

PROOF OF CLAIM

In re
Cornerstone Ministries Investments, Inc

Case Number
08-20355-reb

FILED

MAR 05 2008

BMC

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


NOTE See Reverse for List of Debtors/Case Numbers/ important details This form should not be used to make a claim for an administrative expense 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

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 box if you have never received any notices from the bankruptcy court or BMC Group in this case

Check box if this address differs from the address on the envelope sent to you by the court

Name of Creditor and Address the person or other entity to whom the debtor owes money or property

 14327826002152
JULIE H HAVRON #4187-4655
10448 BIG CANOE
BIG CANOE GA 30143

Creditor Telephone Number **900 268-3690**

Name and address where payment should be sent (if different from above)

*Julie H HAVRON
10448 Big Canoe
Big Canoe, GA 30143-5125*

Payment Telephone Number ()

Check this box if you are the debtor or trustee in this case

Check here if this claim replaces a previously filed claim dated _____ or amends claim number (see reverse) _____

1 AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 29,886.17

If all or part of your claim is secured complete item 4c below however if all of your claim is unsecured do not complete item 4c

If all or part of your claim is entitled to priority complete item 4b

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
In order to keep my home

(See instructions #2 and #3a on reverse side)

3 LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR *Cont # 2392*

4 CLASSIFICATION OF CLAIM

4a UNSECURED NONPRIORITY CLAIM

Total unsecured nonpriority claim \$ _____

DO NOT include the priority portion of your unsecured claim here

4b UNSECURED PRIORITY CLAIM

Total unsecured priority claim \$ 29,886.17

Include **ONLY** the priority portion of your unsecured claim here

Check this box **ONLY** if you have an unsecured claim all or part of which is entitled to priority

You MUST specify the priority of the claim

Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B)

Wages salaries or commissions (up to \$10,950*) 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)

Contributions to an employee benefit plan 11 U.S.C. § 507(a)(5)

Up to \$2,425 of deposits toward purchase lease or rental of property or services for personal family or household use 11 U.S.C. § 507(a)(7)

Taxes or penalties owed to governmental units 11 U.S.C. § 507(a)(8)

Other Specify applicable paragraph of 11 U.S.C. § 507(a) (____)

* Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment

4c SECURED CLAIM (See instruction #4c on reverse side)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

Total secured claim \$ _____

DO NOT include the priority or unsecured portion of your claim here.

Nature of property or right of setoff

Real Estate Motor Vehicle

Other _____

Value of Property \$ _____

Annual Interest Rate _____ %

Amount of arrearage and other charges at time case filed included in secured claim

if any \$ _____

Basis for Perfection _____

5 CREDITS The amount of all payments on this claim has been credited for the purpose of making this proof of claim

6 SUPPORTING DOCUMENTS Attach redacted copies of supporting documents such as promissory notes purchase orders invoices itemized statements of running accounts contracts court judgments mortgages security agreements You may also attach a summary Attach redacted copies of evidence of perfection of a security interest (See definition of redacted on reverse side) If the documents are not available please explain

7 DATE-STAMPED COPY

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

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 NOT ACCEPTED) so that it is actually received on or before the Bar date

THIS SPACE FOR COURT USE ONLY

BY MAIL TO
Cornerstone Ministries Investments Inc
c/o BMC Group
PO Box 900
El Segundo CA 90245-0900

BY HAND OR OVERNIGHT DELIVERY TO
Cornerstone Ministries Investments Inc
c/o BMC Group
1330 East Franklin Ave
El Segundo CA 90245

Cornerstone



00158

DATE
2-28-08

SIGNATURE The person filing this claim must sign it Sign and print name and title if any of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above Attach copy of power of attorney if any
Julie H Havron Julie H HAVRON

CERTIFICATE OF INDEBTEDNESS PURCHASE AGREEMENT

(For assistance in filling out this form, please see the reverse side)

2/15/03
Wellstone
Securities
Approved

Mail Completed Form to **Cornerstone Ministries Investments, Inc**
2450 Atlanta Highway, Suite 903
Cumming, GA 30040

Please issue a certificate of indebtedness of PIF/Cornerstone Ministries Investments, Inc in the amount and name shown below I have received and had an opportunity to read the Prospectus I certify (i) that the number shown on this form is my correct taxpayer identification number, and (ii) that I am not subject to backup withholding

Signature *Julie H. Havron* Date *July 28, 2003*
Signature _____ Date _____

Enclosed is payment for purchase of the following certificates

Access Certificate \$ **SOLD OUT** Interest paid semi-annually _____ at redemption _____
(minimum \$100)
Graduated Certificate \$ _____ Interest paid monthly (for investments of \$10,000 or more) _____
(minimum \$500) semi-annually _____ compounded _____
9% Five-Year Certificate \$ *29,886.17* Interest paid monthly (for investments of \$10,000 or more) _____
(minimum \$500) semi-annually _____ compounded *✓*

2392

Make checks payable to **CMI, Inc**

Sterne, Agee acct. # 4187-4655

* Register the certificates in the following name(s)
Sterne, Agee & Leach Inc C/F (NO)
Name(1) *Julie H Havron IRA* Social Security or Taxpayer ID number *[REDACTED] 3937* Birthdate *4/4/1936*

Name (2) _____ Social Security or Taxpayer ID number _____

As (check one)

Individual _____ Joint Tenants _____ Custodial (certificates owned by minors) _____
Tenants in Common _____ Corporation _____ Trust _____ Other _____

RETIREMENT ACCOUNT () Traditional IRA () Roth IRA () KEOGH Custodian _____

Mailing Address for the person(s) who will be registered certificate owner(s)

Address *10448 Big Canoe*
City, State & Zip Code *Big Canoe GA 30143* e-mail address *n/a*
Telephone Number Business *N/A* Home *(706) 268-3690*

Yes, I want to save the cost of printing and mailing financial reports, proxy statements, and other documents Please send all shareholder communications to my email address Signature _____

Please attach any special mailing instructions other than shown above
NO SUBSCRIPTION IS EFFECTIVE UNTIL ACCEPTANCE

You will be mailed a signed copy of this agreement to retain for your records

Subscription accepted by Cornerstone Ministries Investments, Inc and its sales representative

John T Ottinger *John T Ottinger* Date *8/12/03*
Broker/Dealer *Wellstone Securities, LLC* Broker *Jayla McKeon*

* Fleet Financial Services - Todd Hawk 1-877-417-4222

CONFIRMATION OF PURCHASE

Cornerstone Ministries Investments, Inc
2450 Atlanta Highway, Suite 903, Cumming, GA 30040
(678) 455-1100

BOOK ENTRY

(Certificates are not issued, but entered as book entry at
Transfer Online, Portland, Oregon)

Thanks for your partnership with us! Your investment is confirmed as follows

REGISTRATION

Sterne, Agee & Leach, Inc FBO
Julie H Havron
813 Shades Creek Pkwy Ste 10
Birmingham AL 35209

AMOUNT	ISSUE DATE	MATURITY DATE	CERTIFICATE #
\$29,886 17	8/15/2003	<u>4/1/2008</u>	2392

TYPE OF CERTIFICATE

Rate	9 00%
Payment Schedule	At Maturity
Compounding Schedule	Semi-Annually

OTHER REMARKS

Wellstone-McGown

COPY



Ms. Julia Havron

This bond is an IRA rollover which was intended to help make my mortgage and other living expenses -

I am a 72 year old widow who does not want to lose the roof over my head and this is the first time in all of my 72 years that I have had to face anything

like this

P.S. Steve Agee no longer holds the acct. Flat Personal does -



Thank you
Julie H. Havron
2-24-08