

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

PROOF OF CLAIM

Name of Debtor:
Cliffs Club + Hospitality Group, Inc.
Cliffs at Glassy Golf + Country Club

Case Number:
12-01220
12-01234

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:
29347868005639
Schneider, Joachim
154 Raven Road
Landrum, SC 29356

RECEIVED
MAY 21 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 (864) 895-3644 email: cfrusursu1@bmc.com

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 \$ 209.09

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: illegal charges + finances to our account
(See instruction #2)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:
1220 + 1234

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:

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.

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).
- 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.
(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: Joachim Schneider
Title: _____
Company: _____

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

Telephone number: _____ email: 864-895-3644 citrusursula@aol.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



November 26, 2010

Dear Member:

I hope this letter finds you enjoying the beautiful fall season, whether here in the Carolinas or abroad. This has been a remarkable year for The Cliffs Communities, made possible in partnership with so many of our Members. We continue to be grateful for the support and spirit of our Members and this has generated renewed vigor amongst all the associates of the company to provide you with an unmatched quality of life.

The Club, along with the assistance of our Member Advisory Committees, has worked diligently over the past 12 months to control and manage operating expenses while maintaining a superior standard in the Member experience. This effort has resulted in many efficiencies and savings, yet additional refinement and improvement is still underway. Below you will find details that will describe some upcoming modifications to the Membership Plan. In every instance, the decisions have been discussed at length with your fellow Members. The feedback from the Member Advisory Committees has been generous, deliberate and given with the best of intentions. We cannot thank our Advisory Committee Members enough for their time and energy in support of their Club.

Dues for 2011

Recognizing that dues have been unchanged over the past 24 months, the Club will increase the dues in all categories 4% for calendar year 2011. This increase is consistent with the ClubCo projections and will result in monthly dues as follows:

- Golf Membership - \$765
- Corporate Membership - \$765
- Sports Membership - \$495
- Family Membership - \$365
- Wellness Membership - \$260

The dues increases listed above represent the only changes in dues and/or fees for the coming calendar year. The Club will not be increasing the dues for multiple memberships; usage fees, food minimums or other fees related to using the Club's amenities.

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

Annual Prepayment of Dues

The Club will continue to offer an annual prepaid dues incentive for 2011. The incentive will be provided in the form of a Club Credit posted to the member account. The enclosed Prepaid Dues Election Form must be submitted by December 15, 2010, along with a payment by check.

The prepaid annual dues incentive for each membership category is as follows:

Golf Membership	\$500
Corporate Membership	\$500
Sports Membership	\$400
Family Membership	\$350
Wellness Membership	\$250

This Club Credit will be posted to your Club account in the month of January, 2011. Once the Club Credit is applied, the credit balance will remain on the account until spent. All charges to the Member Account may be applied towards the Club Credit.

Dress Code Modifications

The private club landscape across the country has evolved in the area of dress code amidst a declining overall membership and the attempt to become more inclusive in order to grow both membership and revenues. A recent survey of private clubs nationwide indicates that over 40% of clubs allow for denim to be worn on a regular basis. To remain both competitive and attractive to new Members, the Cliffs Clubs will provide its Members with an opportunity to wear denim at select locations within each Club beginning with the receipt of this letter. The following locations are designated inside each Club as locations where denim is allowed:

- Glassy – Bar, Patio and Grill
- Valley – Bar* and Patio
- Keowee Vineyards – Bar and Patio
- Walnut Cove – Tavern Bar and Patio
- Keowee Falls – Bar and Porch
- Keowee Springs – Turnhouse

Please note that denim remains prohibited in every Club's dining room and golf course. The Cliffs Valley Bar (*) is defined as the area nearest the bar and in front of the stone archways. The dining room and side rooms at The Cliffs Valley are not designated for denim. Furthermore, all Members are encouraged to comply with the Rules and Regulations regarding dress when visiting the Club. Please also be reminded that gentlemen are asked to wear collared shirts, have their shirt tails tucked in and remove their hats in the Clubhouse. The Club's dress policy does not permit T-shirts, sweatshirts, tank tops, cut-offs, or athletic apparel. Specifically, Section 1. General Club Rules (B), "Members of the Club and their families and guests shall at all times be in attire appropriate for the area of the Club in which they are

2

From: The Cliffs Club & Hospitality Group, Inc. <eComm@cliffscommunities.com>

To: citrusursula <citrusursula@aol.com>

Subject: Important Update from The Cliffs Clubs

Date: Fri, Sep 2, 2011 10:03 pm



any 1. Sept
Oct 2011
R. Cherry

September 2, 2011

Dear Cliffs Members and Property Owners:

On August 13, 2011 we shared an update with you about the financial challenges facing our Clubs, and promised to provide further information by September 1, 2011. Please accept our apologies for being late with this communiqué.

