

UNITED STATES BANKRUPTCY  
Eastern District of Virginia – Richmond



PROOF OF CLAIM

Claim 1007

Name of Debtor Against Which You Assert your Claim. (check one box – if you are asserting a claim against more than one Debtor, you must file a separate Proof of Claim against each Debtor)

Cardinal Homes, Inc., Case No. 19-36275

Station 1  
RECEIVED

DEC 24 2019

American Legal  
Claim Services

Deadline for filing  
Proofs of Claim:

April 9, 2020

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 or as otherwise instructed by Order of the Bankruptcy Court.

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 (i.e., December 2, 2019).

Part 1: Identify the Claim

1. Who is the current creditor?

Matthews Sanitation Services, LLC

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?

Where should notices to the creditor be sent?

Where should payments to the creditor be sent? (if different)

Matthews Sanitation Serv.

Same

Name

Name

1226 Hudson Rd.

Number Street

Number Street

Virginia, VA 24598

City State ZIP Code

City State ZIP Code

Contact phone 434-572-6098

Contact phone

Contact email

matthewssanitation@hotmail.com

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)

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? \$ 443.04 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.  
Services performed (septic tank pumped)

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).

Amount entitled to priority

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

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).

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.

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgement that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

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.

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 12/19/2019

MM / DD / YYYY

Kristy Matthews  
Signature

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

Name Kristy C. Matthews  
First name Middle name Last name

Title Office Manager

Company Matthews Sanitation Services, LLC  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 1226 Hudson Rd. Virginia, VA 24598  
Number Street City State Zip Code

Contact phone 434-572-6098 Email matthewssanitation@hotmail.com

**Submitting Proof of Claim Form:** Submit original proof of claim form with any attachments to the following so that they are **received** by April 9, 2020:

If via USPS: Cardinal Homes, Inc. et al, c/o ALCS, P.O. Box 23650, Jacksonville, Florida 32241

If via Private Delivery Service or Hand Delivery: Cardinal Homes, Inc., et al., c/o ALCS, 8021 Philips Hwy., Ste. 1, Jacksonville, Florida 32256

CARDINAL HOMES INC  
c/o American Legal Claim Services, LLC  
PO Box 23650  
Jacksonville, FL 32241-3650



26077-FC-000459

MATTHEWS SANITATION SERVICES LLC  
1073 HUDSON RD  
VIRGINIA, VA 24598

**Matthews Sanitation Services, LLC**

1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098

matthewssanitation@hotmail.com

# INVOICE

**INVOICE #** 45565

**DATE** 02/01/2019

**DUE DATE** 02/01/2019

**BILL TO**

Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

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DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
02/01/2019	<b>Pump Septic Tank</b>	Pump Septic Tank--1/31/19	2	225.00	450.00
02/01/2019	<b>Discount</b>		1	-50.00	-50.00

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BALANCE DUE

**\$400.00**

**HOLD HARMLESS:** Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*

Matthews Sanitation Services, LLC  
1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098  
matthewssanitation@hotmail.com

# INVOICE

INVOICE # FC 11947  
DATE 08/30/2019  
DUE DATE 08/30/2019

**BILL TO**

Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
08/30/2019	Fin Chg (deleted)	Finance Charges on Overdue Balance	1	7.10	7.10
08/30/2019		Invoice #45565 for 400.00 on 02/01/2019			0.00
08/30/2019		Invoice #FC 10909 for 10.85 on 03/28/2019			0.00
08/30/2019		Invoice #FC 11120 for 0.79 on 04/01/2019			0.00
08/30/2019		Invoice #FC 11291 for 5.67 on 04/29/2019			0.00
08/30/2019		Invoice #FC 11464 for 5.89 on 05/28/2019			0.00
08/30/2019		Invoice #FC 11612 for 6.48 on 06/28/2019			0.00
08/30/2019		Invoice #FC 11789 for 6.26 on 07/28/2019			0.00

BALANCE DUE

**\$7.10**

HOLD HARMLESS: Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*

**Matthews Sanitation Services, LLC**

1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098  
matthewssanitation@hotmail.com

