

UNITED STATES BANKRUPTCY COURT <i>DISTRICT OF SOUTH CAROLINA</i>		PROOF OF CLAIM
Name of Debtor: <i>THE CLIFFS CLUB & HOSPITALITY GROUP, INC., ETAL</i>	Case Number: <i>12-01220</i>	
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		
Name and address where notices should be sent: <i>SANDRA F. Holmes</i> <i>160 GRINDERS CIRCLE</i> <i>GREEN, SC 29650</i> Telephone number: <i>864-609-1793</i> email: <i>jimsan82@aatt.net</i>		COURT USE ONLY <input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where payment should be sent (if different from above): Telephone number: _____ email: _____		RECEIVED MAY 31 2012 BMC GROUP <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
1. Amount of Claim as of Date Case Filed: <i>\$ 200.05 (as of Aug. 31, 2012 See attached documents)</i> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: <u><i>INITIATION DEPOSIT</i></u> (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: <i>000H35</i>	3a. Debtor may have scheduled account as: <u><i>Unsecured Creditor</i></u> (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: 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 the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____
5. Amount of Claim Entitled to 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 priority and state the amount.		
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).
<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"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)(____).
		Amount entitled to priority: \$ _____
*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 any 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 the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

- I am the creditor. I am the creditor's authorized agent. I am the trustee, or the debtor, or their authorized agent. I am a guarantor, surety, indorser, or other codebtor.
- (Attach copy of power of attorney, if any.) (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: SANDRA F. HOLMES
 Title: (GISH'S Club Member)
 Company: _____
 Address and telephone number (if different from notice address above): _____

Sandra F. Holmes 5-29-2012
 (Signature) (Date)

Telephone number: _____ email: _____

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.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, attach a complete copy of any power of attorney, and provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

INFORMATION

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. § 506 (a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. § 507 (a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim.

However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

GLASSY INITIATION DEPOSIT CORRECTION
 SANDRA F. HOLMES, Member # H35
 (Senior Membership Dues Option -- Effective January 1, 2011)

<u>AS OF DATE</u>	<u>SENIOR DUES CREDIT APPLIED</u>	<u>INITIATION DEPOSIT BALANCE</u>
Sept. 8, 1993	---	(Membership Purchase -- \$ 8500.00 See attached documents dated Sept. 8, 1993 & May 9, 1994)
Jan. 31, 2011	---	8500.00
Feb. 22, 2011	Senior Membership Dues Option Approved (See attached document)	
Feb. 28, 2011	\$ 382.50 (Jan.)	8117.50
	382.49 (Feb.)	7735.01
Mar. 31, 2011	382.49	7352.52
Apr. 30, 2011	382.49	6970.03
May 31, 2011	382.49	6587.54
June 30, 2011	382.49	6205.05
July 31, 2011	382.49	5822.56
Aug. 31, 2011	382.49	5440.07
Sept. 30, 2011	382.49	5057.58
	200.00 (4 mos. dues increase)	4857.58
Oct. 31, 2011	382.49	4475.09
Nov. 30, 2011	382.49	4092.60
Dec. 31, 2011	432.55	3660.05
Jan. 31, 2012	432.50	3227.55
Feb. 29, 2012	432.50	2795.05
Mar. 31, 2012	432.50	2362.55
Apr. 30, 2012	432.50	1930.05
May 31, 2012	432.50 (Assumed)	1497.55
June 30, 2012	432.50 (Assumed)	1065.05
July 31, 2012	432.50 (Assumed)	632.55
Aug. 31, 2012	432.50 (Assumed)	200.05
		<u>CLAIM AMOUNT</u>



**THE CLIFFS AT GLASSY GOLF & COUNTRY CLUB, LLC
SENIOR MEMBERSHIP DUES AGREEMENT**

This is to certify that **Sandra Holmes** has made application for Senior Membership Dues in The Cliffs at Glassy Golf & Country Club. Sandra Holmes previously acquired a Golf Membership on Section 6, Lot 53 on September 30, 1993.

It is acknowledged that he/she previously submitted membership fees in the amount **Ten Thousand and Five Hundred Dollars (\$10,500)**.