As reported previously, The Cliffs "CCI" Club Co Inc has been working to provide ClubCo with approximately \$2 million of additional liquidity throughout the rest of this year. This is an amount necessary to sustain operations until December 31, 2011, assuming the completion of a transaction with one of the investor groups interested in CCI does not occur by then. While numerous due diligence meetings have been conducted with four prospective investors, to date CCI does not have a final term sheet with any party.

While CCI continues working to provide this needed liquidity, the Board of Directors of ClubCo has concluded that a contingency plan must be implemented to avoid having to curtail operations of the Clubs in late September if, despite its best efforts, CCI is unsuccessful in providing the first part of the needed liquidity. Accordingly, as authorized by the Membership Plan we are raising dues effective September 2, 2011, and are asking that the additional dues for the next four months be paid in a lump sum, as noted below. This step provides additional liquidity required to keep the Clubs operating until later this year, by which time the Chilean property, or other properties, could be monetized, or a transaction with a capital partner who would gain control of CCI could be completed that provides the additional needed liquidity through December 31, 2011 and an acceptable future for ClubCo and all of its Members. ClubCo has also initiated the following steps for the remainder of 2011:

1. The executive team of ClubCo has been re-configured, and effective immediately Tim Cherry will become interim President and CEO. Other changes to the Executive team are also being implemented, as well.
2. The Board of Directors will now consist of Independent Board Members Dave Bailey and Steve Humphrey, and the Cliffs appointed Board Members are Tim Cherry, Geoff Carey, Brett Kist and David Sawyer.
3. The additional dues received will be used exclusively for operations during 2011,

and effective immediately, no funds will be used to pay any corporate overhead allocations from CCI.

4. A number of other necessary cost reduction steps are underway, which when combined with the increase in dues, creates a positive cash flow into the Clubs, even assuming minimal access fees and limited new initiation deposits.

While we regret the need to increase dues at this time of year, the adoption of this contingency plan is the correct business decision, based upon the revised budget for the last four months and beyond. We also encourage additional patronage of the Clubs to include purchasing golf equipment and apparel, and dining by all Members, and especially those Members who are not currently paying dues. Each Member will be billed as follows:

Golf/Corporate/Associate - 1 payment of \$400
Family/Sports - 1 payment of \$300
Wellness/Social - 1 payment of \$200

The invoice will be sent separately and payment is due 9/19/2011. These funds will be used exclusively for current club operations. Also, please note that no interest to the Note Holders is due or payable between now and the end of 2011.

It is imperative that ClubCo remain economically viable to best protect the interests of all Club Members in these challenging times. To that end, the Board of ClubCo has been working on multiple alternatives that focus on ClubCo's creditors and the preservation of the lifestyle for all Members. Included in these potential alternatives, based upon Jim Anthony's personal commitment to take all steps possible to protect the interests of ClubCo's creditors, Members and Property Owners, is a future change in Board control from CCI appointed Board members to Independent Board members. Additionally, the full ClubCo Board of Directors will be meeting with the interested investors as negotiations involving CCI proceed, again to insure that the interests of all stakeholders are represented.

Next week we will announce a series of Town Hall meetings prior to September 23, 2011 for the express purpose of discussing these, and other important topics with each of you. As always, thank you for being a part of The Cliffs.

Very truly yours,

Timothy P. Cherry, CPA
Chair, Board of Directors
The Cliffs Club & Hospitality Group

3



no address

Invoice

September 2, 2011

This invoice reflects a pre-payment of the increase in dues for the months remaining in 2011.

Wellness Membership Dues:

September	\$ 50.00
October	\$ 50.00
November	\$ 50.00
December	<u>\$ 50.00</u>
Total Due by September 19, 2011**	\$ 200.00

Please make check payable to **The Cliffs Club and Hospitality Group** and mail to:

The Cliffs Clubs and Hospitality Group
3598 Hwy 11
Travelers Rest, SC 29690

****This amount due is billed separately and is not reflected in your August 31st member statement balance. Online payment via auto-draft or credit card is not available for this payment.