# INVOICE

**INVOICE #** FC 11789

**DATE** 07/28/2019

**DUE DATE** 07/28/2019

**BILL TO**

Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

**SHIP DATE**

07/29/2019

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
07/28/2019	<del>Fin Chg</del>	Finance Charges on Overdue Balance	1	6.26	6.26
07/28/2019		Invoice #45565 for 400.00 on 02/01/2019			0.00
07/28/2019		Invoice #FC 10909 for 10.85 on 03/28/2019			0.00
07/28/2019		Invoice #FC 11120 for 0.79 on 04/01/2019			0.00
07/28/2019		Invoice #FC 11291 for 5.67 on 04/29/2019			0.00
07/28/2019		Invoice #FC 11464 for 5.89 on 05/28/2019			0.00

BALANCE DUE

**\$6.26**

HOLD HARMLESS: Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*

**Matthews Sanitation Services, LLC**

1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098  
matthewssanitation@hotmail.com

# INVOICE

**INVOICE #** FC 11612  
**DATE** 06/28/2019  
**DUE DATE** 06/28/2019

**BILL TO**

- Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

**SHIP DATE**

07/02/2019

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
06/28/2019	<del>Fin Chg</del>	Finance Charges on Overdue Balance	1	6.48	6.48
06/28/2019		Invoice #45565 for 400.00 on 02/01/2019			0.00
06/28/2019		Invoice #FC 10909 for 10.85 on 03/28/2019			0.00
06/28/2019		Invoice #FC 11120 for 0.79 on 04/01/2019			0.00
06/28/2019		Invoice #FC 11291 for 5.67 on 04/29/2019			0.00
06/28/2019		Invoice #FC 11464 for 5.89 on 05/28/2019			0.00

BALANCE DUE

**\$6.48**

HOLD HARMLESS: Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*



**Matthews Sanitation Services, LLC**

1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098  
matthewssanitation@hotmail.com

# INVOICE

**INVOICE #** FC 11464  
**DATE** 05/28/2019  
**DUE DATE** 05/28/2019

**BILL TO**

Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

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DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
05/28/2019	Fin Chg (deleted)	Finance Charges on Overdue Balance	1	5.89	5.89
05/28/2019		Invoice #45565 for 400.00 on 02/01/2019			0.00
05/28/2019		Invoice #FC 10909 for 10.85 on 03/28/2019			0.00
05/28/2019		Invoice #FC 11120 for 0.79 on 04/01/2019			0.00

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BALANCE DUE

**\$5.89**

**HOLD HARMLESS:** Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*

**Matthews Sanitation Services, LLC**

1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098  
matthewssanitation@hotmail.com

# INVOICE

**INVOICE #** FC 11291  
**DATE** 04/29/2019  
**DUE DATE** 04/29/2019

**BILL TO**

Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

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DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
04/29/2019	Fin Chg (deleted)	Finance Charges on Overdue Balance	1	5.67	5.67
04/29/2019		Invoice #45565 for 400.00 on 02/01/2019			0.00
04/29/2019		Invoice #FC 10909 for 10.85 on 03/28/2019			0.00

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BALANCE DUE

**\$5.67**

HOLD HARMLESS: Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*

**Matthews Sanitation Services, LLC**

1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098  
matthewssanitation@hotmail.com

# INVOICE

**INVOICE #** FC 11120  
**DATE** 04/01/2019  
**DUE DATE** 04/01/2019

**BILL TO**

Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
04/01/2019	<del>Fin Chg</del>	Finance Charges on Overdue Balance	1	0.79	0.79
04/01/2019		Invoice #45565 for 400.00 on 02/01/2019			0.00
<b>BALANCE DUE</b>					<b>\$0.79</b>

**HOLD HARMLESS:** Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*

**Matthews Sanitation Services, LLC**

1226 Hudson Road  
Virgilina, VA 24598 US  
4345726098  
matthewssanitation@hotmail.com

# INVOICE

**INVOICE #** FC 10909  
**DATE** 03/28/2019  
**DUE DATE** 03/28/2019

**BILL TO**

Cardinal Homes  
P. O. Box 10  
525 Barnesville Hwy.  
Wylliesburg, VA 23976

PLEASE DETACH TOP PORTION AND RETURN WITH YOUR PAYMENT.

**SHIP DATE**

03/01/2019

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
03/28/2019	<del>Fin Chg</del>	Finance Charges on Overdue Balance	1	10.85	10.85
03/28/2019		Invoice #45565 for 400.00 on 02/01/2019			0.00

BALANCE DUE

**\$10.85**

HOLD HARMLESS: Customer agrees to assume the risk of and hold harmless for, property damage and personal injuries caused by the units or arising out of a customers negligence. \*\*\*Matthews Sanitation Services, LLC reserves the right to remove any units with past due amounts of more than 30 days without notice.\*\*\*

