

Fill in this information to identify the case:

Debtor 1 Premier Cru

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California

Case number 16-40050 WJL 7

FILED
MAR 03 2016
BANKRUPTCY COURT
OAKLAND, CALIFORNIA

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach 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. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Joseph B Shrager, MD</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>Joseph B Shrager</u> Name <u>676 Mayfield Ave</u> Number Street <u>Stanford</u> <u>CA</u> <u>94305</u> City State ZIP Code Contact phone <u>215 205 7913</u> Contact email <u>shrager@stanford.edu</u>	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☒ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 145.15. Does this amount include interest or other charges?
☒ No
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
Goods (wine) ordered online / paid for with CC. Card stmt.attached

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ 145.15 (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ 145.15
Annual Interest Rate (when case was filed) 0.00 %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☐ No

☒ Yes. Check one:

Amount entitled to priority

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

\$ _____

☒ Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ 145.15

☐ Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, 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 subsection of 11 U.S.C. § 507(a)() that applies.

\$ _____

* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that 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.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/22/2016

MM / DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name Joseph Ben Shrager
First name Middle name Last name

Title MD

Company NA
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 676 Mayfield Ave.
Number Street
Stanford CA 94305
City State ZIP Code

Contact phone 215 205 7913 Email shrager@stanford.edu

June 28 - July 27, 2015
Page 3 of 8

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
06/25	06/29	SUNWOLF BRACKENDALE BC 872.55 CAD	0100	5186	704.07	
06/26	06/29	WHISTLER BREWING COMPA WHISTLER BC 67.54 CAD	7103	5186	54.50	
06/27	06/29	WALGREENS.COM #5823 877-250-5823 AZ	4812	5186	150.00	
06/28	06/30	MILESTONES 5249 WHISTLER BC 48.13 CAD	3083	5186	38.85	
06/29	06/30	WALGREENS.COM #5823 877-250-5823 AZ	3524	5186	10.00	
06/29	06/30	FAIRMONT CHATEAU WHIST WHISTLER BC 105.00 CAD	0427	5186	84.75	
06/29	06/30	AVIS RENT A CAR ETOBICOKE ON 446.45 CAD	8552	5186	360.36	
06/30	06/30	SFO PARKING IT-G LEQ96 SAN FRANCISCO CA	9034	5186	168.00	
06/30	07/01	UBER TECHNOLOGIES INC 866-576-1039 CA	0084	5186	51.34	
06/30	07/01	UBER TECHNOLOGIES INC 866-576-1039 CA	8201	5186	5.00	
06/30	07/01	TU *TRANSUNION 800-493-3292 CA	5586	5186	1.00	
06/30	07/01	CHATEAU WHISTLER RESOR WHISTLER BC 390.55 CAD	9098	5186	312.62	
07/01	07/01	Amazon.com AMZN.COM/BILLWA	7724	5186	13.07	
07/01	07/02	SQ *BARE BOWLS Palo Alto CA	5306	5186	21.75	
07/01	07/02	CVS/PHARMACY #09330 MENLO PARK CA	7536	5186	152.67	
07/02	07/02	NONO BY RADIANCY 888-998-4713 PA	3824	5186	108.32	
06/29	07/03	AIR CAN 00147597953137 WINNIPEG MB 36.75 CAD	2671	5186	29.10	
06/29	07/03	SHRAGER/DOROTHYW 06/29 YVR/SFO ONEWAY AIR CAN 00147597953137 WINNIPEG MB 26.25 CAD	2689	5186	20.78	
06/29	07/03	SHRAGER/DOROTHYW 06/29 YVR/SFO ONEWAY AIR CAN 00147597953138 WINNIPEG MB 26.25 CAD	2697	5186	20.78	
06/29	07/03	SHRAGER/CAMILLEE 06/29 YVR/SFO ONEWAY AIR CAN 00147597953139 WINNIPEG MB 26.25 CAD	2705	5186	20.78	
06/29	07/03	SHRAGER/CHLOEE 06/29 YVR/SFO ONEWAY AIR CAN 00167648672810 WINNIPEG MB 30.93 CAD	7024	5186	24.49	
07/02	07/04	SHRAGER/JOSEPH 06/29 YVR/SFO ONEWAY CHEVRON 0099375 AUBURN CA	6021	5186	27.98	
07/02	07/04	CHEVRON 0206866 PALO ALTO CA	6039	5186	57.89	
07/03	07/04	HIGH SIERRA MUSIC INC 05104201529 CA	1317	5186	290.25	
07/05	07/07	CHEVRON 0357913 DIXON CA	9466	5186	40.02	
07/05	07/07	BLUECOYOTE TRUCKEE CA	0696	5186	46.23	
07/06	07/07	APL* ITUNES.COM/BILL 866-712-7753 CA	8632	5186	2.99	
07/08	07/09	TU *TRANSUNION 800-493-3292 CA	2136	5186	17.95	
07/08	07/09	WALGREENS #7087 MENLO PARK CA	6268	5186	79.41	
07/08	07/10	SAFEWAY STORE 00027193 MENLO PARK CA	2298	5186	62.57	
07/09	07/10	WALGREENS.COM #5823 877-250-5823 AZ	5016	5186	10.00	
07/09	07/10	WALGREENS.COM #5823 877-250-5823 AZ	5198	5186	14.74	
07/10	07/13	WALGREENS #7087 MENLO PARK CA	3055	5186	73.01	
07/11	07/13	CHEVRON 0205156 SAN JOSE CA	7483	5186	48.82	
07/12	07/13	UBER TECHNOLOGIES INC 866-576-1039 CA	5620	5186	36.42	
07/12	07/13	UBER TECHNOLOGIES INC 866-576-1039 CA	3965	5186	37.73	
07/12	07/13	UBER TECHNOLOGIES INC 866-576-1039 CA	9922	5186	9.74	
07/12	07/13	CASCAL MOUNTAIN VIEWCA	5709	5186	70.09	

