

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

PROOF OF CLAIM

Your Claim is Scheduled As Follows:
Schedule/Claim ID: s14422
AMOUNT/CLASSIFICATION:
\$100,000.00 UNSECURED
(CONTINGENT)

Name of Debtor:
The Cliffs at Walnut Cove Golf & Country Club, LLC

Case Number:
12-01227

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) :
JOHN HARRISON

Name and address where notices should be sent:
29347866002111
Harrison, John
820 Blackthorne Lane
Arden, NC 28704

RECEIVED
MAY 29 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 (88) 592 1900 email: JWPATTI@MSN.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 \$ 100,000
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: Golf membership
(See instruction #2)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 0469

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: JOHN HARRISON
Title: _____
Company: _____


(Signature)

5-3-12
(Date)

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

Telephone number: 813 598 1900 email: JWPATTI@MSN.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

A. 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: HARRISON-MCKINNEY			7. LOAN NUMBER: 0066719253	
	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.

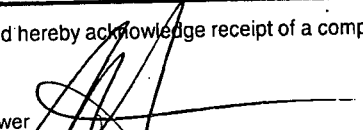
D. NAME AND ADDRESS OF BORROWER: John W. Harrison Patricia D. Harrison 820 Blackthorne Lane Arden, NC 28704	E. NAME AND ADDRESS OF SELLER: Douglas C. McKinney Sandra I. McKinney 50 Hilltop Road Asheville, NC 28703	F. NAME AND ADDRESS OF LENDER: Wells Fargo Bank, NA 2701 Wells Fargo Way Minneapolis, MN 55467-0000
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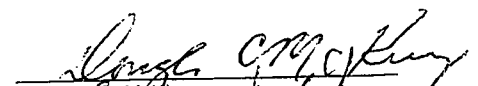
G. PROPERTY LOCATION: 820 Blackthorne Lane Arden, NC 28704 Lot 35, Phase One The Cliffs at Walnut Cove, LLC	H. SETTLEMENT AGENT: Ronald D. Brondyke PLACE OF SETTLEMENT 14 S. Pack Square, Ste. 600 Asheville, NC 28801	I. SETTLEMENT DATE: July 7, 2006
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J. SUMMARY OF BORROWER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:	
101. Contract Sales Price	2,300,000.00
102. Personal Property	
103. Settlement Charges to Borrower (Line 1400)	109,850.75
104.	
105.	
<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes to	
107. County Taxes to	
108. Assessments 07/07/06 to 12/31/06	387.95
109.	
110.	
111.	
112.	
120. GROSS AMOUNT DUE FROM BORROWER	2,410,238.70
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:	
201. Deposit or earnest money	50,000.00
202. Principal Amount of New Loan(s)	800,000.00
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 01/01/06 to 07/07/06	6,943.88
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. TOTAL PAID BY/FOR BORROWER	856,943.88
300. CASH AT SETTLEMENT FROM/TO BORROWER:	
301. Gross Amount Due From Borrower (Line 120)	2,410,238.70
302. Less Amount Paid By/For Borrower (Line 220)	(856,943.88)
303. CASH (X FROM) (TO) BORROWER	1,553,294.82

K. SUMMARY OF SELLER'S TRANSACTION	
400. GROSS AMOUNT DUE TO SELLER:	
401. Contract Sales Price	2,300,000.00
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. Assessments 07/07/06 to 12/31/06	387.95
409.	
410.	
411.	
412.	
420. GROSS AMOUNT DUE TO SELLER	2,300,387.95
500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
501. Excess Deposit (See Instructions)	
502. Settlement Charges to Seller (Line 1400)	120,000.00
503. Existing loan(s) taken subject to	
504. Payoff of first Mortgage to Wells Fargo Bank	1,484,766.30
505. Payoff of second Mortgage to Macon Bank	321,797.88
506.	
507. (Deposit disb. as proceeds)	
508.	
509.	
<i>Adjustments For Items Unpaid By Seller</i>	
510. City/Town Taxes to	
511. County Taxes 01/01/06 to 07/07/06	6,943.88
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. TOTAL REDUCTION AMOUNT DUE SELLER	1,933,508.06
600. CASH AT SETTLEMENT TO/FROM SELLER:	
601. Gross Amount Due To Seller (Line 420)	2,300,387.95
602. Less Reductions Due Seller (Line 520)	(1,933,508.06)
603. CASH (X TO) (FROM) SELLER	366,879.89

