

Fill in this information to identify the case:

Debtor 1 Fox Ortega Enterprises Inc dba Premier Cru

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of California

Case number 16-90050

CP

FILED  
MAR 19 PM 2:34

U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIF.  
SAN JOSE, CALIF.

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?

Douglas Millowitz  
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?

☒ No  
☐ Yes. From whom? \_\_\_\_\_

3. Where should notices and payments to the creditor be sent?

Where should notices to the creditor be sent?

Where should payments to the creditor be sent? (if different)

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Douglas Millowitz  
Name  
10 Thistle lane  
Number Street  
Rye NY 10580  
City State ZIP Code

\_\_\_\_\_  
Name  
\_\_\_\_\_  
Number Street  
\_\_\_\_\_  
City State ZIP Code

Contact phone 917 797-5773  
Contact email dougmill32@gmail.com

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?

☒ No  
☐ 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?

☒ No  
☐ 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? \$ 85,535.70 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 sold

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:** \$ \_\_\_\_\_ (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:** \$ \_\_\_\_\_  
**Annual Interest Rate** (when case was filed) \_\_\_\_\_ %  
☐ 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 all that apply:

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).

\$ \_\_\_\_\_

☐ 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

04 10 2016  
MM / DD / YYYY

Signature

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

Name

Douglas

Middle name

Millowitz

Last name

Title

Company

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

Address

10 Thistle lane

Number

Street

City

Rye

NY

State

ZIP Code

10580

Contact phone

917 7975773

Email

dolegmill32@gmail.com

I had purchased wine futures from Premier Cru in Berkely CA. They had sent me an email on Oct. 2 2015 which I enclosed. On Oct 23 2015 he emailed me a spreadsheet listing all the wine I had ordered and the date it would be sent to me. The first column is the date they charged my credit card, the second and third column is the order number, the fourth column is the vintage and name of the wine, the fifth column is price per bottle, 6<sup>th</sup> column is the amount of bottles purchased and the final 7<sup>th</sup> column is the expected date the wine would be delivered. As the email was sent on Oct 23 2015 December was December 2015 and February was February 2016.

They were supposed to deliver the wines December 2015 and February 2016 and obviously those bottles were not delivered. Premier Cru also declared bankruptcy in Jan 2016.

According to Premier Cru I had purchased \$85,535.73 of wine. I went through my Chase Visa credit card bills and I found \$80,030.13. I could not find the remaining \$5504.60 from the old statements.

Premier Cru had clearly listed they would deliver the wine on a specified date. I did not receive the wines, therefore I would like to get a refund from Chase Visa.

I have faxed all my paperwork

Doug Millowitz  
10 Thistle Lane  
Rye NY 10580

Cell 917 797 5773

*email: dougmill32@gmail.com*

Available:

0 /

0 In Transit:

0

Open

Wine and VintagePrice units Delivery date

Red Bordeaux

12/28/2012

0000400723

44127

2010 Cheval Blanc

\$399.99

6 December

03/20/2012

0000377487

41340

09 Gazin

\$86.99

6 December

03/20/2012

0000377487

41476

09 Gruaud Larose

\$79.99

6 December

12/28/2012

0000400723

44096

2010 Haut Brion

\$459.00

18 February

2010 First Growth Bordeaux Special Set

12/28/2012

0000400723

44086

2010 Lafite Rothschild

\$460.00

18 February

2010 First Growth Bordeaux Special Set

12/19/2012

0000399984

44089

2010 Lafite Rothschild 3 Liter

\$3,225.00

1 February

12/19/2012

0000399984

44088

2010 Lafite Rothschild Magnum

\$1,599.99

3 December

12/28/2012

0000400723

44123

2010 Latour

\$460.00

18 February

2010 First Growth Bordeaux Special Set

12/19/2012

0000399984

44124

2010 Latour Magnum

\$2,403.00

1 December

12/28/2012

0000400723

44042

2010 Margaux

\$460.00

18 February

2010 First Growth Bordeaux Special Set

12/19/2012

0000399984

44045

2010 Margaux 3 Liter

\$3,615.00

1 December

12/19/2012

0000399984

44044

2010 Margaux Magnum

\$1,799.00

3 December

12/28/2012

0000400723

44106

2010 Mouton Rothschild

\$460.00

18 February

2010 First Growth Bordeaux Special Set

12/19/2012

0000399984

44108

2010 Mouton Rothschild 3 Liter

\$3,615.00

1 December

12/19/2012

0000399984

44107

2010 Mouton Rothschild Magnum

\$1,800.00

3 December

07/11/2011

0000359084

44157

2010 Petrus

\$2,699.00

3 February

12/18/2012

0000399940

46227

2011 Petrus

\$699.99

6 February

This was a spreadsheet emailed to me by  
Premier Cru stating all the wine  
they owed to me,