The Cliffs Club & Hospitality Service Company, LLC
 PO Box 1279
 Travelers Rest, SC 29690
 Phone: (864) 371-1075 Fax: (864) 836-1249

STATEMENT

MEMBER NUMBER	STATEMENT DATE
S00263	09-30-11
CHECK NUMBER	AMOUNT TO PAY
1862	44.99

4

JOACHIM SCHNEIDER
 154 RAVEN ROAD
 LANDRUM, SC 29356

REMITTANCE ADDRESS
 : 296901201794 :
 The Cliffs Club & Hospitality Service Company, LLC
 PO Box 1279
 Travelers Rest, SC 29690

PLEASE DETACH AND RETURN TOP PORTION WITH PAYMENT

DATE	REF. NO.	DESCRIPTION	AMOUNT	SVC / GRAT	TAX	TOTAL
		Balance Forward				166.53
09-01-11	SJ1829/29	2011 Dues increase	200.00	0.00	0.00	200.00
09-09-11	14025689	Glassy Bar - Beer	4.00	0.00	0.24	4.24
09-09-11	14025775	Glassy Bar - Wine	14.50	0.00	0.87	15.37
09-09-11	13027137	Glassy Dining Room - Beer	4.00	0.00	0.24	4.24
09-09-11	13027137	Glassy Dining Room - Food	143.95	0.00	8.64	152.59
09-09-11	13027137	Glassy Dining Room - Wine	21.00	0.00	1.26	22.26
09-16-11	14025854	Glassy Bar - Liquor	11.50	0.00	1.27	12.77
09-16-11	13027323	Glassy Dining Room - Food	41.95	0.00	2.52	44.47
09-16-11	13027323	Glassy Dining Room - Wine	14.50	0.00	0.87	15.37
09-18-11	03106643	Valley Main Dining Room - Wine	14.50	0.00	0.87	15.37
09-20-11	CR6744	Payment Received - Thank You				-166.53
09-23-11	14025956	Glassy Bar - Beer	4.00	0.00	0.24	4.24
09-23-11	14025956	Glassy Bar - Liquor	5.50	0.00	0.61	6.11
09-24-11	13027431	Glassy Dining Room - Food	31.00	0.00	1.86	32.86
09-24-11	13027431	Glassy Dining Room - Wine	13.75	0.00	0.83	14.58
09-25-11	13027475	Glassy Dining Room - Wine	18.00	0.00	1.08	19.08
09-30-11	SJ2025/25	GL - Service Charge - Resident	31.44	0.00	1.89	33.33
09-30-11	14026070	Glassy Bar - Liquor	10.50	0.00	1.16	11.66

Minimum Billing Period 01-01-11 - 12-31-11 Remaining Food Minimum Balance 379.60

608.54	0.00	0.00	0.00	0.00	608.54
CURRENT BAL.	30 DAYS BAL.	60 DAYS BAL.	90 DAYS BAL.	120 DAYS BAL.	AMOUNT DUE

Payments to the club are not deductible as charitable contributions for income tax purposes.

The Cliffs Club & Hospitality Service Company, LLC

Please call (864) 371-1075, email ar@cliffscommunities.com, or fax (864) 836-1249 with billing questions. A late fee of 1.5% will be applied on balances over 30 days.

**THE CLIFFS CLUBS
MEMBERSHIP PLAN**

**PROLOGUE
PURPOSE OF THIS PLAN**

The Membership Plan for the Cliffs Clubs detailed herein, the Rules and Regulations of the Cliffs Clubs from time to time adopted by the Clubs, and the Application for Membership (collectively, the "Membership Plan"), together offer property owners in the Cliffs at Glassy, Cliffs Valley, Cliffs Valley North, Cliffs at Keowee Falls (North), Cliffs at Keowee Vineyards, Cliffs at Keowee Falls South, Cliffs at Walnut Cove, Cliffs at Keowee Springs and Cliffs at Mountain Park (hereinafter collectively referred to as the "Cliffs Communities") an opportunity to obtain membership privileges at one or more of the golf and country club facilities operated under the banner, "Cliffs Clubs."

