

Fill in this information to identify the case:

Debtor 1

Light RX

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the:

District of

Eastern District of Michigan

Case number

19-42510

RECEIVED

APR 09 2019

BMC GROUP

## 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?

Diane Speers

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?

Diane Speers  
Name  
18035 W. Statler Street  
Number Street  
Surprise, AZ 85388  
City State ZIP Code

Contact phone 425-218-9912

Contact email beemergal99@yahoo.com

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?

☐ No

☐ Yes. Claim number on court claims registry (if known)

Through the Bbb ID# 13395635

Filed on

2/22/2019  
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?

check the complaints, there are a lot!

**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? \$ 4,300 - 7,000 ? 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.

- I bought original pkg. after being told by "Angela" that this really works! I added on my tummy flanks, inner and outer thighs and butt therapy on my face.
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: monetary compensation

**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:

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).

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

☐ 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

03/23/19  
MM / DD / YYYY

Diane Speers  
Signature

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

Name

Diane

First name

Speers

Middle name

Last name

Title

Company

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

Address

18035 West Statler Street

Number Street

Surprise

City

AZ

State

85388

ZIP Code

Contact phone

425-218-9912

Email

beemergal99@yahoo.com

3/26/19

From: **DI's Cell** beemergal99@yahoo.com  
Subject: **LightRX Fraud**  
Date: **Today at 12:04 PM**  
To: **DI's Cell** beemergal99@yahoo.com, **arrowhead@lightrx.com**



Hello,

In August of last year, I came into LightRX on Bell Road in Glendale, AZ. I talked to Angie (Angela) who was the Clinic Director for quite a while. I told her "I wasn't in a position to pay for something that didn't work"

I told her I was interested in a treatment to get rid of the fat under my arms. I told Angie that I had tried a lot of different things that didn't work. She told me "These treatments really work" So She signed me up for a treatment for my under arms, and I think I paid \$1,300.00.

I then added treatments for my Flanks, my Inner and outer thighs, my Tummy, and Ultherapy for my face and under my chin.

I was never sure of how much these treatments costed sometimes, because I was never

Given a contract, or shown prices.

I would give them my credit card and they would put the amount on the card,

I continued for three and a half months getting these treatments that were very time consuming, not to mention that some of them were VERY painful, and actually had me

In tears a few times.

Know one EVER mentioned that this form of torture would be so uncomfortable.

I actually left there bruised and with lumps under my skin from the Radio frequency treatments.

I was told oh, those will go away, and sometimes they did.

I also purchased for \$110.00 some supplements to "enhance my treatments" as well as

A cellulite cream and applicator for \$78.00 to do the same.

I asked along the way, "how long will it take for me to see improvements from my treatment?"

I was told "usually after the second treatment, sometimes the third"

I chatted with Angie, and my technicians and told them, "look, I am not seeing any difference". And they said it just takes time.

I finally said to my technician, "I have been doing this for 3 1/2 months, and see no changes.

These treatments don't work for me!

I asked about a refund.

"Lauren" my technician told me, "I don't see any improvement either, honestly"

She had taken some before and after pictures and we went over them and both agreed, this was not helping.

Then she told me "we don't do refunds, I can ask Angie if we can add other treatments"

I never heard back from either one of them.

I called Angie at LightRX and told her " I wanted a refund, and I feel totally taken advantage of, and misled."

Angie told me "she will call her District manager and ask her about a refund"

I never heard back from Angie either.

I called and got the District Managers name (Natalie) and called her at 248-412-0862.

I called Natalie and left a message on January 28th, February 20th and again on March 5th.

I also called Customer Service, and never got a call back.

I had called LightRX on Bell Road where I had my treatments done and left numerous

Messages and never got a call back.

I finally drove over there, and there was a sign on the door that "the Landlord had taken the property back, and this place was closed"

I then called the BBB and filed a claim.

Claim ID# 13395635.

