

**UNITED STATES BANKRUPTCY  
Eastern District of Virginia – Richmond**



Claim 1004

**PROOF OF CLAIM**

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? County of Charlotte  
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?  
Name County of Charlotte  
Number PO Box 608 Street \_\_\_\_\_  
City Charlotte State NC ZIP Code 23923  
Contact phone 434-542-5117 Contact phone \_\_\_\_\_ Contact email \_\_\_\_\_  
Contact email ntuck@charlottecountyva.gov

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? \$ 5,104<sup>00</sup> 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.  
SERVICE OF HAZARDOUS WASTE

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:

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 acknowledgement 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 12/18/2019  
MM/DD/YYYY

Norma J. Tuck  
Signature

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

Name Norma T. Tuck  
First name Middle name Last name

Title Finance Director, Charlotte County

Company County of Charlotte  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address PO Box 608 Charlotte VA 23923  
Number Street City State Zip Code

Contact phone 434-542-5117 Email ntuck@charlottecountyva.gov

**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-000168

COUNTY OF CHARLOTTE  
PO BOX 608  
CHARLOTTE COURT HOUS, VA 23923

INVOICE # CH-000021  
 INVOICE DATE 7/29/19

**PLEASE REMIT PAYMENT TO:**

County of Charlotte  
 PO Box 608  
 Charlotte Court House, VA 23923

**CUSTOMER:**

Cardinal Homes, Inc.  
 ATTN: Accounts Payable  
 PO Box 10  
 Wylliesburg, VA 23976

CURRENT SERVICE PERIOD:  
 3/1/19 to 5/31/19

DATE	DESCRIPTION	AMOUNT
3/11/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
3/15/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
3/22/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
3/27/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
4/1/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
4/5/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
4/10/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
4/16/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
5/2/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
5/10/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
<b>CURRENT BILLING PERIOD</b>		<b>\$1760.00</b>

Outstanding 30+ Days	Outstanding 0-30 Days	Current	Total Due
\$3,344.00	\$0	\$1,760.00	\$5,104.00

INVOICE # CH-000020  
 INVOICE DATE 3/12/19

**PLEASE REMIT PAYMENT TO:**  
 County of Charlotte  
 PO Box 608  
 Charlotte Court House, VA 23923

**CUSTOMER:**  
 Cardinal Homes, Inc.  
 ATTN: Accounts Payable  
 PO Box 10  
 Wylliesburg, VA 23976

CURRENT SERVICE PERIOD:  
 1/1/19 to 2/28/19

DATE	DESCRIPTION	AMOUNT
1/7/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
1/11/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
1/17/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
1/24/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
1/29/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
2/5/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
2/12/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
2/19/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
2/27/19	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
<b>CURRENT BILLING PERIOD</b>		<b>\$1584.00</b>

Outstanding 30+ Days	Outstanding 0-30 Days	Current	Total Due
\$1,760.00	\$0	\$1,584.00	\$3,344.00

INVOICE # CH-000019  
 INVOICE DATE 1/31/19

**PLEASE REMIT PAYMENT TO:**  
 County of Charlotte  
 PO Box 608  
 Charlotte Court House, VA 23923

**CUSTOMER:**  
 Cardinal Homes, Inc.  
 ATTN: Accounts Payable  
 PO Box 10  
 Wylliesburg, VA 23976

CURRENT SERVICE PERIOD:  
 11/1/18 to 12/31/18

DATE	DESCRIPTION	AMOUNT
11/7/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
11/13/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
11/19/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
12/5/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
12/12/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
12/18/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
12/26/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
<b>CURRENT BILLING PERIOD</b>		<b>\$1232.00</b>

Outstanding 30+ Days	Outstanding 0-30 Days	Current	Total Due
\$528.00	\$0	\$1,232.00	\$1760.00



INVOICE # CH-000018  
INVOICE DATE 11/29/18

**PLEASE REMIT PAYMENT TO:**

County of Charlotte  
PO Box 608  
Charlotte Court House, VA 23923

**CUSTOMER:**

Cardinal Homes, Inc.  
ATTN: Accounts Payable  
PO Box 10  
Wylliesburg, VA 23976

CURRENT SERVICE PERIOD:  
10/1/18 to 10/31/18

DATE	DESCRIPTION	AMOUNT
10/2/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
10/18/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
10/24/18	Solid Waste Hauling fee - 64 miles @ \$2.75 per mile	\$176.00
<b>CURRENT BILLING PERIOD</b>		<b>\$528.00</b>

Outstanding 30+ Days	Outstanding 0-30 Days	Current	Total Due
\$2816.00	\$0	\$528.00	\$3344.00

*7d.  
11/28/18  
\$2816.00*





COUNTY OF CHARLOTTE  
Board of Supervisors

Charlotte Court House, Virginia 23923-0608



RECEIVED

DEC 24 2019



American Legal Claims

Cardinal Homes, Inc. et al  
C/O ALCS  
P O Box 23650  
Jacksonville, FL 32241

neopost®

12/18/2019

US POSTAGE

POSTAGE

\$00.65<sup>9</sup>



ZIP 23923  
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