The Cliffs Golf and Country Club, Inc., The Cliffs at Keowee Vineyards Golf Club, LLC, The Cliffs at Walnut Cove Golf and Country Club, LLC, The Cliffs at Mountain Park Golf and Country Club, LLC, The Cliffs at Keowee Falls South Golf & Country Club, LLC, and The Cliffs at Glassy Country Club, Inc. (hereinafter collectively referred to as the "Cliffs Clubs"); affiliates of The Cliffs Communities, Inc., own the private, membership club facilities in the Cliffs Communities, which are all operated by the club management services division of The Cliffs Communities, Inc. When used herein, the term "Home Club" refers to the private membership club located in or adjacent to and serving the Cliffs Community where a property owner's property is located; and if one owns more than one Cliffs' residential property in more than one Cliffs' community, then the Home Club is determined by the Club associated with that person's first purchase in a Cliffs Community for which a membership is issued or the Cliffs Community in which the purchaser has a completed home.

Each membership permits the Member to use such of the recreational, dining and social facilities of the Home Club as are accorded use privilege pursuant to the Member's membership classification. In addition, a Home Club Member may also enjoy reciprocal usage privileges of the amenities and facilities located within other Cliffs Communities, as specifically granted for the Member's membership classification by and outlined in this Membership Plan.

OWNERSHIP AND USE OF THE CLUB FACILITIES

Each Home Club's facilities are operated through the club management services division of The Cliffs Communities, Inc. A Home Club's facilities may include a golf course and related practice facilities, as well as tennis, swimming, fitness and wellness, dining and other recreational facilities and amenities which may be available for use by Members according to the access and use rights conferred by a member's membership classification under this Membership Plan. We will refer to all the facilities owned by the Cliffs Clubs collectively as the "Clubs Facilities."

The membership privileges of use of the Clubs Facilities are granted by a non-exclusive, revocable license. By acquiring a membership, the Member does not acquire any ownership interest in the Home Club or in any other Cliffs Club or the Club Facilities. By the same token, a Member is not subject to special assessments or any deficit-funding requirement, which remain the sole responsibility of the Cliffs Clubs.

Joachim Schneider
154 Raven Road
LANDRUM, SC 29356

6

Landrum, Oct. 2nd, 2011

Cliffs Communities Corporate Offices
3598 Hwy 11,

Travelers Rest, SC 29690

Club Accounting

Re.: Account S00263, Schneider

We herewith send you a check reading \$363.55 (threehundredsixtythree 55/100)
We have spent the sum in the dining room and at the bar.

As we informed you in our E-mail dated Sept.24th, 2011 we are not going to pay the \$ 200.00 because this is an assessment for deficit funding which is illegal as per our Master Membership Plan. Additionally we had already paid our dues for 2011 in advance and were promised there would be no dues increase during this time.

You have tried to collect the \$200.00 from us in a way which is significant for the method with which you treat your customers: you have debited this sum on our Cliff's auto-pay account on Sept. 1st, but informed us about the intended 'dues increase' on Sept 2nd only. Legally one could consider this method as banking fraud.

We will not pay the \$ 200.00 because we do not have the money and cannot keep up with the constant price increase at the Cliffs.

Your new regulations ask for minimum food consumption in the restaurant and bar of \$1,200.00 where we now also have to pay an advance service charge of 30%.

Previously the increase of dues per year was capped at 4%. Now you want to increase the dues for the wellness membership by 19.23%.

You constantly request more money while at the same time reducing your service and lowering our lifestyle. This is unacceptable and against the conditions laid out in the Master Plan.

Sincerely

1858
363.55
checked
10/05/11

STATEMENT



The Cliffs Club & Hospitality Service Company, LLC
DEBTOR IN POSSESSION
 PO Box 1279
 Travelers Rest, SC 29690
 Phone: (864) 371-1075 Fax: (864) 836-1249

MEMBER NUMBER	STATEMENT DATE
S00263	04-30-12
CHECK NUMBER	AMOUNT TO PAY

8

JOACHIM SCHNEIDER
 154 RAVEN RD
 LANDRUM SC 29356-3128

REMITTANCE ADDRESS
 : 296901201794:
 The Cliffs Club & Hospitality Service Company, LLC
 PO Box 1279
 Travelers Rest, SC 29690

PLEASE DETACH AND RETURN TOP PORTION WITH PAYMENT

This is a friendly reminder that our records show a past due balance on your account. Please call 864-371-1075 with any questions. Thank you.

