

**Fill in this information to identify the case:**

Debtor 1 <u>Body Contour Ventures, LLC</u>
Debtor 2
(Spouse, if filing)
<u>United States Bankruptcy Court Eastern District of Michigan</u>
Case number: <u>19-42510</u>

**FILED**  
 U.S. Bankruptcy Court  
 Eastern District of Michigan  
 6/28/2019  
 Katherine B. Gullo, 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**

<b>1. Who is the current creditor?</b>	<u>Christy R. Stafford</u> Name of the current creditor (the person or entity to be paid for this claim)  Other names the creditor used with the debtor _____	
<b>2. Has this claim been acquired from someone else?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
<b>3. Where should notices and payments to the creditor be sent?</b>	<b>Where should notices to the creditor be sent?</b> <u>Christy R. Stafford</u> Name 1073 Cedar Ridge Lane Versailles, KY 40383  Contact phone <u>8593386283</u> Contact email <u>christyreneestafford@gmail.com</u>  Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	<b>Where should payments to the creditor be sent? (if different)</b>  Name _____  Contact phone _____ Contact email _____
<b>4. Does this claim amend one already filed?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ <span style="float: right;">MM / DD / YYYY</span>	
<b>5. Do you know if anyone else has filed a proof of claim for this claim?</b>	<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? \$ 1478.00  
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 healthcare information.  
Services performed, failure to uphold guarantee, business closed

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)?	<input checked="" type="checkbox"/> No	
	<input type="checkbox"/> Yes. Check all that apply:	<b>Amount entitled to priority</b>
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 type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
	<input type="checkbox"/> 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 6/28/2019  
MM / DD / YYYY

/s/ Christy R. Stafford

Signature

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

Name Christy R. Stafford  
First name Middle name Last name

Title \_\_\_\_\_

Company \_\_\_\_\_

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

1073 Cedar Ridge Lane  
Number Street  
Versailles, KY 40383

City State ZIP Code  
Contact phone 8593386283 Email christyreneestafford@gmail.com

**LEXINGTON LASER SPA**

1925 JUSTICE DR  
~~LEXINGTON, KY 40509~~  
859-263-4000

TERMINAL I.D.: 1337  
MERCHANT #:

**VISA**

\*\*\*\*\*8271

**SALE**

BATCH: 000132

INV: 000004

AUTH: 024878

JUL 24, 13 17:50

**TOTAL \$1478.00**

CHRISTY R STAFFORD

THANK YOU FOR  
YOUR BUSINESS

# Lexington Laser Spa Treatment and Financial Agreement

Client Name: Christy Stafford Date: 7/24/13

Treatment Area	Price	Discount	Price	Product	Price
<u>Lower Face</u>	<u>2800</u>	<u>-LS Match +1</u>			
<u>Front Neck</u>	<u>3200</u>	<u>-LS Match +1</u>			
<u>Arms</u>	<u>3200</u>	<u>-LS Match +1</u>			
<u>Total</u>			<u>Total</u>		<u>Tax</u>
					<u>Total</u>

1478

*\* will include hands*

### Hair Removal

- Per Treatment - No guarantee
- Paid in Full - Package of 8 with 2-year guarantee
- Payment Program - Package of 8 with 2-year guarantee

Notes: P/F Coupon Match upgrade.

I fully understand and agree to the treatment areas that will be treated. I understand that blonde, gray and white hair does not respond to laser hair removal treatments. If services do not commence, a refund can be issued at the customer's written request minus a 30% administrative fee. Otherwise, all fees are nonrefundable. The 2-year guarantee starts after the 8th treatment and is good for 4 free touch up treatments used over a 2 year period. LaserFast Hair Removal protocol requires certain timing in order to achieve desired results, as indicated by the following time intervals: face/neck, four to seven weeks apart; below neck, six to nine weeks apart. Client must maintain these intervals throughout the course of treatment in order to maintain eligibility for the four free touch-ups within the two-year hair-free guarantee period. Please give us 24 hour notice to cancel an appointment in order to avoid a \$35.00 fee.

Client Signature: *Christy Stafford* Date: 7/24/13  
 Staff Signature: *[Signature]* Date: 7/24/13

## Complaint Information

**Complaint ID:** 13608724**Date Filed:** 6/4/2019**Filed with:** BBB20300 W 12 Mile Rd. Ste 202  
Southfield, MI 48076-6409**Phone:** (248) 223-9400**Fax:** (248) 356-5135**Email:** [info@easternmichiganbbb.org](mailto:info@easternmichiganbbb.org)**URL:** <http://bbb.org/detroit>

## Consumer Information

**Name:** Christy Stafford**Address:** 1073 Cedar Ridge Lane  
Versailles, KY 40383**Daytime Phone:** (859) 338-6283**Evening Phone:** (859) 338-6283**Fax:** None Provided**Email:** [christyreneestafford@gmail.com](mailto:christyreneestafford@gmail.com)

## Business Information

**Business Name:** LightRx**Address:** Farmington Hills, MI 48331**Phone:** None Provided

## Complaint Details

I bought a rather expensive package with a lifetime guarantee. Treatments were not working and staff reviewed chart several times and advised I wasn't receiving the appropriate treatment setting with each service due to lack of expertise from technician.