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Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Purchases and Adjustments						
07/13	07/14	Amazon.com AMZN.COM/BILLWA	2104	5186	15.83	
07/14	07/14	APL* ITUNES.COM/BILL 866-712-7753 CA	3417	5186	3.99	
07/14	07/14	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	3346	5186	15.12	
07/14	07/15	Amazon.com AMZN.COM/BILLWA	1720	5186	6.51	
07/14	07/15	WALGREENS #7087 MENLO PARK CA	9439	5186	105.00	
07/16	07/17	APL* ITUNES.COM/BILL 866-712-7753 CA	2601	5186	0.99	
07/16	07/18	SAFEWAY STORE 00028142 LOS ALTOS CA	0416	5186	145.74	
07/17	07/18	AIRBNB INC 415-800-5959 CA	0319	5186	538.00	
07/17	07/18	WALGREENS #7087 MENLO PARK CA	7708	5186	120.52	
07/17	07/18	TRADER JOE'S #207 QPS PALO ALTO CA	1712	5186	22.75	
07/17	07/20	STANFORD U HSP25046848 STANFORD CA	4032	5186	6.50	
07/18	07/20	MENLO ATHERTON AUTO RE MENLO PARK CA	0200	5186	395.26	
07/19	07/20	APL* ITUNES.COM/BILL 866-712-7753 CA	3446	5186	37.88	
07/19	07/20	APL* ITUNES.COM/BILL 866-712-7753 CA	6627	5186	13.26	
07/20	07/22	AMERICAN 00123068517280 DALLAS TX	4225	5186	11.20	
07/20	07/22	SHRAGER/JOSE 09/24 SFO/CLT RNDTRP CLT/SFO				
07/20	07/22	PIZZA MY HEART PALO ALTO CA	5286	5186	24.50	
07/20	07/22	PREMIER CRU -INTERNET 866-712-7753 CA	5705	5186	145.15	
07/22	07/23	WALGREENS.COM #5823 877-250-5823 AZ	5596	5186	10.00	
07/22	07/23	VICTORIA'S SECRET 0001 PALO ALTO CA	4013	5186	155.51	
07/22	07/24	FREE PEOPLE #816 PALO ALTO CA	2794	5186	104.60	
07/22	07/24	STANFORD HEALTH 61000 PALO ALTO CA	9147	5186	50.00	
07/23	07/24	Audible 888-283-5051 NJ	2636	5186	14.95	
07/23	07/24	FRY'S ELECTRONICS #3 PALO ALTO CA	0266	5186	187.53	
07/23	07/24	PP*ROYSCLEANER 04029352244 CA	2304	5186	51.00	
07/23	07/24	PET FOOD DEPOT PALO ALTO CA	0290	5186	39.10	
07/23	07/25	SAFEWAY STORE 00027193 MENLO PARK CA	1654	5186	73.95	
07/23	07/25	WALGREENS #7087 MENLO PARK CA	7003	5186	184.33	
07/24	07/25	HALF WIT WINES.COM 04152212700 CA	0048	5186	126.51	
07/24	07/25	UBER 8665761039 CA	4166	5186	52.52	
07/24	07/25	SIMPLY GOURMET SOUTH SAN FRACA	0050	5186	26.25	
07/24	07/25	DTV*DIRECTV SERVICE 800-347-3288 CA	7552	4959	173.29	