DATE	REF. NO.	DESCRIPTION	AMOUNT	SVC / GRAT	TAX	TOTAL
		Balance Forward				751.50
04-12-12	2251/74	Ref. 2251 - Payment Received -				-539.58
04-17-12	14028601	Glassy Bar - Food	18.00	0.00	1.08	19.08 ✓
04-17-12	14028601	Glassy Bar - Wine	14.50	0.00	0.87	15.37 ✓
04-30-12	SJ3565/65	Dues - Glassy - Wellness	295.23	0.00	14.76	309.99 ✓
04-30-12	SJ3565/65	GL - Service Charge - Resident	31.44	0.00	1.89	33.33 ✓
04-30-12	SJ3572/72	Finance Charge	3.13	0.00	0.00	-3.13
						<u>377.77</u>

\$2260
 5/10/12

0.*
 19.08+
 15.37+
 309.99+
 33.33=
 377.77*

Minimum Billing Period	01-01-12	12-31-12	Remaining Food Minimum Balance	766.35
380.90	211.92	0.00	0.00	0.00
CURRENT BAL.	30 DAYS BAL.	60 DAYS BAL.	90 DAYS BAL.	120 DAYS BAL.
				AMOUNT DUE
				592.82

Payments to the club are not deductible as charitable contributions for income tax purposes.

The Cliffs Club & Hospitality Service Company, LLC

Please call (864) 371-1075, email ar@cliffscommunities.com, or fax (864) 836-1249 with billing questions. A late fee of 1.5% will be applied on balances over 30 days.

Joachim Schneider

154 Raven Road
Landrum, SC. 29356
Phone: 864-895-3644
e-mail: citrusursula@aol.com

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

Re.: Proof of claim, Case No. 12-01220 and 12-01234

I herewith submit a claim against charges raised against our account, to expel, suspend or limit the use of Club facilities and put a lean on our house.

With a letter from the Cliffs dated November 26th, 2010 our monthly wellness dues were raised to \$260.00 (enclosure 1) for the year 2011. We had paid for the whole year in advance and the letter stated that this would be the only increase in dues for the year 2011.

On Sept. 2nd 2011 we got another letter that the dues for our wellness membership will be increased from Sept. to Dec. 2011 for another \$50.00 per month and we have to pay these in advance for the four months. That means \$200.00 (enclosure 2) The money would be used for deficit funding to run the club.

The invoice from the same date without any address (enclosure 3) was debited to our club account already on Sept. 1st (enclosure 4).

Since the Cliffs Clubs Membership Plan, page 1 does not allow assessments for deficit funding requirements (enclosure 5), they named this raise "dues".

Our response to this letter dated Oct. 2nd, 2011 and the reason that why we will not pay this amount, see (enclosure 6).

Dated Nov. 4th, 2011 Cliffs wrote us, that we have to pay \$200.00 before Nov. 20th, 2011 or our membership privileges will be suspended, and the restoration would cost a reinstatement fee. (enclosure 7).

We always have paid our monthly dues and also what we have spent in the restaurant, except the \$200.00 and in the meantime plus finance charges (enclosure 8).

Our claim is that these charges be taken off our account, to not suspend our membership, not put a lean on our house. We are members in good standing.

J. Schneider

FLAT RATE ENVELOPE

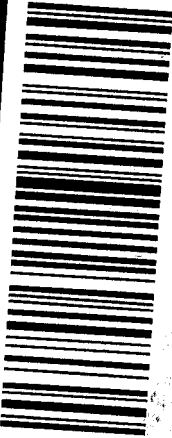
FLAT RATE POSTAGE REGARDLESS OF WEIGHT

DOMESTIC USE ONLY

FOR PICKUP CALL 1-800-2

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

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7011 2970 0001 6017 3476

MAIL

UNITED STATES POSTAL SERVICE®

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DOMESTIC USE ONLY



1006

55317



U.S. POSTAGE
PAID
TAYLORS, SC
MAY 17, 12
AMOUNT

\$10.45

00083108-07

HOW TO USE:



- 1. COMPLETE ADDRESS LABEL AREA**
Type or print required return address and addressee information in customer block (white area) or on label (if provided).



- 2. PAYMENT METHOD**
Affix postage or meter strip to area indicated in upper right hand corner.



- 3. ATTACH LABEL (if provided)**
Remove label backing and adhere over customer address block area (white area).



**PRIORITY®
MAIL**

UNITED STATES POSTAL SERVICE

For Domestic
and International Use



From
Jacobim Schneider
154 Raven Road
Landrum, SC. 29356

RECEIVED

MAY 21 2012

BMC GROUP

TO

BMC Group
Attn.: Cliffs Claims Processing
P.O. Box 3020

Chanhassen, MN. 55317-3020

Label 228, January 2008

▲ PLACE LABEL HERE ▲

The efficient **FLAT RATE ENVELOPE**.

You don't have to weigh the envelope...Just pack all your correspondence and documents inside.