MEMBERSHIP CLASSIFICATION:	Glassy Golf
MEMBERSHIP ACCOUNT NUMBER:	H35
PROPERTY REFERENCE:	Section <u>6</u> Lot <u>53</u>
INITIATION DEPOSIT:	\$10,500.00
INITIATION DEPOSIT ELIGIBLE:	\$8,400.00 - <i>Inconsistent with</i>
ANNUAL AMOUNT OF INITIATION DEPOSIT DEBIT:	\$4,590.00 <i>September 8, 1993</i>
<i>(Annual total may increase in accordance with future dues increase)</i>	<i>Membership Agreement</i>
	<i>(see attached)</i>

It is further agreed that the member(s) understand the Senior Membership Dues Program, its privileges and benefits, and refund values associated with a resignation from the club, as outlined in The Cliffs Club & Hospitality Group, Inc. Master Membership Plan, Rules and Regulations.

I agree to participate and become enrolled in the Senior Membership Dues Program of The Cliffs at Glassy Golf & Country Club, LLC, which is managed and operated by The Cliffs Club & Hospitality Group, Inc. and agree to pay the applicable membership fees in the amount(s) indicated above.

My rights and privileges as a member shall be governed by the plan documents and the club's rules and regulations. Membership in the club does not convey any ownership, stock or equity certificate or other rights of ownership. As a member, I cannot be assessed as a matter of contract with the Club, and I assume no liability whatsoever in connection with the membership other than the payment of an applicable membership fee, dues and charges incurred by myself, my family and guests.

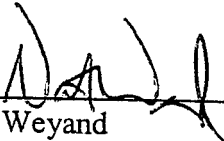
The Club reserves the right to set membership classification limitations. The Club has the plenary power to modify classes of memberships, their definitions, privileges, requirements and availability.


I shall be bound by the terms and conditions of the plan documents, as they may be amended from time to time in accordance with their terms and this membership purchase agreement.

I agree to pay the dues, fees and charges applicable to my membership classification(s) set forth by the club ownership, as it may be amended from time to time.

I hereby agree to release and discharge the Club, its ownership, affiliates, employees and agents from any and all claims and causes of actions that I may have against any of them regarding the Club membership program and facilities, except claims and causes of action arising from misrepresentations or omissions in the club documents.

By signing this form, the Member(s) acknowledges, as a matter of record, the type of Membership classification, and its privileges, and the refund value of initiation deposit paid in the event of resignation or transfer of membership. Furthermore, the Member(s) has received a copy of the Club's Master Membership Plan, rules and regulations, and has an understanding of the same.

2-22-11
Date

Nate Weyand
Membership Director
The Cliffs Club & Hospitality Group, Inc.

February 25, 2011
Date

Member Signature

Member Signature

THE
C·L·I·F·F·S
GOLF & COUNTRY CLUB

May 5, 1994

Dear Mr & Mrs Holmes

As we celebrate our *One Year Anniversary* and review our files, we find that we are missing some information in you membership file. Checked below and enclosed are the forms we request that you complete and send back to us. If you have any questions, do not hesitate to telephone me at (803) 895-0225.

- Membership profile sheet
- Membership enrollment form

If enrollment forms are enclosed, you will find two copies. Please sign both, retain one for your records and return the other to the club. I appreciate your cooperation and thank you in advance.

Warm Regards,

Kari Whitesel

Kari Whitesel
Assistant Club Services

Enclosure

THE
C·L·I·F·F·S

GOLF & COUNTRY CLUB

MEMBERSHIP ENROLLMENT FORM

This is to certify that Mr & Mrs Holmes has made application for membership in the CLIFFS GOLF AND COUNTRY CLUB. The membership classification applied for is CLIFFS A. It is acknowledged that the applicant has submitted a payment of \$ 10,500. The following is the scheduled due dates and amounts of future payments.

Paid in full

By signing this form, the Member acknowledges, as a matter of record, the type of Membership classification, and its privileges, and the refund value of initiation deposit paid in the event of resignation or transfer of membership. Furthermore, the Member has received a copy of the club by-laws, rules and regulations and has an understanding of the same.