The last column is the date they promised  
to deliver the wine December 2015 and February 2016

Back in November 2015 I asked Premier Cru for a refund for the wine futures I purchased. In November of 2016 Premier Cru issued me 4 checks for totaled \$85,535.73. Premier Cru said they wanted me to deposit the 4 checks over a 4 month period (December, January, February, and March). I deposited the first check around Dec.17 2016 but the check bounced due to the banking account of Premier Cru having insufficient funds. I contacted Premier Cru immediately after but I could not get anyone to answer their phones. I have 3 more checks that obviously cannot be deposited because they declared bankruptcy. So even they issued me 4 checks for a total of \$85,535.73, I was unable to cash any of the refund checks due to bounced check and bankruptcy.

This check bounced

Chase Private Client

Tuesday, March 22, 2016

## Check Details for Check Number 58041

Post Date	Amount	Account number	Routing number
2015-12-17 00:00:00.0	\$21,500.00	[REDACTED]	[REDACTED]

## Check Images (Front and Back)

THIS DOCUMENT HAS A GRADUATED BACKGROUND/DARK-TO-LIGHT. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

PREMIER CRU  
1011 University Ave  
Berkeley CA 94710  
510-644-9463

Community Bank of the Bay  
1750 Broadway  
Oakland CA 94612  
510-433-6400

58041

11/24/2015

90-4240 / 1211

PAY TO THE ORDER OF Douglas Milowitz \*\*\*\*\*21,500.00

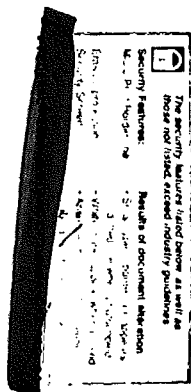
Twenty-one thousand five hundred and xx / 100 Dollars DOLLARS

Douglas Milowitz  
USA

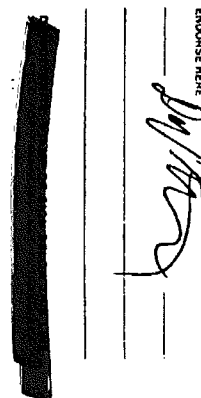
MEMO [REDACTED]

[REDACTED]

AUTHORIZED SIGNATURE [Signature]



For Deposit Only - JPMC



This information is provided for your convenience and does not replace your monthly account statement(s), which are the official records of your accounts and does not replace any other notice we send you.

JPMorgan chase Bank, N.A. Member FDIC

© 2016 JPMorgan Chase &amp; Co.

Deposit  
Jan 15th  
2016

I never deposited  
this check as  
Premier Cru declared  
bankrupt

THIS DOCUMENT HAS A GRADUATED BACKGROUND. DARK TO LIGHT. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

<b>PREMIER CRU</b> 1011 University Ave Berkeley CA 94710 510-644-9463	<b>Community Bank of the Bay</b> 1750 Broadway Oakland CA 94612 510-433-5400	<b>58042</b>
<b>PAY TO THE ORDER OF</b> <b>Douglas Millowitz</b>	<b>90-4240 / 1211</b>	<b>11/24/2015</b>
<b>Twenty-one thousand five hundred and xx / 100 Dollars</b>		<b>*****21,500.00</b>
<b>Douglas Millowitz</b> , <b>USA</b>		<b>DOLLARS</b>
<b>MEMO</b>		<b>AUTHORIZED SIGNATURE</b>