Furthermore, advised some staff had been fired for giving clients false info. Supervisor added treatments on to plan to help resolve the issue. I continued to get zero results. When I called to schedule a treatment in Jan. 2019, I left several messages with no return call. I was finally able to get in touch with someone in Feb. 2019. This person left me a voicemail advising location went out of business. Furthermore, I was unable to contact them back. In March 2019, I attempted to call headquarters and was told someone would call back. I finally spoke to Natalie at headquarters and was advised I had 21 treatments left on one area and 5-7 on the other. Furthermore, she said she would email info. to me regarding a refund from the Judge. I never received the email and I'm quite tired of this. I'm not a Product, Dr. Services, never had removal, but she promised.

Claim 108-1 Part 4 Filed 06

## Desired Outcome/Settlement

**Desired Settlement:** Other (requires explanation)

DesiredSettlementID: Refund I would like a refund not only based on going out of business but also based on zero results after guarantee and carelessness by staff.

## Complaint Details

## Complaint Details (cont.)

## The Premier Promise - Premier Laser Spa



GET 90 - 95%  
HAIR REDUCTION WITH  
PREMIER LASER SPA

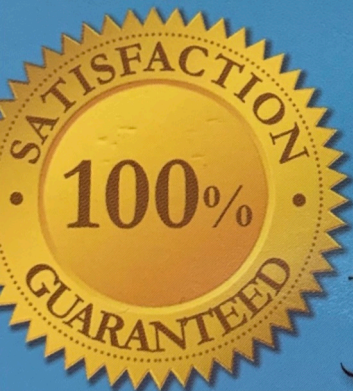


### Experience the 'Premier Promise'

Seeing is believing and you'll believe after just one treatment. Each time you're treated with our industry-leading Candela lasers and LaserFast(TM) technology, you'll achieve another 10-15% hair reduction. So that means you'll immediately enjoy the added convenience and confidence laser hair removal provides. And, after just 8-10 treatments, you'll be 95% hair free -

permanently. We call it our Premier Promise. You'll find all it treatments you can trust and results you can see.





# PREMIER

## *Lifetime Pass*

We are committed to getting our clients the results they desire, and we're equally committed to helping them keep that smooth look and feel in the years to come. That's why all Premier clients who have completed our eight-treatment protocol are granted an exclusive lifetime privilege: the Premier Pass. Everybody is different, and occasionally some unwanted hair can appear in the treated area beyond the 2-year hair-free guarantee period. Premier Pass gives our clients peace of mind, knowing that for the cost of a small co-pay, they can quickly remove those hairs with LaserFast™ precision. All Premier Pass holders have lifetime access to these touch-ups, should they ever need them!



6/26/19

211 West Fort Street  
Suite 1950  
Detroit, Michigan 48226  
Courtroom 1975

Dear Honorable Judge Phillip J. Shefferly:

I am not sure this is necessary, but I am writing to provide some additional information to my complaint and request for full refund with LightRx/Body Contour Ventures/LLC. Although my initial purchase was in 2013, a new package of treatments was added in 2017-18 after my chart was reviewed by Olivia, manager of LightRx. I had been receiving zero results and showed pictures to the treatment team as proof. Olivia, the manager found that staff had been using the wrong treatment settings throughout the course of my treatment plan. Furthermore, I was advised some of the staff had been fired due to lack of expertise and giving clients false information about follow ups etc. The company had also upgraded to new machines. I was told by staff the upgrade would provide better results. I continued to get zero results. Furthermore, I never received a notice of closure and tried to reach the business numerous times to schedule a follow up appt. as I had several treatments left. I also purchased the Premier promise lifetime guarantee. I've attached documentation to/from the BBB from a previous complaint which describes the chief reasons along with my paid receipt of services and guaranteed lifetime pass. I know you are very busy but wanted to add this in case there is any confusion about the date and to ensure you have the information needed to process this further. I feel so scammed by this company. Thank you for your time and attention to this case.

Sincerely,

Christy Stafford  
859-338-6283

# Eastern District of Michigan Claims Register

[19-42510-pjs Body Contour Ventures, LLC](#)

**Judge:** Phillip J Shefferly      **Chapter:** 11  
**Office:** Detroit                      **Last Date to file claims:** 07/01/2019  
**Trustee:**                                **Last Date to file (Govt):** 09/30/2019

<b>Creditor:</b> (26029612) Christy R. Stafford 1073 Cedar Ridge Lane Versailles, KY 40383	<b>Claim No:</b> 108 <i>Original Filed</i> Date: 06/28/2019 <i>Original Entered</i> Date: 06/28/2019	<b>Status:</b> Filed by: CR Entered by: ePOC Modified:
-----------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------

Amount claimed: \$1478.00

*History:*

[Details](#) [108-1](#) 06/28/2019 Claim #108 filed by Christy R. Stafford, Amount claimed: \$1478.00 (ePOC)

*Description:*

*Remarks:*

## Claims Register Summary

**Case Name:** Body Contour Ventures, LLC  
**Case Number:** 19-42510-pjs  
**Chapter:** 11  
**Date Filed:** 02/22/2019  
**Total Number Of Claims:** 1

<b>Total Amount Claimed*</b>	\$1478.00
<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.**

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