

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

PROOF OF CLAIM



Your Claim is Scheduled As Follows:
Schedule/Claim ID: s11946
AMOUNT/CLASSIFICATION:
\$46,500.00 UNSECURED
(CONTINGENT)

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

Case Number:
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:
29347866000578
Kiesshauer, Eric
3863 Ridge Grove Way
Suwanee, GA 30024

RECEIVED
MAY 30 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 () email:

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 (770) 845-0449 email: ek@clearconcepts.net

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ _____

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 Equity Membership
(See instruction #2)

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

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.

Amount of arrearage and other charges, as of time case filed, included in secured claim, if any: \$ _____

Nature of property or right of setoff:

Basis for Perfection: _____

Describe:

Amount of Secured Claim: \$ _____

Real Estate Motor Vehicle Other _____

Amount Unsecured: \$ _____

Value of Property: \$ _____

Annual Interest Rate: _____ % Fixed or Variable
(when case was filed)

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

952-404-5700

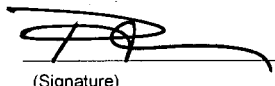
8. SIGNATURE: (See instruction #8)

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: ERIC KIESSLER
 Title: _____
 Company: _____



5/28/12

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

(Signature)

(Date)

Telephone number: 770 845 0446 email: ek@clearconcepts.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 |

| | | | | | |
|--|---------------------------------|----------------------------------|---|--------------------------------|--|
| 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: 01-60 | | | 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 (01-60.pfd/01-60/13)

| | | |
|--|--|---|
| D. NAME AND ADDRESS OF BUYER: Eric Klessshauer Cynthia Klessshauer 3944 Merriweather Woods Alpharetta, GA 30022 | E. NAME AND ADDRESS OF SELLER: Fredrick A. Carter, III Kathryn M. Carter 4503 West Fairway Drive New Bern, NC 28562 | F. NAME AND ADDRESS OF LENDER: First Union National Bank 1 Shelter Tower Greenville, SC 29601 |
|--|--|---|


| | | |
|--|---|---|
| G. PROPERTY LOCATION: Lot 151, Glassy Mountain I Landrum, SC 29356 Greenville County, South Carolina | H. SETTLEMENT AGENT: 56-2118702 Jeffrey H. Gray, Esq. PLACE OF SETTLEMENT 1710 Highway 11 Landrum, SC 29356 | I. SETTLEMENT DATE: June 29, 2001 |
|--|---|---|

| J. SUMMARY OF BUYER'S TRANSACTION | |
|--|-------------------|
| 100. GROSS AMOUNT DUE FROM BUYER: | |
| 101. Contract Sales Price | 310,000.00 |
| 102. Personal Property | |
| 103. Settlement Charges to Buyer (Line 1400) | 52,522.75 |
| 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 06/29/01 to 07/01/01 | 3.29 |
| 109. | |
| 110. | |
| 111. | |
| 112. | |
| 120. GROSS AMOUNT DUE FROM BUYER | 362,526.04 |
| 200. AMOUNTS PAID BY OR IN BEHALF OF BUYER: | |
| 201. Deposit or earnest money | 2,000.00 |
| 202. Principal Amount of New Loan(s) | 360,065.00 |
| 203. Existing loan(s) taken subject to | |
| 204. | |
| 205. | |
| 206. | |
| 207. | |
| 208. | |
| 209. Conveyance Credit for Lot 3-K | 260,000.00 |
| <i>Adjustments For Items Unpaid By Seller</i> | |
| 210. City/town Taxes to | |
| 211. County Taxes 01/01/01 to 06/29/01 | 448.31 |
| 212. Homeowner's Dues to | |
| 213. | |
| 214. | |
| 215. | |
| 216. | |
| 217. | |
| 218. | |
| 219. | |
| 220. TOTAL PAID BY/FOR BUYER | 622,513.31 |
| 300. CASH AT SETTLEMENT FROM/TO BUYER: | |
| 301. Gross Amount Due From Buyer (Line 120) | 362,526.04 |
| 302. Less Amount Paid By/For Buyer (Line 220) | (622,513.31) |
| 303. CASH (FROM) (X TO) BUYER | 259,982.27 |