*[Signature]*

*[Redacted]*

I never deposited  
this check as premier  
CRU declared bankruptcy

Deposit  
Mar 15th

2016

THIS DOCUMENT HAS A GRADUATED BACKGROUND, DARK TO LIGHT. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

**PREMIER CRU**  
1011 University Ave  
Berkeley CA 94710  
510-644-9463

Community Bank of the Bay  
1750 Broadway  
Oakland CA 94612  
510-433-5400

58044

PAY TO THE  
ORDER OF

**Douglas Millowitz**

90-4240 / 1211

11/24/2015

*Twenty-one thousand thirty-five and 73 / 100 Dollars*

Douglas Millowitz  
,  
USA

\*\*\*\*\*21,035.73

DOLLARS

MEMO

AUTHORIZED SIGNATURE

Deposit  
Feb 15th

2016

I never deposited  
this check as Premier  
Cru declared bankruptcy

THIS DOCUMENT HAS A GRADUATED BACKGROUND. DARK TO LIGHT. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

<b>PREMIER CRU</b> 1011 University Ave Berkeley CA 94710 510-644-9463	<b>Community Bank of the Bay</b> 1750 Broadway Oakland CA 94612 510-433-5400	<b>58043</b>
<b>PAY TO THE ORDER OF</b> <b>Douglas Millowitz</b>	<b>90-4240 / 1211</b>	<b>11/24/2015</b>
<b>Twenty-one thousand five hundred and xx / 100 Dollars</b>		<b>*****21,500.00</b>
<b>Douglas Millowitz</b> , <b>USA</b>		<b>DOLLARS</b>
<b>MEMO</b>		<b>AUTHORIZED SIGNATURE</b>

[Redacted Signature]

Sent from my iPhone

Begin forwarded message:

**From:** "Peter Powlovich" <[peter@premiercru.net](mailto:peter@premiercru.net)>  
**Date:** October 2, 2015 at 4:52:46 PM EDT  
**To:** <[dougmill32@gmail.com](mailto:dougmill32@gmail.com)>  
**Subject:** RE: Wine order

Hello Doug,

I must start by apologizing on how long we have been taking. I can say we are very much still expecting to fill these orders. As of right now, we are expecting a shipment of '09/'10 Bordeauxs to come in within the next 2 weeks. We are also expecting a container at the end of October and one in November. Unfortunately, I do not have any info on what to specifically expect at this moment. We should be emailing you as soon as the wine arrives in our warehouse and is entered into our system. If I can help you with anything else, please feel free to ask.

Sincerely,  
Peter N Powlovich  
Premier Cru - the world's finest wines  
1011 University Avenue  
Berkeley, CA 94710 (directions)  
phone (510) 644-9463  
fax (510) 647-3833  
[Peter@premiercru.net](mailto:Peter@premiercru.net)

-----Original Message-----

From: [dougmill32@gmail.com](mailto:dougmill32@gmail.com) [<mailto:dougmill32@gmail.com>]  
Sent: Sunday, September 27, 2015 2:01 PM  
To: Premier Cru  
Subject: Wine order

Hello

I have a lot of 2010 Bordeaux on order. Have they arrived ?

Thanks  
Doug Millowitz  
917 797 5773

Sent from my iPad

# PREMIER CRU

## Credit Memo

1011 University Avenue  
Berkeley, CA 94710  
(510) 644-9463 FAX (510) 547-5405

Page: 1  
\*\*\*\*Reprint\*\*\*\*

Number: 0000341179  
Date: 11/16/2015  
Salesperson:  
Customer: Domill

Sold To	Ship To
Douglas Millowitz 10 Thisle Lane dougmill32@gmail.com WANTS OWC!!! Rye, NY 10580 USA	Douglas Millowitz 10 Thisle Lane dougmill32@gmail.com WANTS OWC!!! Rye, NY 10580 USA

Customer P.O.	Ship Via	F.O.B	Terms	
	UPS	PRE		
Item	Description	Qty Shipped	Price	Amount
	2010 Cheval Blanc so400723	6.00	399.99	2,399.94
	2010 Latour so400723	18.00	460.00	8,280.00
	2010 Lafite Rothschild so400723	18.00	460.00	8,280.00
	2010 Margaux so400723	18.00	460.00	8,280.00
	2010 Mouton Rothschild so400723	18.00	460.00	8,280.00
	2010 Haut Brion so400723	18.00	459.00	8,262.00
	09 Gazin so377487	6.00	86.99	521.94
	09 Gruaud Larose so377487	6.00	79.99	479.94
	2010 Lafite Rothschild Mag so399984	3.00	1,599.99	4,799.97
	2010 Lafite Rothschild 3 Liter so399984	1.00	3,225.00	3,225.00
	2010 Mouton Rothschild 3 L so399984	1.00	3,615.00	3,615.00
	2010 Mouton Rothschild Mag so399984	3.00	1,800.00	5,400.00
	2010 Margaux 3 Liter so399984	1.00	3,615.00	3,615.00
	2010 Margaux Mag so399984	3.00	1,799.00	5,397.00
	2010 Latour Magnum so399984	1.00	2,403.00	2,403.00
	2010 Petrus so359084	3.00	2,699.00	8,097.00
	2011 Petrus so399940	6.00	699.99	4,199.94
Payment/Credit from Document: CM341179 -CR				(85,535.73)
		Subtotal		85,535.73
		Freight		0.00
		Sales Tax		0.00
		Trade Discount		0.00
		Payment/Credit Amount		-85,535.73
		Balance		0.00

