

to identify the case:

LLC

States Bankruptcy Court for the: Northern District of Illinois - Eastern Div

Case number 18-30057

**FILED**  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
FEB 06 2019

JEFFREY P. ALLSTEADT, CLERK  
TEAM - 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?

Michael A + Soy A Vanek

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?

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

Where should notices to the creditor be sent?

Michael + Soy Vanek

Name

4814 S. EMERALD

Number

Street

CHgo IL 60609

City

State

ZIP Code

Contact phone 773 447 6263

Contact email Vanbeostrucking39@yahoo.com

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 773 491 1669

Contact email John @ VanekTrucks.com

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? \$ 1388.34 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.

Granite Counter Top

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 one:

☐ 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).

☐ 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.

Amount entitled to priority

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

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

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

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

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

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

\* 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

01 29 2019  
MM / DD / YYYY

Michael A. Vanek  
Signature

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

Name

Michael A. Vanek  
First name Middle name Last name

Title

Company

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

Address

4514 S. EMERALD  
Number Street

CHGO  
City

IL  
State

60609  
ZIP Code

Contact phone

773 4476263

Email

Vanbras Trucking Inc

@yahoo.com

**ACCOUNT ACTIVITY****(CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/03	LUMBER LIQUIDATORS 103 OAK LAWN IL	468.37
10/03	HOBO 25 OAK LAWN IL	127.75
10/03	HOBO 25 OAK LAWN IL	1,388.34
10/03	HOBO 25 OAK LAWN IL	887.79
10/04	ORIGINAL PARTS GROUP INC 800-2438355 CA	186.99

**2016 Totals Year-to-Date**

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

**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	13.49% (v)	-0-	-0-
<b>CASH ADVANCES</b>			
Cash Advances	19.49% (v)	-0-	-0-
<b>BALANCE TRANSFERS</b>			
Balance Transfer	13.49% (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.

**ACCOUNT SUMMARY**Account Number: 

Previous Balance	\$6,156.21
Payment, Credits	-\$6,200.00
Purchases	+\$3,306.17
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,262.38

Opening/Closing Date	09/13/16 - 10/12/16
Credit Limit	\$16,500
Available Credit	\$13,237
Cash Access Line	\$3,300
Available for Cash	\$3,300
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

**PAYMENT INFORMATION**

New Balance	\$3,262.38
Payment Due Date	11/09/16
Minimum Payment Due	\$32.00

**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.

**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	14 years	\$6,206
\$111	3 years	\$3,990 (Savings=\$2,216)

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

**YOUR ACCOUNT MESSAGES**

Cardmember ID: 10898878

Use your Cardmember ID for special limited-time promotions.

**DISNEY DREAM REWARD DOLLARS®**

Previous reward dollars balance  
+ 1% Earn on all purchases  
- Reward dollars trnsfrd to redemption card  
= Total reward dollars avail. for redemption

552.79  
33.09  
0.00  
585.88

Please call 1-800-300-8575 to redeem your DISNEY DREAM REWARD DOLLARS or if you have any questions about the DISNEY REWARDS® Program.

7.28 reward dollars will expire on statement in November 2020  
22.20 reward dollars will expire on statement in December 2020  
2.08 reward dollars will expire on statement in January 2021

OK 3431  
3300  
10/25/16

Every reward dollar you earn is equal to \$1 when redeeming toward Disney products and offerings. Visit DisneyRewards.com to learn about your rewards, Cardmember perks and to redeem. The terms and conditions of the DISNEY REWARDS Program apply to the use of DISNEY DREAM REWARD DOLLARS and may be modified by Chase or Disney Rewards, LLC at any time. Please visit DisneyRewards.com or call 1-800-300-8575 to request that your DISNEY DREAM REWARD DOLLARS be transferred to a DISNEY REWARDS® Redemption Card or if you have any questions about the DISNEY REWARDS Program. You earn 1% on purchases with your DISNEY REWARDS® Visa® Card.

**ACCOUNT ACTIVITY**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
09/22	Payment ThankYou - Check	-6,200.00
<b>PURCHASES</b>		
09/19	PAYPAL *CENTRALSERV 402-935-7733 CA	27.50
09/22	ORIGINAL PARTS GROUP INC 800-2438355 CA	72.43
09/27	AMES PERFORMANCE ENGINEER 800-421-2637 NH	147.00

## ACCOUNT SUMMARY

Account Number: **[REDACTED]**

Previous Balance \$199.88  
 Payment, Credits *Oct 3380* -\$10,000.00  
 Purchases +\$20,473.46  
 Cash Advances \$0.00  
 Balance Transfers \$0.00  
 Fees Charged \$0.00  
 Interest Charged \$0.00  
 New Balance *2/22/16 11,000* \$10,673.34

Opening/Closing Date 01/13/16 - 02/12/16  
 Credit Limit \$16,500  
 Available Credit \$5,826  
 Cash Access Line \$3,300  
 Available for Cash \$3,300  
 Past Due Amount \$0.00  
 Balance over the Credit Limit \$0.00

## PAYMENT INFORMATION

New Balance \$10,673.34  
 Payment Due Date 03/09/16  
 Minimum Payment Due \$106.00

**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.

**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	24 years	\$22,042
\$363	3 years	\$13,051 (Savings=\$8,991)

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

## YOUR ACCOUNT MESSAGES

Cardmember ID: 10898878

Use your Cardmember ID for special limited-time promotions.