I waited and waited and finally got a letter back saying "they weren't in a position to demand monetary reimbursement from this company.

They said I should call the AZ. Attorney General in Michigan, at 517-335-7622 to file a complaint.

Case Number 19-42510.

I was told by "Sandra, that said that LightRX is being investigated with LOTS of complaints but they have sent out some refunds thus far."

I was told I "Might want to call the Attorney General in AZ for assistance."

I then filed a claim through the Eastern District of Michigan, for bankruptcy, Official form 410. Case # 19-42519

I have spent countless hours on this, with calls, filing paperwork, e-mails, and leaving messages.

I just want to know the total amount of money I spent on these treatments, and I want my money back for misrepresentation.

Is there SOMEONE that can help me with all of this?

I am not sure where to turn now, but feel monetary restitution is on order.

Please contact me at 425-218-9912

Thank you,

Diane Speers

Sent from my iPad/ Diane Speers



Better Business Bureau Serving Eastern Michigan  
20300 W 12 Mile Rd Ste 202  
Southfield, MI 48076-6409  
Phone: (248)223-9400 | Fax: (248)356-5156  
[www.easternmichiganbbb.org](http://www.easternmichiganbbb.org)

2/22/2019

Diane Speers  
18035 West Statler Street  
Surprise, AZ 85388

Dear Diane Speers:

This message is in regard to your complaint submitted to the Better Business Bureau on 2/20/2019 against LightRx. Your complaint was assigned ID 13395635.

Your complaint has been sent to the business for their response. Most complaints are resolved within thirty (30) days. Your BBB will contact you as soon as a response is received from the business. Please wait to hear from us. If you have not received an update, and it is beyond the 30 day processing time, you may contact your Dispute Resolution Consultant for further information. Please reference this complaint ID if you contact us. In the meantime, if you and the company reach a resolution, please notify us.

Regards,

Better Business Bureau  
Sandra Rooks ---  
BBB Staff  
Fax: 248-356-5156  
[srooks@easternmichiganbbb.org](mailto:srooks@easternmichiganbbb.org)

Note: The text of your complaint may be publicly posted on the website(s) of BBB (BBB also reserves the right to not post the text of your complaint, in accordance with BBB policy). Please do not include any personally identifiable information when you tell us about your problem or in your desired outcome. By submitting your complaint, you are representing that it is a truthful account of your experience with the business. BBB may edit your complaint to protect privacy rights and to remove inappropriate language.



## Your complaint has been submitted

Thank you for submitting your complaint to us.

The BBB that will process your complaint is:

**BBB of Detroit & Eastern Michigan**

3330 Claystone St SE  
Suite 202

Southfield, MI 48076-6409

Phone: (248)223-9400

Fax: (248)356-5156

Email Address: [Info@easternmichiganbbb.org](mailto:Info@easternmichiganbbb.org)

Website: [www.easternmichiganbbb.org](http://www.easternmichiganbbb.org)

## HELP

You may print this page for your records. You will also receive an email confirmation of your complaint from [Info@easternmichiganbbb.org](mailto:Info@easternmichiganbbb.org).

You will hear from this BBB soon regarding your complaint.

## What's next?

Did you know BBB does more than just collect complaints? Use BBB to get news and tips concerning the marketplace. Or to find a great BBB Accredited Business.



# Better Business Bureau®

Start With Trust | Online Complaint System

## Your Information

**Title:** Mrs.  
**First Name:** Diane  
**Last Name:** Speers  
**Country:** UNITED STATES  
**Address:** 18035 West Statler Street  
**City/Town:** Surprise  
**State/Province/Region:** AZ  
**ZIP/Postal Code/Postcode:** 85388  
**Daytime Phone:** 425-218-9912  
**Email:** Beemerge199@yahoo.com  
**Age:** 61  
**Gender:** Female

## Business Information

**Name:** LightRx  
**Address:** 17570 North 75th Avenue, Building F, Suite 630  
**City:** Glendale  
**State:** AZ  
**Zip/Postal Code:** 85308