Case 16-40050 Claim 1702 Filed 04/19/16 Desc Main Document Page 13 of 22

Contract: Douglas Millwin

MR DOUGLAS N MILLOWITZ

December 24, 2015

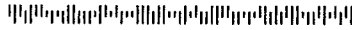
Page 3 of 98

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
01/18/13	\$19,242.97	\$0.00	\$192.00

\$

Make your check payable to:  
Chase Card Services.  
Please write amount enclosed.  
New address or e-mail? Print on back.

50802 BEX 2 06612 C  
MR DOUGLAS N MILLOWITZ  
180 E END AVE APT 20E  
NEW YORK NY 10128-7774



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19806-5153



Manage your account online:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Customer Service  
1-800-945-2000

Additional contact  
information on back

**ACCOUNT SUMMARY**

Account Number: 4266 8412 6985 4008

Previous Balance	\$8,858.23
Payment, Credits	-\$9,129.22
Purchases	+\$19,513.96
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$19,242.97

Opening/Closing Date	11/22/12 - 12/21/12
Total Credit Line	\$26,000
Available Credit	\$6,757
Cash Access Line	\$5,200
Available for Cash	\$5,200

**PAYMENT INFORMATION**

New Balance	\$19,242.97
Payment Due Date	01/18/13
Minimum Payment Due	\$192.00

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	28 years	\$35,159	
\$623	3 years	\$22,445	(Savings=\$12,714)

If you would like information about credit counseling services, call 1-866-797-2885.

**YOUR ACCOUNT MESSAGES**

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

**TRAVELPLUS SUMMARY**

Previous miles balance	27,099	Thank you for using the credit card that rewards you miles for all your purchases! Redeem your miles by logging onto <a href="http://www.chase.com">www.chase.com</a> or by calling the number on the back of your card. If you have any questions, please don't hesitate to call us!
+ 2X miles earned on travel	0	
+ Miles earned on all other purchases	19,514	
+ Bonus miles on Chase Rewards Plus	0	
- Miles redeemed this statement period	27,099	
= Total miles available for redemption	19,514	

Your Chase TravelPlus credit card allows you to earn unlimited miles. You earn 1 mile for every \$1 spent on purchases, and 2 miles on airline tickets - when purchased directly with the airline, hotel accommodations - when purchased directly with the hotel, and car rental agencies. Add authorized users, and sign up to have your monthly bills charged to your card.

**ACCOUNT ACTIVITY**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
12/18	Payment Thank You - Image Check	-8,858.23
12/19	REDEMPTION CREDIT	-270.99
<b>PURCHASES</b>		
12/02	UBER TECHNOLOGIES INC 866-576-1039 CA	36.00
12/02	UBER TECHNOLOGIES INC 866-576-1039 CA	29.00
12/02	GRACEFUL SERVICES INC NEW YORK NY	63.00
12/04	VZWRLSS'IVR VN 800-922-0204 NJ	359.60
12/04	BINNYS BEVERAGE DEPOT 018 NILES IL	350.00
12/04	MAIN STREET BOOK FAIRS WHITE PLAINS NY	218.00
12/04	NYC-TAXI LONG ISLAND C NY	13.60

This Statement is a Facsimile - Not an original

0000001 FIS33338 C 1 000 N Z 21 12/12/21 Page 1 of 2 00225 MA MA 50802 35610000010005090201

continues

Statement Date: 11/22/12 - 12/21/12  
Account Number: [REDACTED]  
Page 2 of 2**ACCOUNT ACTIVITY (CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/08	NYC TAXI MED 5E21 WOODSIDE NY	7.20
12/19	PREMIER CRU 510-6449463 CA	14,227.97
12/18	PREMIER CRU 510-6449463 CA	4,199.94
12/18	METRO-NORTH TVM 877-886-6577 NY	9.75

2012 Totals Year-to-Date	
Total fees charged in 2012	\$20.26
Total interest charged in 2012	\$277.21

Year-to-date totals reflect all charges minus any refunds applied to your account.

