

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION**

PROOF OF CLAIM

In re
Cornerstone Ministries Investments, Inc

Case Number
08-20355-reb

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

FILED
OCT 06 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

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

14330036004590
NISWANDER LIVING TRUST JAMES A & MARY N
11664 W FREELAND
FREELAND MI 48623

Creditor Telephone Number ()

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

- Check this box if you are the debtor or trustee in this case
- Check here replaces a previously filed claim dated _____ if this claim or amends claim number (see reverse) _____

Payment Telephone Number (989) 6959194

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

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
New Payment

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

3 LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR 5026
3a Debtor may have scheduled account as

4 CLASSIFICATION OF CLAIM

4a UNSECURED NONPRIORITY CLAIM Total unsecured nonpriority claim \$ 27,025.03 ^{NN} **DO NOT** include the priority portion of your unsecured claim here

4b UNSECURED PRIORITY CLAIM Total unsecured priority claim \$ 27,025.03 ^{YN} 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

Nature of property or right of setoff
 Real Estate Motor Vehicle Other _____

Total secured claim \$ _____ **DO NOT** include the priority or unsecured portion of your claim here

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 docs 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

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
444 N Nash St
El Segundo CA 90245 2822

THIS SPACE FOR COURT USE ONLY

Cornerstone

01617

DATE 10-3-08 **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
James A. Niswander Mary N. Niswander



2450 ATLANTA HIGHWAY, SUITE 903
CUMMING, GA 30040
(678) 455-1100

Statement
As Of 12/31/2007

James A Niswander & Mary N Niswander, Trustees
James A Niswander & Mary N Niswander Living Trust 12/12/03

BROKER

11664 W Freeland
Freeland, MI 48623

| BOND # | ISSUE DATE | MAT DATE | INT RATE | INT PAID | PRINCIPAL | UNPAID ACCD INT | VALUE |
|--------------------|-------------------|-----------------|-----------------|-----------------|------------------|------------------------|------------------|
| 127 | 03/15/2003 | 03/01/2008 | 9 00% | At Maturity | 9,100 00 | 4,778 52 | 13,878 52 |
| 5026 | 04/12/2004 | 04/01/2009 | 8 25% | At Maturity | 20,000 00 | 7,025 03 | 27,025 03 |
| DEBT TOTALS | | | | | 29,100 00 | 11,803 55 | 40,903 55 |