## Complaint Information

**Complaint Type:** Guarantee Or Warranty Issues

**Description of Complaint:** In August of 2017, I walked into LightRX Arrowhead location. I talked with Angie, and told her my main concern was getting rid of the extra skin/fat under my arms. I told her, "I have tried everything else, does this really work?" Her reply was "yes, it is FDA approved" and she showed me posters of before and after and a poster of Christy Brinkley looking all beautiful and toned. I signed up for my under arm treatments. I then decided to have other areas treated as well....my tummy, flanks, inner/outer thighs, and "Ult Therapy" on my face to rejuvenate me. I spent around \$3500.00 for these treatments. Each treatment was approximately 3 hours, plus I had to drive half an hour to get there each time. In my conversation with Angie, she never once mentioned that the treatments hurt, especially the Ult therapy on my face. I went back again and again and each time told either Angie and/or the technician that I wasn't seeing any results. Also I was bruised and had lumps under my skin after the treatments. Their reply was, "that happens sometimes, it should go away soon". They did take before and after photos. Again, I said, I'm just not seeing any difference especially under my arms! They said "I should start seeing a difference after a few weeks" Apparently they said they "added more treatments at no charge for my underarms" I did not ask for this, I think they felt guilty. I told them the treatments "hurt, especially the Ult therapy". "If I am paying \$3500.00 and going through this much torture, I expect to see results!" I called and talked again to Angie, who is the Manager there, and told her "I was very disappointed and felt lied to and she had misrepresented this business!" I asked her what kind of refund I could get? Angie's told me, "she would check with her district manager and get back to me." I never heard back from her, so I called and got the name of the district manager and called her myself. I explained to "Natalie" what had gone on and I would appreciate a call back" (I called 2X

**Desired Settlement:** Refund

**Desired Outcome Description:** I would be ok with half my money back ..... After all, I never heard back from the District Manager, Natalie, or Angie the manager. I had even purchased their special cellulite cream at \$78.00 a bottle, as well as their special supplements, "which would enhance the treatments" for \$110.00" I never noticed any difference with either one of them. I called LightRX Arrowhead and left a message on their phone (602)635-3209. I sent them an e-mail as well. No reply.

## Additional Complaint Details

**Product/Service Purchased:** Medi-Spa treatments (numerous)  
**Model Number:** Legacy, Ulttherapy, skin tightening, cellulite red  
**Purchase Date:** 8/13/2017  
**Payment Made:** Yes  
**Payment Method:** Credit Card  
**Sales Person Name:** Angie  
**First Date you complained to the company:** 11/15/2017

## HELP

Please review your complaint. If any information is inaccurate, you may return to the step in question and make corrections. All your information will be saved when you go back through the process. To go back to a previous step, click the step you want to go to in the progress bar at the top of this page.

The BBB of Detroit & Eastern Michigan will handle your complaint.

You may print this page for your records. You will also receive an email confirmation of your complaint.

You may print this information for your records. You will also receive an email confirmation of your complaint.

## Notice

THE TEXT OF YOUR COMPLAINT MAY BE PUBLICLY POSTED ON THE BBB WEB SITE (BBB reserves the right to not post in accordance with BBB policy). PLEASE DO NOT INCLUDE ANY PERSONALLY IDENTIFIABLE INFORMATION IN DESCRIBING THE NATURE OF YOUR COMPLAINT. BY SUBMITTING YOUR COMPLAINT, YOU ARE REPRESENTING THAT IT IS A TRUTHFUL ACCOUNT OF YOUR EXPERIENCE WITH THE BUSINESS. BBB MAY EDIT YOUR COMPLAINT TO PROTECT PRIVACY RIGHTS AND TO REMOVE INAPPROPRIATE LANGUAGE.

