>			
Name of Creditor (the person or other entity to whom the debtor owes money or property) :		<p>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.</p> <p>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.</p> <p>If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.</p> <p style="text-align: center;"><b>THIS SPACE IS FOR COURT USE ONLY</b></p>	
Name and address where notices should be sent:  29347866003923 Young, John and Debra 5 Misty Vale Court Landrum, SC 29356			
Creditor Telephone Number <b>(864) 895-8367</b> email: <b>f203@bellsouth.net</b>			
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> 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.	<input checked="" type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim Number (if known):</b> <u>512199</u>  Filed on: _____
Payment Telephone Number ( ) email:			
<b>1. AMOUNT OF CLAIM AS OF DATE CASE FILED</b> \$ <u>18,000.00</u>			
<p>If all or part of your claim is secured, complete item 4.</p> <p>If all or part of your claim is entitled to priority, complete item 5.</p> <p><input type="checkbox"/> 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.</p>			
<b>2. BASIS FOR CLAIM:</b> <u>MEMBER INITIATION DEPOSIT</u> <small>(See instruction #2)</small>			
<b>3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:</b> <u>9296 or 3038 or 4007</u>		<b>3a. Debtor may have scheduled account as:</b> <u>unsecured</u> <small>(See instruction #3a)</small>	<b>3b. Uniform Claim Identifier (optional):</b> <small>(See instruction #3b)</small>
<b>4. SECURED CLAIM:</b> <small>(See instruction #4)</small>			
<p>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.</p> <p><b>Nature of property or right of setoff:</b> Describe: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____</p> <p>Value of Property: \$ _____</p> <p>Annual Interest Rate: _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable <small>(when case was filed)</small></p>		<p><b>Amount of arrearage and other charges, as of time case filed, included in secured claim, if any:</b> \$ _____</p> <p><b>Basis for Perfection:</b> _____</p> <p><b>Amount of Secured Claim:</b> \$ _____</p> <p><b>Amount Unsecured:</b> \$ _____</p>	
<b>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: \$ _____		Amount entitled to administrative expense under 11 U.S.C. § 503(b)(9): \$ _____	
<p><b>You MUST specify the priority of the claim:</b></p> <p><input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).</p> <p><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).</p> <p><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).</p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).</p> <p><input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).</p> <p><input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ( _____ ).</p> <p><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).</p>			
<small>* 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.</small>			
<b>Cliffs POC</b>  00698			
<b>6. CREDITS:</b> 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: Email confirmation from the membership office.

**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: Debra H. Young  
Title: \_\_\_\_\_  
Company: \_\_\_\_\_

Debra H. Young      5-15-12  
(Signature)      (Date)

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

5 Misty Vale Court  
Landrum, SC 29356

Telephone number: 864-895-8367      email: f203@bellsouth.net

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

From: Geoff Carey <gcarey@cliffscommunities.com>  
Subject: RE: Question  
Date: April 16, 2012 9:43:32 AM EDT  
To: 'Debbie Young' <1203@bellsouth.net>  
Cc: Geoff Carey <gcarey@cliffscommunities.com>, Ashley Blevins <ablevins@cliffsclubs.com>

1 Attachment, 4 KB

Dear Mrs. Young:

I have researched our electronic files as we have not been able to locate your hard file. We are still conducting an exhaustive audit and I do think that the file will be found.

Our records indicate the following:

- Your property on Glassy is Section 5 Lot 84
- Your initiation deposit was \$18,000 and your membership Fee was \$4,500 and this was recorded on July 30, 1997.
- You resigned your membership on December 18, 2006.
- The refund you are due for a voluntary resignation is 80% or \$18,000.
- You are #4 on the priority waiting list.

As discussed, the web link for the BMC Group, Inc. is [www.bmcgroup.com/cliffs](http://www.bmcgroup.com/cliffs). This website will have all of the latest information regarding the bankruptcy. I will also correct the amount shown as your liability on the site. It was erroneously uploaded as your gross amount including fees rather than the initiation deposit amount.

I would be happy to help you navigate the site if you wish.

Please let me know if I can be of any help in the future.

Kindest regards,

Geoff



**Geoffrey Carey**  
*Executive Vice President*  
The Cliffs Clubs & Hospitality Group  
864.371.1019 | office  
864.918.3956 | mobile  
864.371.1274 | fax  
[gcarey@cliffscommunities.com](mailto:gcarey@cliffscommunities.com)  
[www.cliffscommunities.com](http://www.cliffscommunities.com)

"...one of the most comprehensive and impressive club memberships in the world." – *Resort Living*

From: (864) 895-8367  
John Young

Origin ID: SPAA



J12101112190225

5 MISTY VALE COURT  
LANDRUM, SC 29356

Ship Date: 15MAY12  
ActWgt: 0.5 LB  
CAD: 5545065/INET3250

Delivery Address Bar Code



RECEIVED

MAY 16 2012

BMC GROUP

SHIP TO: (888) 909-0100

BILL SENDER

Attn: Cliffs Claims Processing  
BMC Group, Inc.  
18675 LAKE DR E

CHANHASSEN, MN 55317

Ref # Cliffs Claim  
Invoice #  
PO #  
Dept #

WED - 16 MAY A1  
STANDARD OVERNIGHT

TRK# 7983 9725 5630

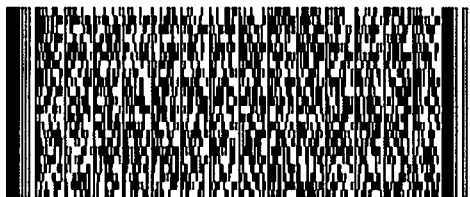
0201

55317

MN-US

MSP

NA FBLA



512G361A4/A278

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