MEMBERSHIP CLASSIFICATION: CLIFFS A
MEMBERSHIP ACCOUNT NUMBER: 2098
INITIATION DEPOSIT PAID: \$ 8500
MEMBERSHIP FEE PAID: \$ 2000
TOTAL FEES PAID: \$ 10,500

Two copies of this form are provided. Please sign and retain one for your records, and return the other one to the club for our records. Upon receipt of completed form, and review of application, you will be issued a letter of acceptance and a membership card. If you have any questions about this form, please call Ms. Patt Fero at (803) 895-0220.

Patt Fero
Patt Fero
Director of Membership Services

Frank K. Bridwell
Frank K. Bridwell
Chief Financial Officer

James R. Holmes
Member Signature
Sandra J. Holmes

May 9, 1994
Date

11-15-93

PAT FERO:

SORRY FOR THE DELAY IN GETTING THESE DOCUMENTS TO YOU, BUT WE WERE TRAVELLING WHEN I TALKED TO YOU BY PHONE.

WE JUST REALIZED WE HAD ONE COPY OF THE "MEMBERSHIP ADDENDUM" WITNESSED, BUT FAILED TO HAVE THE SECOND COPY WITNESSED. IF IT'S AN ABSOLUTE NECESSITY, FEEL FREE TO SEND IT BACK TO US — OR MAYBE SOMEONE THERE COULD WITNESS IT ON OUR NEXT VISIT TO THE CLIFFS, PROBABLY IN FEBRUARY. WE LOOK FORWARD TO MEETING YOU THEN!!!

P.S. THANKS FOR GETTING US ON THE CLUB MAKING LIST, EVEN IN ADVANCE OF RECEIVING THE ATTACHED!

Sandi Holmes

F·S
Y CLUB

ENTRY CLUB

This document is to certify that JAMES R. Holmes and SANDRA L. FRANKLIN purchaser(s) of property Lot# 053, Phase 6, in the

Cliffs at Glassy development, evidenced by purchase agreement dated September 8, 1993, is to receive and be

processed as a Cliffs A Member in The Cliffs

Golf and Country Club. It is agreed that ten thousand five hundred dollars (\$10,500.00) of the total purchase price of one hundred and five

thousand and five hundred dollars (\$105,500.00) is the amount contributed toward the membership purchase.

Patt Fero
Patt Fero
Director of Membership

Betty R Bishop
Witness

James R. Holmes

(Sandra L. Franklin)
Sandra L. Holmes

Extremely Urgent

This envelope is for use with the following services:

UPS Next Day Air®
UPS Worldwide Express™
UPS 2nd Day Air®

Apply shipping documents on this side.

Do not use this envelope for:

UPS Ground
UPS Standard
UPS 3 Day Select®
UPS Worldwide Expedited®

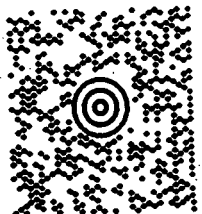
Visit **ups.com**® or call **1-800-PICK-UPS**® (1-800-742-7077) to schedule a pickup or find a drop off location near

Domestic Shipments
To qualify for the Letter rate, UPS Express Envelopes may only contain correspondence, urgent documents, and/or electronic media, and must weigh 8 oz. or less. UPS Express Envelopes containing items other than those listed or weighing more than 8 oz. will be billed by weight.

International Shipments
The UPS Express Envelope may be used only for documents of no commercial value. Certain countries consider electronic media as documents. Visit ups.com/ImportExport to verify if your shipment is classified as a document.

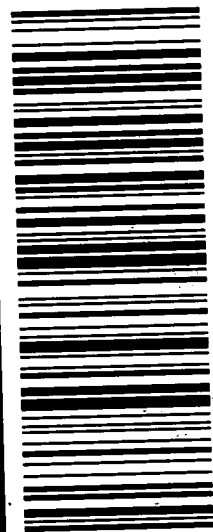
SHIP ATTN CLIFFS CLAIMS PROCESSING
TO: BMC GROUP INC
18675 LAKE DR E

CHANHASSEN MN 55317-9383



MN 559 9-03

UPS 2ND DAY AIR A.M.
TRACKING #: 1Z 1WY 272 07 9543 8805
2A



BILLING: P/P

RECEIVED

MAY 31 2012

REF #2: SHIP FOR SANDY HOLMES

BMC GROUP

ISH 13 00N EZ844 27 SV 04/2012



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010195101 1/10 PAC United Parcel Service, Louisville, KY