## Waivers

☐ I authorize the business to communicate with the BBB about my complaint and disclose to BBB any personal information related to the complaint including the following if applicable: (a) information about a transaction or payment, (b) student records, and (c) information about an alleged debt. (required)

## AUTHORIZATION FOR RELEASE OF HEALTH INFORMATION TO THE BETTER BUSINESS BUREAU

The Health Insurance Portability and Accountability Act (HIPAA), certain state laws and other government health protection legislation require all health care providers and health insurance plans to maintain the confidentiality of protected patient health information. Accordingly, to assist you in resolving your complaint, we need your written authorization and signature below.

I authorize the business to release to the BBB protected health information, which may include medical, payment or insurance records, related to the complaint I have filed with the BBB so that the BBB at my request may assist in the resolution of my complaint.

I understand that:

1. This authorization to disclose or use my information for complaint resolution purposes expires upon the closing of my complaint.
2. I may revoke this authorization by giving written notice to the business and BBB.
3. If I revoke this authorization, then the BBB might not be able to proceed with its efforts to assist me in resolving my complaint.
4. My treatment, payment, insurance enrollment and eligibility for benefits are not conditioned on signing this authorization, but the information I have authorized may be necessary for BBB assistance.
5. The BBB may re-disclose the information it receives consistent with the BBB Privacy Policy, in which case HIPAA or state law may no longer protect this information.


☐ I consent (required)

If all of the above information is correct, click the Submit button below.



[Privacy Policy](#) | [Terms of Service](#) | [Trademarks](#) | [BBB Directory](#)

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 **Select Language** ▼

## BODY CONTOUR VENTURES, LLC

First Day Motions and Orders341 Meeting of Creditors

April 1, 2019 at 9:00 am  
 211 West Fort Street Building, Room 315 E  
 Detroit, MI 48226

**DEADLINE TO FILE A CLAIM****General Bar Date – July 1, 2019****Governmental Bar Date – September 30, 2019**

Chapter: 11

Filing Date: 2/22/2019

Primary Case Docket #: 19-42510

Total Related Debtors: 28 Click [here](#) to view the Debtor(s) Voluntary Petition(s) and Schedules and Statements

Debtor's Address: LightRx  
 34405 W. 12 Mile Road, Suite 200  
 Farmington Hills, MI 48331

Court: United States Bankruptcy Court, Eastern District of Michigan  
 211 West Fort Street  
 Detroit, MI 48226

Court Docket: Click [here](#) to view and search the court docket. To search by docket number, date or description, go to the court docket, then pick a field to search in the Advanced Search box at the top of the page.

Judge: Honorable Philip J. Shefferly

Bar Dates: General Bar Date - July 1, 2019  
 Governmental Bar Date – September 30, 2019

Where to Send Claims:

<b>If by Regular Mail:</b> BMC Group Attn: LightRx Claims Processing PO Box 90100 Los Angeles, CA 90009	<b>If by Messenger or Overnight Delivery:</b> BMC Group Attn: LightRx Claims Processing 3732 West 120th Street Hawthorne, CA 90250
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United States Trustee: Office of The United States Trustee  
 211 West Fort Street, Suite 700  
 Detroit, MI 48226

Final Hearing DIP Financing  
 March 27, 2019 at 2:00 PM Eastern Time

Hearings: Location:  
 United States Bankruptcy Court  
 Courtroom 1975  
 211 W. Fort St.  
 Detroit, MI 48226

Wolfson Bolton PLLC  
Thomas John Kelly, Jr.  
Anthony J. Kochis  
Scott W. Wolfson  
 3150 Livernois, Suite 275  
 Troy, MI 48083  
 Tel: (248) 247-7103  
 Fax: (248) 247-7099  
 Email: tkelly@wolfsonbolton.com  
 akochis@wolfsonbolton.com  
 swolfson@wolfsonbolton.com

Attorneys for Debtors: TBD

Attorneys for Unsecured Creditors' Committee:

Important Documents: First Day Motions and Orders

BMC Group presents documents in PDF format. Click here to [learn more about PDF format](#).