**INTEREST CHARGES**

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
<b>PURCHASES</b>			
Purchases	10.24% (v)	-0-	-0-
<b>CASH ADVANCES</b>			
Cash Advances	19.24% (v)	-0-	-0-
<b>BALANCE TRANSFERS</b>			
Balance Transfer	10.24% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

This Statement is a Facsimile - Not an original

X 0000001 FIS3330 C 1

000 N Z 21 12/12/21

Page 2 of 2

00226 MA MA 60902

35610000910005000202

continues

MR DOUGLAS N MILLOWITZ

December 24, 2015  
Page 3 of 10

You have a credit balance of -\$2,719.85.  
You do not have to make a payment at this time.

Account number

\$

Make your check payable to:  
Chase Card Services.  
Please write amount enclosed.  
New address or e-mail? Print on back.

68294 DEK 2/20/11 G  
MR DOUGLAS N MILLOWITZ  
180 E END AVE APT 20E  
NEW YORK NY 10128-7774



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



Manage your account online:  
[www.chase.com/cards/cards](http://www.chase.com/cards/cards)

Customer Service  
1-800-945-2000

Additional contact  
information on back

#### ACCOUNT SUMMARY

Account Number: 4266 0412 1990 2601

Previous Balance	\$2,875.39
Payment, Credit	-\$33,175.39
Purchases	+\$27,580.15
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	-\$2,719.85
Opening/Closing Date	08/22/11 - 07/21/11
Total Credit Line	\$26,000
Available Credit	\$26,000
Cash Access Line	\$5,200
Available for Cash	\$5,200

#### PAYMENT INFORMATION

New Balance	-\$2,719.85
Payment Due Date	08/18/11
Minimum Payment Due	\$0.00

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs will be subject to increase to a maximum Penalty APR of 29.99%.

#### YOUR ACCOUNT MESSAGES

You have a credit balance, so no payment is required. You may make charges against the credit or request a refund by contacting Cardmember Service at the address above. If after 6 months the credit balance is \$1.00 or more, we will refund the credit within 30 days.

#### TRAVELPLUS SUMMARY

Previous Miles Balance	3,771
Miles Earned on Other Purchases This Period	27,581
Miles Earned on Chase Rewards Plus Purchases	0
Now Total Miles Balance	31,352

Thank you for using the credit card that rewards you miles for all your purchases! We appreciate you choosing Chase for your financial needs we are here to serve you. If you have any questions, do not hesitate to call us!

Your Chase TravelPlus credit card allows you to earn unlimited Miles. You earn 1 mile for every \$1 you spend on purchases, and 2 miles on eligible travel purchases including airlines, hotels and car rentals. Earn additional miles - as much as 10 miles per \$1 - shopping online through [www.chase.com/rewardsplus](http://www.chase.com/rewardsplus). Add authorized users, and sign up to have your monthly bills charged to your card why not get miles for all those purchases too? Redeem your miles by logging onto [www.chase.com/rewards](http://www.chase.com/rewards) or by calling 1-800-603-2265.

#### ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
07/15	Payment Thank You - Image Check	-2,875.39
07/18	Payment Thank You - Image Check	-30,300.00
<b>PURCHASES</b>		
06/21	LAVO NEW YORK NY	132.15
06/22	KIN'CT CHALLENGE 866-992-3374 CA	100.00
06/23	BALTHAZAR NEW YORK NY	222.50
06/23	BALTHAZAR NEW YORK NY	42.00
06/23	NYC TAXI CCRMT LONG ISLAND C NY	22.60
06/27	TOYS R US #6423 NEW YORK NY	188.11
06/27	NINJA RESTAURANT NEW YORK NY	113.81
07/01	PREMIER CRU 510-6449463 CA	17,993.88
07/01	NYC-TAXI-9A81 MASPETH NY	11.10
07/07	SURFARI MANCHESTER MA	93.00
07/11	JPMC CONVFEE 800-737-6222 IL	13.00
07/08	SURFARI MANCHESTER MA	98.00

This Statement is a Facsimile - Not an original

0000001 H633398 C 1 000 N Z 21 11/07/21 Page 1 of 2 00325 MA MA 28224 20210000011003823491  
X 0381

continues

Statement Date: 06/22/11 - 07/21/11  
Account Number: [REDACTED]  
Page 2 of 2**ACCOUNT ACTIVITY (CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/11	MB FIN SVCS 800-654-6222 MI	879.00
07/11	PREMIER CRU 510-6449463 CA	7,500.00
07/15	SURFARI MANCHESTER MA	93.00
07/16	SURFARI MANCHESTER MA	98.00

2011 Totals Year-to-Date	
Total fees charged in 2011	\$10.73
Total interest charged in 2011	\$327.78

Year-to-date totals reflect all charges minus any refunds applied to your account.