| K. SUMMARY OF SELLER'S TRANSACTION | |
|---|-------------------|
| 400. GROSS AMOUNT DUE TO SELLER: | |
| 401. Contract Sales Price | 310,000.00 |
| 402. Personal Property | |
| 403. Membership Refund | 37,500.00 |
| 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 06/29/01 to 07/01/01 | 3.29 |
| 409. | |
| 410. | |
| 411. | |
| 412. | |
| 420. GROSS AMOUNT DUE TO SELLER | 347,503.29 |
| 500. REDUCTIONS IN AMOUNT DUE TO SELLER: | |
| 501. Excess Deposit (See Instructions) | |
| 502. Settlement Charges to Seller (Line 1400) | 10,730.00 |
| 503. Existing loan(s) taken subject to | |
| 504. Payoff of first Mortgage to First Union National B | 90,586.74 |
| 505. Payoff of second Mortgage | |
| 506. | |
| 507. (Deposit disb. as proceeds) | |
| 508. | |
| 509. Conveyance Credit for Lot 3-K | 260,000.00 |
| <i>Adjustments For Items Unpaid By Seller</i> | |
| 510. City/town Taxes to | |
| 511. County Taxes 01/01/01 to 06/29/01 | 448.31 |
| 512. Homeowner's Dues to | |
| 513. | |
| 514. | |
| 515. | |
| 516. | |
| 517. | |
| 518. | |
| 519. | |
| 520. TOTAL REDUCTION AMOUNT DUE SELLER | 361,765.05 |
| 600. CASH AT SETTLEMENT TO/FROM SELLER: | |
| 601. Gross Amount Due To Seller (Line 420) | 347,503.29 |
| 602. Less Reductions Due Seller (Line 520) | (361,765.05) |
| 603. CASH (TO) (X FROM) SELLER | 14,261.76 |

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



Seller 

L. SETTLEMENT CHARGES

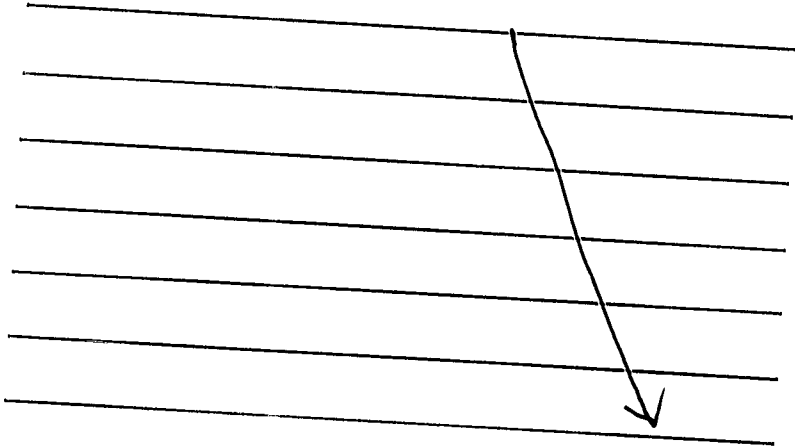
| | | PAID FROM BUYER'S FUNDS AT SETTLEMENT | PAID FROM SELLER'S FUNDS AT SETTLEMENT |
|--|--|---------------------------------------|--|
| COMMISSION Based on Price \$ 50,000.00 @ 12.0000 % 6,000.00 | | | |
| of Commission (line 700) as Follows: | | | |
| 0.00 to Cliffs Real Estate, Inc. | | | 6,000.00 |
| to | | | |
| Commission Paid at Settlement | | | |
| to | | | |
| ITEMS PAYABLE IN CONNECTION WITH LOAN | | | |
| 801. Loan Origination Fee | 1.0000 % to First Union National Bank | 3,565.00 | |
| 802. Loan Discount | % to | 300.00 | |
| 803. Appraisal Fee | to First Union National Bank | | |
| 804. Credit Report | to | | |
| 805. Lender's Inspection Fee | to | | |
| 806. Wire Fee | to | | |
| 807. Assumption Fee | to | | |
| 808. | | | |
| 809. | | | |
| 810. | | | |
| 811. | | | |
| 900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE | | | |
| 901. Interest From | 06/29/01 to 07/01/01 @ \$ /day (2 days %) | | |
| 902. Mortgage Insurance Premium for | months to | | |
| 903. Hazard Insurance Premium for | 1.0 years to | | |
| 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. Homeowner's Dues | months @ \$ per month | | |
| 1006. | months @ \$ per month | | |
| 1007. | months @ \$ per month | | |
| 1008. | months @ \$ per month | | |
| 1100. TITLE CHARGES | | | |
| 1101. Commercial Carrier | to Pinnacle Title Agency | 25.00 | 50.00 |
| 1102. Postage, Copies, Fax | to Pinnacle Title Agency | | |
| 1103. Abstract or Title Search | to Pinnacle Title Agency | 50.00 | |
| 1104. Title Insurance Binder | to Pinnacle Title Agency | 50.00 | |
| 1105. Title Insurance Binder-Owners | to Pinnacle Title Agency | | |
| 1106. Document Preparation | to Pinnacle Title Agency | 595.00 | 195.00 |
| 1107. Attorney's Fees | to Jeffrey H. Gray, Esq. | | |
| <i>(includes above item numbers:)</i> | | 756.75 | |
| 1108. Title Insurance | to Pinnacle Title Agency | | |
| <i>(includes above item numbers:)</i> | | | |
| 1109. Lender's Coverage | \$ 360,065.00 731.75 | | |
| 1110. Owner's Coverage | \$ 310,000.00 25.00 | | |
| 1111. | | | |
| 1112. Utilities Installation Fee | Cliffs Water Escrow Fund | | |
| 1113. | | | |
| 1114. | | | |
| 1115. | | | 75.00 |
| 1116. Payoff Fee | to Jeffrey H. Gray, Esq. | | |
| 1117. | | | |
| 1118. | | | |
| 1200. GOVERNMENT RECORDING AND TRANSFER CHARGES | | | |
| 1201. Recording Fees: Deed \$ 10.00; Mortgage \$ 11.00; Releases \$ 5.00 | | 21.00 | 5.00 |
| 1202. City/County Tax/Stamps: Deed ; Mortgage | | | 1,147.00 |
| 1203. State Tax/Stamps: Revenue Stamps 1,147.00; Mortgage | | | 18.00 |
| 1204. Homeowner's Dues-Late Charge | to Cliffs Community Association | 660.00 | |
| 1205. Homeowner's 07/01/01-06/30/02 | to Cliffs Community Association | | |
| 1300. ADDITIONAL SETTLEMENT CHARGES | | | |
| 1301. Survey | to | | |
| 1302. Pest Inspection | to | 46,500.00 | |
| 1303. Cliffs A Membership | to Cliffs Golf & Country Club | | |
| 1304. Cliffs Social Athletic | Cliffs Golf & Country Club | | 3,240.00 |
| 1305. Club Membership Dues II | to Cliffs Golf & Country Club | 52,522.75 | 10,730.00 |
| 1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K) | | | |