07/24	07/27	USAIRWAY 03724111816036 SAN FRANCISCOCA	8249	5186	50.00	
07/24	07/27	SHRAGER/DOROTHYW 07/24 EBC/FEE ONEWAY				
07/25	07/27	VESTA *AT&T 866-608-3007 OR	8346	5186	45.00	
07/25	07/27	SQ *CAFE NOIR LLC Stone Harbor NJ	8974	5186	40.07	
07/25	07/27	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	9591	5186	47.14	
07/25	07/27	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA	5194	5186	13.75	
07/25	07/27	CLOSET BOUTIQUE AVALON NJ	0030	5186	274.34	
07/25	07/27	KL *KLWINES.COM 800-2475987 CA	2479	5186	590.53	
07/25	07/27	SUNOCO 0479785802 QPS ABERDEEN MD	4018	5186	31.03	
07/25	07/27	MARKET PLACE ABERDEEN MD	0541	5186	17.45	
07/26	07/27	LE DIPLOMATE WASHINGTON DC	8436	5186	84.42	
						\$7,329.54
Fees						
06/25	06/29	FOREIGN TRANSACTION FEE	0100	5186	21.12	
06/26	06/29	FOREIGN TRANSACTION FEE	7103	5186	1.63	
06/28	06/30	FOREIGN TRANSACTION FEE	3083	5186	1.16	
06/29	06/30	FOREIGN TRANSACTION FEE	0427	5186	2.54	
06/29	06/30	FOREIGN TRANSACTION FEE	8552	5186	10.81	
06/30	07/01	FOREIGN TRANSACTION FEE	9098	5186	9.37	
06/29	07/03	FOREIGN TRANSACTION FEE	2671	5186	0.87	
06/29	07/03	FOREIGN TRANSACTION FEE	2689	5186	0.62	
06/29	07/03	FOREIGN TRANSACTION FEE	2697	5186	0.62	
06/29	07/03	FOREIGN TRANSACTION FEE	2705	5186	0.62	
06/29	07/03	FOREIGN TRANSACTION FEE	7024	5186	0.73	
						\$50.09
Interest Charged						
07/27	07/27	INTEREST CHARGED ON PURCHASES		5186	107.29	
						\$107.29

5186
June 28 - July 27, 2015
Page 5 of 8

Transactions continued

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
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2015 Totals Year-to-Date	
Total fees charged in 2015	\$266.15
Total interest charged in 2015	\$629.66

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	5.90%V				\$22,123.81	\$107.29
Balance Transfers	5.90%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	18.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	24.99%V				\$ 0.00	\$ 0.00

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

Rewards

WORLDPOINTS
7,292 MONTHLY EARNINGS
0 BONUS POINTS THIS MONTH
76,572 POINTS AVAILABLE