**INTEREST CHARGES**

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
<b>PURCHASES</b>			
Purchases	10.24% (v)	-0-	-0-
<b>CASH ADVANCES</b>			
Cash advances	19.24% (v)	-0-	-0-
<b>BALANCE TRANSFERS</b>			
Balance transfers	10.24% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

This Statement is a Facsimile - Not an original.

X 0000001 F833358 G 1

000 N Z 21 11-07-21

Page 2 of 2

00225 MA MA 38234

2021000001000323402

continues

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
05/06/12	\$3,016.59	\$0.00	\$30.00

Account number

\$

Make your check payable to:  
Chase Card Services.  
Please write amount enclosed.  
New address or e-mail? Print on back.

94129 BEZ 2 10312 C  
MR DOUGLAS N MILLOWITZ  
180 E END AVE APT 20E  
NEW YORK NY 10128-7774



CARDMEMBER SERVICE  
PO BOX 16153  
WILMINGTON DE 19886-5153



Manage your account online:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Customer Service  
1-800-945-2000

Additional contact  
information on back

**ACCOUNT SUMMARY**

Account Number: 4266 8411 9074 3565

Previous Balance	\$2,041.37
Payment, Credits	-\$2,041.37
Purchases	+\$3,016.59
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,016.59

Opening/Closing Date	03/10/12 - 04/09/12
Total Credit Line	\$15,000
Available Credit	\$11,983
Cash Access Line	\$3,000
Available for Cash	\$3,000

**PAYMENT INFORMATION**

New Balance	\$3,016.59
Payment Due Date	05/06/12
Minimum Payment Due	\$30.00

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 years	\$7,241
\$113	3 years	\$4,059 (Savings=\$3,182)

If you would like information about credit counseling services, call 1-866-797-2885.

**YOUR ACCOUNT MESSAGES**

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

**CHASE FREEDOM REWARDS SUMMARY**

Previous Points Balance	20,215	Have you gotten your reward yet? Take a look at how many points you've earned and log onto Ultimate Rewards today. You can get cash back, gift cards, merchandise and more! See your options at <a href="http://www.chase.com/ultimaterewards">www.chase.com/ultimaterewards</a> . So treat yourself - you earned it!
Points earned on purchases	3,017	
10% Bonus Points per \$1 You Spend	302	
Bonus 10 Points on Every Purchase	90	
Current Points Total	23,624	

As a Chase Checking<sup>SM</sup> customer, you earn more cash back for all your spending! You get 1 point for every \$1 you spend, plus you will receive 10% bonus points per \$1 spent and 10 bonus points on every purchase. Redeeming your points for cash back is easy! You can receive a check, statement credit, or even direct deposit into your Chase Checking account.

**ACCOUNT ACTIVITY**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
03/21	Payment - Thank You	-2,041.37
<b>PURCHASES</b>		
03/09	DUANE READE #14393 NEW YORK NY	122.30
03/09	MR CHOW OF NEW YORK NEW YORK NY	257.58
03/19	DRUG MART NEW YORK NY	41.76
03/22	PREMIER CRU 510-6449463 CA	1,943.73
03/22	BARNEYS NEW YORK #3 NEW YORK NY	218.75
03/28	DOMINO'S PIZZA - SIA MONTEGO BAY	14.00
03/28	ALBAN VINEYARDS 805-646-0305 CA	348.68

This Statement is a Facsimile - Not an original

0000001 FIS33339 C 1 000 N Z 03 12:04:09 Page 1 of 2 00225 MA MA 24120 10010000010002412001

continues

DOUGLAS MILLOWITZ

December 25, 2015

Page 47 of 98

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
01/17/13	\$18,835.88	\$0.00	\$188.00

Account number: [REDACTED]

\$

Make your check payable to:  
Chase Card Services,  
Please write amount enclosed.  
New address or e-mail? Print on back.