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


Borrower 
 John W. Harrison

Seller 
 Douglas C. McKinney

L. SETTLEMENT CHARGES

700. TOTAL COMMISSION Based on Price		\$ 2,300,000.00 @ 5.0000 %	115,000.00		
<i>Division of Commission (line 700) as Follows:</i>					
701.	\$ 115,000.00	to Cliffs Real Estate, Inc.			
702.	\$	to Cliffs Real Estate, Inc.			
703.	Commission Paid at Settlement				115,000.00
704.	to				
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.	Mortgage Ins. App. Fee	to			
807.	Assumption Fee	to			
808.	Application Fee	to Wells Fargo Bank		1,500.00	
809.	Commitment Fee	to Wells Fargo Bank		395.00	
810.	Tax Service Fee	to WFRETS		120.00	
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901.	Interest From 07/07/06 to 08/01/06	@ \$ 131.510000/day (25 days %)		3,287.75	
902.	Mortgage Insurance Premium for	months to			
903.	Hazard Insurance Premium for	1.0 years to Allstate		1,904.00	
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001.	Hazard Insurance	months @ \$	per month		
1002.	Mortgage Insurance	months @ \$	per month		
1003.	City/Town Taxes	months @ \$	per month		
1004.	County Taxes	months @ \$	per month		
1005.	Assessments	months @ \$	per month		
1006.		months @ \$	per month		
1007.		months @ \$	per month		
1008.		months @ \$	per month		
1100. TITLE CHARGES					
1101.	Settlement or Closing Fee	to			
1102.	Abstract or Title Search	to The Abstract Company		150.00	
1103.	Title Examination	to			
1104.	Title Insurance Binder	to			
1105.	Document Preparation	to Long, Parker, Warren & Jones			250.00
1106.	Notary Fees	to			
1107.	Attorney's Fees	to Long, Parker, Warren & Jones, PA		595.00	
	<i>(includes above item numbers:)</i>				
1108.	Title Insurance	to Heritage Title		1,805.00	
	<i>(includes above item numbers:)</i>				
1109.	Lender's Coverage	\$			
1110.	Owner's Coverage	\$			
1111.	Copy & Fax Fee	to Ronald D. Brondyke		25.00	
1112.	Overnight Delivery Fee	to Long, Parker, Warren & Jones			50.00
1113.	Payoff Processing Fee	to Ronald D. Brondyke			100.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201.	Recording Fees: Deed \$ 17.00; Mortgage \$ 52.00; Releases \$			69.00	
1202.	City/County Tax/Stamps: Deed ; Mortgage				
1203.	State Tax/Stamps: Deed ; Mortgage				4,600.00
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301.	Survey	to			
1302.	Pest Inspection	to			
1303.	Golf Membership	to Cliffs Golf & Country Club		100,000.00	
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				109,850.75	120,000.00

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.


 Ronald D. Brondyke
 Settlement Agent

DISBURSEMENTS SUMMARY / BALANCE SHEET

Borrower: John W. Harrison and wife, Patricia D. Harrison
Seller: Douglas C. McKinney and wife, Sandra I. McKinney
Lender: Wells Fargo Bank, NA
Settlement Agent: Ronald D. Brondyke
 (828)258-2296
Place of Settlement: 14 S. Pack Square, Ste. 600
 Asheville, NC 28801
Settlement Date: July 7, 2006
Property Location: 820 Blackthorne Lane
 Arden, NC 28704
 Lot 35, Phase One
 The Cliffs at Walnut Cove, LLC

INCOMING FUNDS

Wells Fargo Bank, NA	Loan Funding Amount	794,697.25
John W. Harrison and wife, Patricia D. Harrison		1,555,000.00
Deposit/Earnest money		50,000.00
Total Incoming Funds		<u><u>2,399,697.25</u></u>

DISBURSEMENTS

Cliffs Real Estate, Inc.		115,000.00
Commission	115,000.00	
Allstate	Hazard Insurance Premium	1,904.00
The Abstract Company	Abstract or Title Search	150.00
Long, Parker, Warren & Jones	Document Preparation	250.00
Long, Parker, Warren & Jones, PA	Attorney's Fees	595.00
Long, Parker, Warren & Jones	Overnight Delivery Fee	50.00
Buncombe County Register of Deeds	Recording Fees	69.00
Buncombe County Register of Deeds	State Tax/Stamps	4,600.00
Cliffs Golf & Country Club	Golf Membership	100,000.00
Macon Bank	Payoff of second Mortgage	321,797.88
Douglas C. McKinney and Sandra I. McKinney	Closing Proceeds	366,879.89
John W. Harrison and Patricia D. Harrison	Excess Cash to Close	1,705.18
Wells Fargo Bank, NA	Loan Closing	1,486,571.30
Application Fee	1,500.00	Deducted
Commitment Fee	395.00	Deducted
Tax Service Fee	120.00	Deducted
Interim Interest	3,287.75	Deducted
Title Insurance	1,805.00	
Payoff of first Mortgage	1,484,766.30	
Long, Parker, Warren & Jones	Settlement Agents Fees	125.00
Copy & Fax Fee	25.00	
Payoff Processing Fee	100.00	

Number of checks - 14

Total Disbursements 2,399,697.25

John Harrison
820 Blackthorne Ln
Arden NC 28704

VERIFIED MAIL™



7011 3500 0001 3128 1683

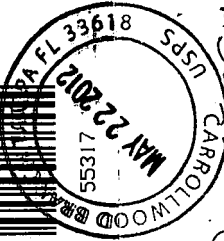


UNITED STATES
POSTAL SERVICE

1000



U.S. POSTAGE
PAID
TAMPA, FL 33611
MAY 23
AMOUNT
\$3.00



BMC Group Inc
ATTN: Cliffs Claim Processing
18675 Lake Dr East
Chanhassen, MN 55317

RECEIVED
MAY 29 2012
BMC GROUP

55317\$9363