## DISNEY DREAM REWARD DOLLARS®

Previous reward dollars balance 31.56  
 + 1% Earn on all purchases 204.74  
 - Reward dollars trnsfrd to redemption card 0.00  
 = Total reward dollars avail. for redemption 236.30

Please call 1-800-300-8575 to redeem your DISNEY DREAM REWARD DOLLARS or if you have any questions about the DISNEY REWARDS® Program.

7.28 reward dollars will expire on statement in November 2020  
 22.20 reward dollars will expire on statement in December 2020  
 2.08 reward dollars will expire on statement in January 2021

Every reward dollar you earn is equal to \$1 when redeeming toward Disney products and offerings. Visit DisneyRewards.com to learn about your rewards, Cardmember perks and to redeem. The terms and conditions of the DISNEY REWARDS Program apply to the use of DISNEY DREAM REWARD DOLLARS and may be modified by Chase or Disney Rewards, LLC at any time. Please visit DisneyRewards.com or call 1-800-300-8575 to request that your DISNEY DREAM REWARD DOLLARS be transferred to a DISNEY REWARDS® Redemption Card or if you have any questions about the DISNEY REWARDS Program. You earn 1% on purchases with your DISNEY REWARDS® Visa® Card.

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
02/03	Payment Thank You Check	-10,000.00
<b>PURCHASES</b>		
01/13	VCA WORTH #394 PALOS HILLS IL	413.67
01/17	HOB0 25 OAK LAWN IL	313.79 <i>4540</i>
01/21	WYLANDS MARINE 574-2591510 IN	2,000.00



JOHN KAPITANEK <jckappy@gmail.com>

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## Hobo Countertop Question

1 message

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**Smith, Renata** <rsmith@hoboonline.com>

To: "john@vanektrucks.com" <john@vanektrucks.com>

Cc: "Johnson, Timothy" <tjohnson@hoboonline.com>

Thu, Sep 27, 2018 at 2:58 PM

Good evening Mr. and Mrs. Vanek,

My name is Renata and I am an expeditor at Hobo in Oak Lawn.

On October 03, 2016 you placed order for countertop thru our store.

I just want to let you know that this order was cancelled by Stone Systems.

Order is still open in our store and I would like to know if you are still interested.

As you know pricing has changed and Stone Systems will not honor what was quoted 2 years ago.

There is two options:

1. You can come in to our store and cancel- we will refund your money.
2. Come in and sit down with one of the designers and update your order – this may involve extra payment.

Please respond to my email and let me know what you have decided.

**Have a great day!**

**Thank you,**

Renata Smith

Special Order Clerk - Hobo 25

8716 S. Cicero Ave.

Oak Lawn, IL 60453

708-423-4656

rsmith@hoboonline.com







JOHN KAPITANEK <jckappy@gmail.com>

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## Hobo Countertop - Reply Needed

1 message

**Smith, Renata** <rsmith@hoboonline.com>

To: "john@vanektrucks.com" <john@vanektrucks.com>

Tue, Oct 2, 2018 at 11:33 AM

Please read below and reply to my email or call 708-423-4656 ext.238.

**Thank you,**

Renata Smith

Special Order Clerk - Hobo 25

8716 S. Cicero Ave.

Oak Lawn, IL 60453

708-423-4656

*rsmith@hoboonline.com*



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**From:** Smith, Renata

**Sent:** Thursday, September 27, 2018 2:59 PM

**To:** 'john@vanektrucks.com' <john@vanektrucks.com>

**Cc:** Johnson, Timothy <tjohnson@hoboonline.com>

**Subject:** Hobo Countertop Question

Good evening Mr. and Mrs. Vanek,

My name is Renata and I am an expeditor at Hobo in Oak Lawn.

On October 03, 2016 you placed order for countertop thru our store.

I just want to let you know that this order was cancelled by Stone Systems.

Order is still open in our store and I would like to know if you are still interested.

As you know pricing has changed and Stone Systems will not honor what was quoted 2 years ago.

There is two options:



2. Come in and sit down with one of the designers and update your order – this may involve extra payment.

Please respond to my email and let me know what you have decided.

**Have a great day!**

**Thank you,**

Renata Smith

Special Order Clerk - Hobo 25

8716 S. Cicero Ave.

Oak Lawn, IL 60453

708-423-4656

*rsmith@hoboonline.com*



# Northern District of Illinois Claims Register

[18-30057 Deforab, LLC](#)

**Honorable Judge:** Jacqueline P. Cox

**Chapter:** 11

**Office:** Eastern Division

**Last Date to file claims:**

**Trustee:**

**Last Date to file (Govt):**

*Creditor:* (27512271)

**Claim No:** 23

*Status:*

Michael A & Joy A Vanek

*Original Filed*

*Filed by:* CR

4514 South Emerald

*Date:* 02/06/2019

*Entered by:* Kevin Lyons

Chicago IL 60609

*Original Entered*

*Modified:*

*Date:* 02/06/2019

Amount claimed: \$1388.34

*History:*

[Details](#) [23-1](#) 02/06/2019 Claim #23 filed by Michael A & Joy A Vanek, Amount claimed: \$1388.34 (Lyons, Kevin)

*Description:*

*Remarks:*

## Claims Register Summary

**Case Name:** Deforab, LLC

**Case Number:** 18-30057

**Chapter:** 11

**Date Filed:** 10/25/2018

**Total Number Of Claims:** 1

<b>Total Amount Claimed*</b>	\$1388.34
<b>Total Amount Allowed*</b>	

\*Includes general unsecured claims

**The values are reflective of the data entered. Always refer to claim documents for actual amounts.**

	<b>Claimed</b>	<b>Allowed</b>
<b>Secured</b>		
<b>Priority</b>		
<b>Administrative</b>		