



Please consider this as notice of a claim - the nature of which is described below. Details and documents supporting this claim are in the possession of the Debtor.

UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA		PROOF OF CLAIM		
Name of Debtor: The Cliffs at Walnut Cove Golf & Country Club, LLC		Case Number: 12-01227		Your Claim is Scheduled As Follows: Schedule/Claim ID: s14425 AMOUNT/CLASSIFICATION: \$125,000.00 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) : MICHAEL E. BRAGG				
Name and address where notices should be sent:  29347866002242 Bragg, Michael 16006 Dorado Road 1 PAGE AVENUE, APT. # 507 Bloomington, IL 61705 ASHEVILLE, NC 28801-2388				
Creditor Telephone Number 309 826-7953 email: bragg.michael@gmail.com				
Name and address where payment should be sent (if different from above): MICHAEL E. BRAGG 1 PAGE AVENUE, APT. #507 ASHEVILLE, NC 28801-2388				
Payment Telephone Number () email:		<input checked="" 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 type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number (if known): Filed on:
1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 4526.88 in continuing dues 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. \$100,000 in Note <input checked="" 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. in interest on the note due 01/2012				
2. BASIS FOR CLAIM: (See instruction #2) MONY LOANED AND AGREEMENT TO OFFSET DUES				
3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 800 528 (membership #)		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: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Property: \$ _____ Annual Interest Rate: _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> 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: MAY 29 2012 Amount of Secured Claim: \$ _____ BMC GROUP Amount Unsecured: \$ _____ <i>This information has been filed by others as a part of the \$64 million note to the Cliffs (Indebted Trustee)</i>				
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: <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).				
* 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)				

Cliffs POC

 01010

It is my understanding that my claim of a \$125,000 membership deposit (unsecured) and a \$100,000 loan (part of the \$64 million loan) has been filed by others. I am making an additional claim for the offset of ongoing dues + late fees for all dues incurred in calendar year 2012. I am requesting specific performance, or in the alternative, equitable offset.

In the alternative, I am seeking any relief at law that may be available under the proceeding.

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: *submitted by Indenture Trustee*

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: MICHAEL E. BRAGG
Title:
Company:

Michael E. Bragg 05/23/2012
(Signature) (Date)

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

Telephone number: (309) 826-7953 email: buck.bragg@gmail.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



UNITED STATES POSTAL SERVICE

Flat

App.

United States Postal Service®
SIGNATURE CONFIRMATION™

1 PAGE AVENUE

APT # 507

ASHEVILLE, NC

28801-2388



2305 1590 0001 1770 3758



1006

55317

MAY 29 2012

BMC GROUP



U.S. POSTAGE
PAID
ASHEVILLE, NC
28801
MAY 24, 12
AMOUNT

\$7.70

00012727-06

BMC GROUP, INC.

ATTN: CLIFFS CLAIM PROCESSING

P.O. BOX 3020

MAY 29 2012