

Fill in this information to identify the case:

Debtor 1 <u>Morgan Administration, Inc.</u>
Debtor 2 (Spouse, if filing)
United States Bankruptcy Court <u>Northern District of Illinois</u>
Case number: <u>18-30039</u>

FILED
 U.S. Bankruptcy Court
 Northern District of Illinois
 2/17/2019
 Jeffrey P. Allsteadt, Clerk

**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?	Heart Care Centers of IL Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor <u>Diane M. Loborec</u>	
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?	Where should payments to the creditor be sent? (if different)
	Heart Care Centers of IL	_____
	Name	Name
	P.O. Box 766 Bedford Park, IL 60499-0766	
	Contact phone <u>708-390-2190</u>	Contact phone _____
Contact email _____	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

<p>6. Do you have any number you use to identify the debtor?</p>	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____</p>
<p>7. How much is the claim?</p>	<p>\$ 124.00</p> <p>Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).</p>
<p>8. What is the basis of the claim?</p>	<p>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 healthcare information. Unpaid medical bills on health insurance premiums paid by employee but converted by debtor lapsing insurance.</p>
<p>9. Is all or part of the claim secured?</p>	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property.</p> <p>Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____</p> <p>Basis for perfection: _____</p> <p>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.)</p> <p>Value of property: \$ _____</p> <p>Amount of the claim that is secured: \$ _____</p> <p>Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)</p> <p>Amount necessary to cure any default as of the date of the petition: \$ _____</p> <p>Annual Interest Rate (when case was filed) _____ %</p> <p><input type="checkbox"/> Fixed <input type="checkbox"/> Variable</p>
<p>10. Is this claim based on a lease?</p>	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____</p>
<p>11. Is this claim subject to a right of setoff?</p>	<p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____</p>

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. <i>Check all that apply.</i>	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.	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
	<input type="checkbox"/> 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).	\$ _____
	<input type="checkbox"/> 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).	\$ _____
	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
	<input checked="" type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ 124.00
	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies	\$ _____
* Amounts are subject to adjustment on 4/1/19 and every 3 years after that for cases begun on or after the date of adjustment.		

Part 3: Sign Below

<p>The person completing this proof of claim must sign and date it. FRBP 9011(b).</p> <p>If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.</p> <p>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.</p>	<p>Check the appropriate box:</p> <p><input type="checkbox"/> I am the creditor.</p> <p><input type="checkbox"/> I am the creditor's attorney or authorized agent.</p> <p><input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.</p> <p><input checked="" type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.</p> <p>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.</p> <p>I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.</p> <p>I declare under penalty of perjury that the foregoing is true and correct.</p> <p>Executed on date <u>2/17/2019</u></p> <p style="text-align: center;">MM / DD / YYYY</p> <p><u>/s/ Michael Loborec</u></p> <p>Signature</p> <p>Print the name of the person who is completing and signing this claim:</p> <p>Name <u>Michael Loborec</u></p> <p style="text-align: center;">First name Middle name Last name</p> <p>Title _____</p> <p>Company _____</p> <p>Address <u>15332 Stradford Lane</u></p> <p style="text-align: center;">Number Street</p> <p style="text-align: center;"><u>Orland Park, IL 60462</u></p> <p style="text-align: center;">City State ZIP Code</p> <p>Contact phone <u>708-305-0671</u> Email <u>mikeloborec@gmail.com</u></p>
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Fax to Kim S. regarding Heart Care Center Account 390989 for Diane Loborec
HOBO Insurance with Cigna/Paradigm

Please let me know if this letter will suffice to put the account on hold until everything is settled in the courts.

My email is dlobo310@comcast.net

(708) 305-0044

MAKE CHECKS PAYABLE TO:

IF PAYING BY CREDIT CARD, FILL OUT BELOW.

Case 18-30039 Claim 127-1 Part 2

Filed 02/17/19

Desc Attachment 1

Page 2 of 4

HEART CARE CENTERS OF IL
PO BOX 766
BEDFORD PARK IL 60499-0766
(708) 390-2190



CARD NUMBER		AMOUNT
SIGNATURE		EXP. DATE
ACCOUNT NUMBER	BILLING DATE	AMOUNT NOW DUE
390989	01/17/19	124.00
SHOW AMOUNT PAID HERE \$		



Return Service Requested

003439
0101

REMIT TO: 659328A (PC1)

219 01
DIANE M LOBOREC
15332 STRADFORD LN
ORLAND PARK, IL 60462-6741



HEART CARE CENTERS OF IL
PO BOX 766
BEDFORD PARK, IL 60499-0766



Please check box if above address is incorrect or insurance information has changed, and indicate change(s) on reverse side.

STATEMENT

PLEASE DETACH AND RETURN TOP PORTION WITH YOUR PAYMENT

DATE	DESCRIPTION	PROVIDER	CHARGE	BILLED TO INSURANCE	PAYMENTS AND/OR ADJUSTMENTS	DUE FROM PATIENT
10/23/18	OFF/OUTPT VISIT E/P	BLILEY	164.00		.00 -40.00	124.00
12/17/18	TRANSFER BALANCE					
01/02/19	PERSONAL PAY-DISCOVER					
TOTALS			164.00	.00	-40.00	124.00

Patient Name: DIANE M LOBOREC
Account Number: 390989

Billing Date: 01/17/19
BILL INQUIRIES CALL (708) 390-2190

988-MPALSTM-4022757-2773769784-P; 19217565-1-219; 30304661-1; 1



BALANCE DUE WITHIN 30 DAYS.

