Fill in this information to identify the case:				
Debtor 1 Kristyn Chambers				
Debtor 2 (Spouse, if filing)				
United States Bankruptcy Court for the: Eastern District of Michigan				
Case number 19-42510				

JUL 22 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.

Identify the Claim Part 1: 1. Who is the current creditor? Name of the current oreditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor Has this claim been acquired from ☐ Yes. From whom? someone else? Where should notices Where should notices to the creditor be sent? Where should payments to the creditor be sent? (if and payments to the different) creditor be sent? Federal Rule of Name Bankruptcy Procedure (FRBP) 2002(q) Number Street City ZIP Code Contact phone Contact email Uniform claim identifier for electronic payments in chapter 13 (if you use one): Does this claim amend one already filed? ☐ Yes. Claim number on court claims registry (if known) ___ Filed on MM / DD 5. Do you know if anyone else has filed a proof Yes. Who made the earlier filing? of claim for this claim?



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?	Does this amount include interest or other charges? Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Replacement Rule 2001(a)(2)(b)			
	charges required by Bankruptcy Rule 3001(c)(2)(A).			
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.			
	services performed			
9. Is all or part of the claim	ZINO .			
secured?	☐ 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	₩No			
lease?	☐ Yes. Amount necessary to cure any default as of the date of the petition. \$			
11. Is this claim subject to a right of setoff?	12 No			
	· _ /			
	☐ Yes. Identify the property:			

12. Is all or part of the claim entitled to priority under	No Yes. Check			
11 U.S.C. § 507(a)?	■ 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.		c support obligations (including alimony and child support) under C. § 507(a)(1)(A) or (a)(1)(B).	\$	
	Up to \$2 personal	,850* of deposits toward purchase, lease, or rental of property or services for , family, or household use. 11 U.S.C. § 507(a)(7).	\$	
	bankrupt	salaries, or commissions (up to \$12,850*) earned within 180 days before the cy petition is filed or the debtor's business ends, whichever is earlier. © \$ 507(a)(4).	\$	
	☐ Taxes or	penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$	
	☐ Contribu	tions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$	
	Other. S	pecify 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	Check the approp	oriate hov:		
this proof of claim must	Check the approp	oriale box.		
sign and date it.	I am the cree	ditor.		
FRBP 9011(b).	☐ I am the cree	ditor's attorney or authorized agent.		
If you file this claim	☐ I am the trus	tee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.		
electronically, FRBP 5005(a)(2) authorizes courts	☐ I am a guara	intor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.		
to establish local rules				
specifying what a signature	Lunderstand that	an authorized signature on this Proof of Claim serves as an acknowledgment	that when calculating the	
is.		im, the creditor gave the debtor credit for any payments received toward the de		
A person who files a				
fraudulent claim could be fined up to \$500,000, imprisoned for up to 5	I have examined and correct.	the information in this <i>Proof of Claim</i> and have a reasonable belief that the info	rmation is true	
years, or both. 18 U.S.C. §§ 152, 157, and	I declare under p	enalty of perjury that the foregoing is true and correct.		
3571.	07/14/000			
	Executed on date	MM / GD / MY		
	Signature (yn Chamberl		
	Print the name of	of the person who is completing and signing this claim:		
	Time the flame t	V and		
	Name	First name Middle name Last name		
	Title			
	Company			
		Identify the corporate servicer as the company if the authorized agent is a servicer.		
	Address	13007 El Camino Rd		
		Number Street 78727		
		City State ZIP Code		
	Contact phone	512.963.2700 Email	lchambers	