

Fill in this information to identify the case:

Debtor 1 Kenneth W Christian

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of California

Case number 16-400050-WJL

FILED LM

2016 JUN 20 AM 10:43

U.S. BANKRUPTCY COURT
NORTHERN DIST. OF CAL.
OAKLAND, CA**Official Form 410****Proof of Claim**

04/16

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>Kenneth W Christian</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>Kenneth W Christian</u> Name <u>2230 J Street APT 5</u> Number Street <u>Sacramento</u> <u>CA</u> <u>95816</u> City State ZIP Code Contact phone <u>916.220.2662</u> Contact email <u>k.w.christian@mac.com</u> Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
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? \$ _____ \$401.06. 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.
Credit card statement

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: Wine purchased but never delivered.
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: \$ _____ \$401.06
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ \$401.06 (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 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 \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ 401.06

☐ Wages, salaries, or commissions (up to \$12,850*) 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 4/01/19 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.

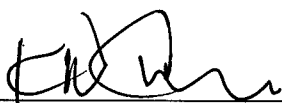
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

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 06/02/2016
MM / DD / YYYY


Signature

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

Name Kenneth Wayne Christian
First name Middle name Last name

Title _____

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

Address 2230 J Street APT 5
Number Street

Sacramento CA 95816

City State ZIP Code

Contact phone 916.220.2662 Email k.w.christian@mac.com

Visa Signature		NEW BALANCE		MINIMUM PAYMENT		DUE DATE	
\$1,405.55		\$25.00		Sep 10, 2014			
PLEASE PAY AT LEAST THIS AMOUNT							
Revolving Credit Limit: \$20,000.00		Cash Advance Credit Limit: \$10,000.00					
Available Revolving Credit: \$18,594.45		Available Credit for Cash Advances: \$10,000.00					

Previous Balance	Payments and Credits	Fees and Interest Charged	Transaction	New Balance
\$2,816.96	-	\$2,816.96	+	\$0.00
				\$1,405.55

Payment Amount Each Period If No Approximate Time to Pay On Statement Balance

Minimum Payment	7 Years	3 Years	Total Cost
\$46			\$1,996
			\$1,661

Your estimated savings if you pay off this balance in 3 years: \$335

If you would like information about credit counseling services, call 1-888-326-8055.

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 23.15%.

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE 240,400

REWARDS EARNED THIS PERIOD 2,812

(reflects transactions posted during this billing cycle)

AVAILABLE BALANCE AS OF 08/13/2014 243,212

No Hassle rewards

For up-to-date rewards tracking, visit www.capitalone.com or simply call 1-800-228-3001

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR KENNETH W CHRISTIAN #6428

1 10 AUG CAPITAL ONE AUTOPAY PYMTAuthDate 08-AUG (\$2,816.96)

TRANSACTIONS FOR KENNETH W CHRISTIAN #6428

1	12 JUL	22SOCIALSAN DIEGOCA	\$22.00
2	12 JUL	JS BEAUTY SUPPLY SACRAMENTOCA	\$15.08
3	15 JUL	AT&T BILL PAYMENT 800-331-0500TX	\$111.27
4	17 JUL	TMS*DILOGR LLC 212-6818571NY	\$97.00
5	20 JUL	LEADACTIVATE 888-367-6514CA	\$29.95
6	21 JUL	INSTTELESEM.COM 3034682110303-4682110CO	\$47.00
7	22 JUL	Amazon Services-Kindle 866-216-1072WA	\$0.99
8	23 JUL	FLOPPYS DIGITAL COPIES SACRAMENTOCA	\$5.00
9	24 JUL	Amazon.com AMZN.COM/BILLWA	\$21.11
10	25 JUL	PREMIER CRU - INTERNET 510-644-9463CA	\$163.48
11	25 JUL	PREMIER CRU BERKELEYCA	\$85.00
12	27 JUL	FASTRAK CSC 415-486-8655CA	\$25.00
13	28 JUL	USPS 05669108134412361 SACRAMENTOCA	\$8.20
14	28 JUL	INFUSIONSOFT 866-8000004AZ	\$269.00
15	29 JUL	SPIRAL INTERNET 530-4789822CA	\$51.90

Transactions continue on page 2

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest	Interest Charge
Purchases	11.19% F	\$0.00	\$0.00
Cash Advances	17.09% F	\$0.00	\$0.00

P, L, D, F = Variable Rate. See reverse of page 1 for details

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM TO MAKE YOUR PAYMENT ONLINE.



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Customer Service 1-800-955-7070
www.capitalone.com

Jun. 14 - Jul. 13, 2014 30 Days in Billing Cycle

Account ending in 6428
Visa Signature
NEW BALANCE
\$2,816.96
MINIMUM PAYMENT
\$30.00
DUE DATE
Aug 10, 2014
PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$20,000.00 Cash Advance Credit Limit: \$10,000.00
Available Revolving Credit: \$17,183.04 Available Credit for Cash Advances: \$10,000.00

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:

Payment Amount Each Period If No Approximate Time to Pay Off Estimated Total Cost Additional Charges Are Made Statement Balance

Minimum Payment	13 Years	\$4,774
\$92	3 Years	\$3,328

Your estimated savings if you pay off this balance in 3 years: \$1,446

If you would like information about credit counseling services, call 1-888-326-8055.

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 23.15%.

Previous Balance	Payments and Credits	Fees and Interest Charged	Transactions	New Balance
\$4,220.81	\$4,292.81	\$2.56	\$2,886.40	\$2,816.96

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR KENNETH W CHRISTIAN #6428

1	16 JUN	CAPITAL ONE ONLINE PYMTAuthDate 16-JUN	(\$4,220.81)
2	10 JUL	CAPITAL ONE AUTOPAY PYMTAuthDate 15-JUN	(\$72.00)

TRANSACTIONS FOR KENNETH W CHRISTIAN #6428

1	12 JUN	masillosacramentoCA	\$9.10
2	15 JUN	AT&T*BILL PAYMENT800-331-0500TX	\$111.03
3	15 JUN	SAKS OFF5TH.COM877-551-7257NY	\$241.90
4	17 JUN	24HOUR FITNESS888-900-3194CA	\$29.00
5	17 JUN	WUFOO.COM/CHARGE813-4213676CA	\$129.00
6	17 JUN	TJMAXQUESTIDMINE212-6818571NY	\$97.00
7	18 JUN	PREMIER CRU -INTERNET510-644-9463CA	\$152.58
8	18 JUN	THE PRESS BISTROSACRAMENTOCA	\$38.66
9	19 JUN	SOUTHWES 5262425166252800-435-9792TX	\$335.00

REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	234,626
REWARDS EARNED THIS PERIOD	5,774
(reflects transactions posted during this billing cycle)	
AVAILABLE BALANCE AS OF 07/13/2014	240,400

For up-to-date rewards tracking, visit
www.capitalone.com
or simply call 1-800-228-3001



INTEREST CHARGE CALCULATION

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