32650 BEX 2 35512 C  
DOUGLAS N MILLOWITZ  
180 E END AVE APT 20E  
NEW YORK NY 10126-7774



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

CHASE

Manage your account online:  
www.chase.com/creditcards

Customer Service  
1-800-945-2000

Additional contact  
information on back →

## ACCOUNT SUMMARY

Account Number: 4266 8412 6965 3158

Previous Balance	\$8,238.30
Payment, Credits	-\$8,628.87
Purchases	+\$19,225.28
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$1.17
Interest Charged	\$0.00
New Balance	\$18,835.88

Opening/Closing Date	11/21/12 - 12/20/12
Total Credit Line	\$25,000
Available Credit	\$6,164
Cash Access Line	\$5,000
Available for Cash	\$5,000

## PAYMENT INFORMATION

New Balance	\$18,835.88
Payment Due Date	01/17/13
Minimum Payment Due	\$188.00

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment		28 years	\$34,402
\$610		3 years	\$21,970 (Savings=\$12,432)

If you would like information about credit counseling services, call 1-866-797-2885.

## YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

## TRAVELPLUS SUMMARY

Previous miles balance	39,057	Thank you for using the credit card that rewards you miles for all your purchases! Redeem your miles by logging onto www.chase.com or by calling the number on the back of your card. If you have any questions, please don't hesitate to call us!
+ 2X miles earned on travel	4,579	
+ Miles earned on all other purchases	16,937	
+ Bonus miles on Chase Rewards Plus	0	
- Miles redeemed this statement period	39,057	
= Total miles available for redemption	21,516	

Your Chase TravelPlus credit card allows you to earn unlimited miles. You earn 1 mile for every \$1 spent on purchases, and 2 miles on airline tickets - when purchased directly with the airline, hotel accommodations - when purchased directly with the hotel, and car rental agencies. Add authorized users, and sign up to have your monthly bills charged to your card.

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
12/16	Payment Thank You - Image Check	-8,238.30
12/19	REDEMPTION CREDIT	-390.57
<b>PURCHASES</b>		
11/20	Amazon.com AMZN.COM/BILL WA	30.86
11/21	DIRECTEUR DE L'ETAT CI QUEBEC QC 11/23 CANADIAN DOLLAR 39.00 X 1.004615384 (EXCHG RATE)	39.18
11/21	METRO-NORTH TVM 877-886-6677 NY	6.50
11/23	AVIS RENT-A-CAR 1 NEW HAVEN CT	257.13
11/27	HAMERSLEY'S BISTRO BOSTON MA	474.46
11/29	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	9.99

This Statement is a Facsimile - Not an original

0000001 FIS33333 C 1 000 N Z 20 12/12/20 Page 1 of 2 00225 MA MA 32550 35510000010003255001

continues

Statement Date: 11/21/12 - 12/20/12  
Account Number: [REDACTED]

Page 2 of 2

**ACCOUNT ACTIVITY (CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/27	CVS PHARMACY #0049 Q03 BOSTON MA	20.25
11/29	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	39.29
11/29	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	9.99
11/29	Amazon.com AMZN.COM/BILL WA	4.34
11/28	FOUR SEASONS HOTELS-BOSTN BOSTON MA	320.46
12/01	ZAP*DEV ZAPPOS.COM 800-927-7671 NV	195.00
11/29	DELTA AIR 0067114211548 POTOMAC MD	1,711.60
052613 1 L	JFK NCE	
2 L	NCE JFK	
11/30	Amazon.com AMZN.COM/BILL WA	20.39
11/30	Amazon.com AMZN.COM/BILL WA	9.61
11/30	Amazon.com AMZN.COM/BILL WA	13.05
12/02	Amazon.com AMZN.COM/BILL WA	10.79
12/03	Amazon.com AMZN.COM/BILL WA	9.77
12/03	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	19.04
12/06	SCHRADER CELLARS LLC 707-942-1540 CA	1,312.13
12/10	NYC TAXI MED 7N45 LONG ISLAND NY	12.50
12/09	DINOSAUR BAR-B-QUE NEW YORK NY	55.70
12/12	METRO-NORTH TVM 877-886-6677 NY	9.75
12/14	NYC-TAXI LONG ISLAND C NY	11.00
12/14	NYC-TAXI LONG ISLAND C NY	11.00
12/16	NYC TAXI MED 3G29 LONG ISLAND C NY	44.50
12/17	SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY	175.01
12/20	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	122.99
12/19	PREMIER CRU 510-6449463 CA	14,227.00
12/19	EXCEL 86TH STREET INC NEW YORK NY	42.00
<b>FEES CHARGED</b>		
11/22	FOREIGN TRANSACTION FEE	1.17
	DIRECTEUR DE L'ETAT CI QUEBEC QC \$39.18	
	<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$1.17</b>

2012 Totals Year-to-Date	
Total fees charged in 2012	\$62.63
Total interest charged in 2012	\$326.69
Year-to-date totals reflect all charges minus any refunds applied to your account.	