Jeffrey H. Gray, Esq.
Settlement Agent

PROOF OF PURCHASE

EQUITY MEMBERSHIP VALIDATION

100% REFUNDABLE



From: (404) 418-8658
Eric Kiesshauer
CLEAR CONCEPTS COMMUNICATIONS GROUP
3160 Main Street
Suite 100
Duluth, GA 30096

Origin ID: MGEA



J12101112190225

Ship Date: 29MAY12
ActWgt: 0.2 LB
CAD: 5284225/INET3250

Delivery Address Bar Code



SHIP TO: (952) 404-5700

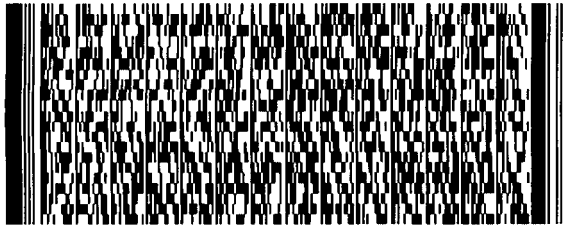
BILL SENDER

Ref #
Invoice #
PO #
Dept #

BMC Group, Inc.
18675 LAKE DR E
ATTN: CLIFFS CLAIMS PROCESSING
CHANHASSEN, MN 55317

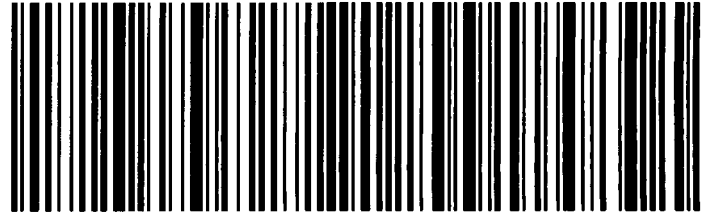
WED - 30 MAY A1
STANDARD OVERNIGHT
RECEIVED

TRK# 7984 4337 8372
0201



XH FBLA MAY 30 2012
BMC GROUP

55317
MN-US
MSP



512G3/61A4/A278

After printing this label:

1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Warning: Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.