**Sugar Felsenthal
Graiss & Helsinger LLP**

Jonathan Friedland
Phone: (312) 704-9400
Email: jfriedland@sfgi.com

30 N. LaSalle St., Ste. 3000
Chicago, Illinois 60602
Office: (312) 704-9400
Fax: (312) 372-7951

www.SFGH.com

Via U.S. Mail
February 4, 2019

Dear Former HOBO Employees:

Some of you have reached out to us previously, and we have responded to individual questions as best we can and will continue to do so.

Please understand, however, that we do not represent any employee(s); nor do we represent the owners or management of HOBO or any other single party – our duty is to HOBO’s entire bankruptcy “estate.” This prevents us from providing legal advice to any single employee or other creditor.

We recognize that the bankruptcy cases have moved quickly, and some people may have been (and may continue to be) confused about their rights. Recent news coverage, which we think was misleading in several respects, has led to more questions.

This letter should provide some clarity and comfort.

We are working to resolve issues arising with coverage under the CIGNA/Paradigm health care plan that was in effect from November 1, 2017 to October 31, 2018. The coverage issues arose as a result of disagreements between HOBO and Paradigm, limitations on payments placed on the Debtors by the Bankruptcy Code, and certain restrictions in the HOBO’s use of cash as a result of orders entered early in the cases related to the liquidation of the HOBO’s assets.

The recent news coverage about HOBO’s insurance issues simply does not fairly represent the background or complexity of these issues, or the intricacies of corporate and bankruptcy law, and we are not aware at this time of any evidence of any wrongful conduct by any officer, director, or owner of HOBO. Simply stated, we think the news coverage was careless in making some of the bald statements and innuendos it made.

We remain in discussions with Paradigm regarding administration of the open claims for the terminated plan. More importantly, now that the liquidation of the Debtors’ assets has concluded, *we are pleased to report that we believe it is likely that there will be sufficient funds to pay in full medical claims that have been or will be processed under the CIGNA/Paradigm health care plan.*

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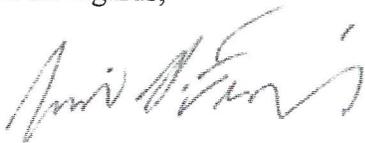
We expect to have a resolution shortly. If you would like to receive notices on this issue by email as well as first class mail, please go to <https://hobo.creditorinfo.com>, complete your information on the "Inquiries" tab, and include the inquiry message "Keep me informed about health insurance claims."

The Bankruptcy Court previously set a general claims bar date of January 28, 2019, and you should have received notice of that deadline. However, to assure that former HOB0 employees can assert health insurance claims against the Debtors, we will be seeking court approval very soon to set a supplemental bar date for employees to file claims related to the CIGNA/Paradigm health care plan.

Once that date is approved, you will be receiving a notice of the new deadline with instructions on preparing and filing such claims. Please be on the lookout for this notice; we believe we will be able to send it to you in about 30 days.

We recognize that HOB0's demise has created hardship for many of you and are working to minimize that hardship to the extent that we can within the structure imposed by the Bankruptcy Code.

Best regards,



Jonathan Friedland
Sugar Felsenthal Grais & Helsinger LLP
Chapter 11 Counsel to HOB0

*(CLAIMS
Tab) →
Proof of Claim
Read all*

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Grais & Helsinger LLP**

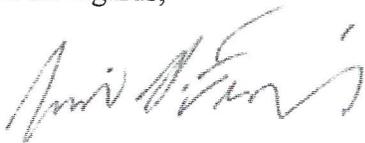
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Jonathan Friedland
Sugar Felsenthal Grais & Helsinger LLP
Chapter 11 Counsel to HOB0

*(CLAIMS
Tab) →
Proof of Claim
Read all*

Northern District of Illinois Claims Register

[18-30039 Morgan Administration, Inc.](#)

Honorable Judge: Jacqueline P. Cox **Chapter:** 11
Office: Eastern Division **Last Date to file claims:** 01/28/2019
Trustee: **Last Date to file (Govt):** 04/23/2019

<i>Creditor:</i> (27558839)	Claim No: 127	<i>Status:</i>
Heart Care Centers of IL	<i>Original Filed</i>	<i>Filed by:</i> CR
P.O. Box 766	<i>Date:</i> 02/17/2019	<i>Entered by:</i> EPoc ADI
Bedford Park, IL 60499-0766	<i>Original Entered</i>	<i>Modified:</i>
	<i>Date:</i> 02/17/2019	

Amount claimed: \$124.00
Priority claimed: \$124.00

History:

[Details](#) [127-1](#) 02/17/2019 Claim #127 filed by Heart Care Centers of IL, Amount claimed: \$124.00 (ADI, EPoc)

Description:

Remarks:

Claims Register Summary

Case Name: Morgan Administration, Inc.
Case Number: 18-30039
Chapter: 11
Date Filed: 10/25/2018
Total Number Of Claims: 1

Total Amount Claimed*	\$124.00
Total Amount Allowed*	

*Includes general unsecured claims

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

	Claimed	Allowed
Secured		
Priority	\$124.00	
Administrative		