**INTEREST CHARGES**

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
<b>PURCHASES</b>			
Purchases	10.24% (v)	-0-	-0-
<b>CASH ADVANCES</b>			
Cash Advances	19.24% (v)	-0-	-0-
<b>BALANCE TRANSFERS</b>			
Balance Transfer	10.24% (v)	-0-	-0-

(v) = Variable Rate

30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other Important Information, as applicable.

This Statement is a Facsimile - Not an original

X 0000001 F1533338 C 1

000 N Z 20 12/12/20

Page 2 of 2

00225 MA MA 92550

3551000001000255002

continues

December 25, 2015

Page 15 of 42

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
05/06/12	\$3,016.59	\$0.00	\$30.00

Account number

\$

Make your check payable to:  
Chase Card Services.  
Please write amount enclosed.  
New address or e-mail? Print on back.

24129 BEX Z 10012 C  
MR DOUGLAS N MILLOWITZ  
180 E END AVE APT 20E  
NEW YORK NY 10128-7774



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



Manage your account online:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Customer Service  
1-800-945-2000

Additional contact  
information on back →

**ACCOUNT SUMMARY**

Account Number: 4266 8411 9074 3565	
Previous Balance	\$2,041.37
Payment, Credits	-\$2,041.37
Purchases	+\$3,016.59
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,016.59

Opening/Closing Date	03/10/12 - 04/09/12
Total Credit Line	\$15,000
Available Credit	\$11,983
Cash Access Line	\$3,000
Available for Cash	\$3,000

**PAYMENT INFORMATION**

New Balance	\$3,016.59
Payment Due Date	05/06/12
Minimum Payment Due	\$30.00

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 years	\$7,241
\$113	3 years	\$4,059 (Savings=\$3,182)

If you would like information about credit counseling services, call 1-866-797-2865.

**YOUR ACCOUNT MESSAGES**

New York Residents: New York residents may contact the New York State Banking Department at 1-800-618-8866 to obtain a comparative list of credit card rates, fees and grace periods.

**CHASE FREEDOM REWARDS SUMMARY**

Previous Points Balance	20,215	Have you gotten your reward yet? Take a look at how many points you've earned and log onto Ultimate Rewards today. You can get cash back, gift cards, merchandise and more! See your options at <a href="http://www.chase.com/ultimaterewards">www.chase.com/ultimaterewards</a> . So treat yourself - you earned it!
Points earned on purchases	3,017	
10% Bonus Points per \$1 You Spend	302	
Bonus 10 Points on Every Purchase	90	
Current Points Total	23,624	

As a Chase Checking™ customer, you earn more cash back for all your spending! You get 1 point for every \$1 you spend, plus you will receive 10% bonus points per \$1 spent and 10 bonus points on every purchase. Redeeming your points for cash back is easy! You can receive a check, statement credit, or even direct deposit into your Chase Checking account.

**ACCOUNT ACTIVITY**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
03/21	Payment - Thank You	-2,041.37
<b>PURCHASES</b>		
03/09	DUANE READE #14393 NEW YORK NY	122.38
03/09	MR CHOW OF NEW YORK NEW YORK NY	257.58
03/19	DRUG MART NEW YORK NY	41.76
03/22	PREMIER CRU 510-6449463 CA	1,943.73
03/22	BARNEYS NEW YORK #3 NEW YORK NY	218.75
03/28	DOMINO'S PIZZA - SIA MONTEGO BAY	14.00
03/28	ALBAN VINEYARDS 805-646-0305 CA	348.68

This Statement is a Facsimile - Not an original

0000001 FIG33338 C 1 000 N Z 00 12/04/09 Page 1 of 2 00226 MA MA 24120 10010000010002412201

continues

## Page 7 of 10

Make your check payable to:  
Chase Card Services.  
Please write amount enclosed.  
New address or e-mail? Print on back.

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Case 16-40050 Claim 1702 Filed 04/19/16 Desc Main Document Page 22 of 22