

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



Claim 1006

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)

**Deadline for filing
Proofs of Claim:**

April 9, 2020

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

Station 1
RECEIVED

DEC 24 2019

American Legal
Claim Services

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?

Northern Neck Homes, Inc
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)

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Northern Neck Homes, Inc
Name

SAME
Name

P.O. Box 1397
Number Street

Number Street

Montross, VA 22520
City State ZIP Code

City State ZIP Code

Contact phone 804-493-9300

Contact phone _____ Contact email _____

Contact email _____

kenhudson@nnhinc.net

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? \$ 4,000 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.
Deposits for modular homes not built.

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).

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.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* 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

BC Hudson
Signature

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

Name

Benjamin Corbin Hudson
First name Middle name Last name

Title

President

Company

Northern Neck Homes, Inc.
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

PO Box 1397, Montross VA 22520
Number Street City State Zip Code

Contact phone

(804)4939300

Email

benhudson@nnhinc.net

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-000505

NORTHERN NECK
PO BOX 1397
MONTROSS, VA 22520

Northern Neck Homes, Inc. 695
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

March 28 2019

PAY TO THE ORDER OF Atlantic Bank and Trust \$ 112.20
 One Hundred Twelve and 20/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0595

04/04/2019 695 \$112.20

Northern Neck Homes, Inc. 697
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

March 28 2019

PAY TO THE ORDER OF Anthem \$ 794.00
 Seven Hundred Ninety Four and 00/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0597

04/01/2019 697 \$794.00

Northern Neck Homes, Inc. 698
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

March 28 2019

PAY TO THE ORDER OF Virginia Farm Bureau \$ 193.27
 One Hundred Ninety Three and 27/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0598

04/02/2019 698 \$193.27

Northern Neck Homes, Inc. 699
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

March 28 2019

PAY TO THE ORDER OF BFI \$ 57.46
 Fifty Seven and 46/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0599

04/02/2019 699 \$57.46

Northern Neck Homes, Inc. 700
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

March 28 2019

PAY TO THE ORDER OF Treasurer of Virginia \$ 80.00
 Eighty and 00/100 DOLLARS

FOR 0225060204 B. C. Hudson

⑆051403164⑆2228238⑆ 0700

04/03/2019 700 \$80.00

Northern Neck Homes, Inc. 701
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

3-28 2019

PAY TO THE ORDER OF Virginia Department of Taxation \$ 10.00
 Ten and 00/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0701

04/02/2019 701 \$10.00

Northern Neck Homes, Inc. 702
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

4-12 2019

PAY TO THE ORDER OF Mike Hess \$ 106.00
 One Hundred Six and 00/100 DOLLARS

FOR clearing a/c. B. C. Hudson

⑆051403164⑆2228238⑆ 0702

04/12/2019 702 \$106.00

Northern Neck Homes, Inc. 704
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

April 17 2019

PAY TO THE ORDER OF VCB \$ 770.47
 Seven Hundred Seventy and 47/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0704

04/18/2019 704 \$770.47

Northern Neck Homes, Inc. 705
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

4-18 2019

PAY TO THE ORDER OF NAK BSA \$ 1,000.00
 One Thousand and 00/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0705

04/18/2019 705 \$1,000.00

Northern Neck Homes, Inc. 706
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

April 21 2019

PAY TO THE ORDER OF Oak Grove Baptist Church \$ 150.00
 One Hundred Fifty and 00/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0706

04/24/2019 706 \$150.00

Northern Neck Homes, Inc. 707
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

April 22 2019

PAY TO THE ORDER OF Cardinal Homes, Inc. \$ 2,500.00
 Two Thousand Five Hundred and 00/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0707

04/29/2019 707 \$2,500.00

Northern Neck Homes, Inc. 709
 P.O. Box 1337
 Martinsville, VA 26025
 Phone (504) 433-3200

4-26 2019

PAY TO THE ORDER OF Mike Hess \$ 106.00
 One Hundred Six and 00/100 DOLLARS

FOR B. C. Hudson

⑆051403164⑆2228238⑆ 0709

04/26/2019 709 \$106.00

Northern Neck Homes, Inc. 708
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

April 26 2019

PAY TO THE ORDER OF Cardinal Homes \$ 1,500.00
One Thousand Five Hundred and no/100 DOLLARS

Union Bank & Trust

FOR Billy Design Svc BCHudson

⑆051403164⑆2228238⑆ 0708

05/01/2019 708 \$1,500.00

Northern Neck Homes, Inc. 719
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF Atlantic Broadband \$ 234.90
Two Hundred Thirty Four and no/100 DOLLARS

Union Bank & Trust

FOR BCHudson

⑆051403164⑆2228238⑆ 0719

05/15/2019 719 \$234.90

Northern Neck Homes, Inc. 711
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

April 28 2019

PAY TO THE ORDER OF State Corporation Commission \$ 100.00
One Hundred and no/100 DOLLARS

Union Bank & Trust

FOR 0578353-5 BCHudson

⑆051403164⑆2228238⑆ 0711

05/02/2019 711 \$100.00

Northern Neck Homes, Inc. 721
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF Basys + Hughes \$ 285.00
Two Hundred Eighty Five and no/100 DOLLARS

Union Bank & Trust

FOR VA KC BCHudson

⑆051403164⑆2228238⑆ 0721

05/14/2019 721 \$285.00

Northern Neck Homes, Inc. 713
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

April 29 2019

PAY TO THE ORDER OF Exit Mid Rivers Realty \$ 155.00
One Hundred Fifty Five and no/100 DOLLARS

Union Bank & Trust

FOR Ex O BCHudson

⑆051403164⑆2228238⑆ 0713

05/01/2019 713 \$155.00

Northern Neck Homes, Inc. 722
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF VCB \$ 745.63
Seven Hundred Forty Five and 63/100 DOLLARS

Union Bank & Trust

FOR BCHudson

⑆051403164⑆2228238⑆ 0722

05/14/2019 722 \$745.63

Northern Neck Homes, Inc. 714
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

5-10 2019

PAY TO THE ORDER OF Mike Hless \$ 106.00
One Hundred and Six and no/100 DOLLARS

Union Bank & Trust

FOR James Hudson

⑆051403164⑆2228238⑆ 0714

05/10/2019 714 \$106.00

Northern Neck Homes, Inc. 723
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF NN Generators \$ 212.78
Two Hundred Twelve and 78/100 DOLLARS

Union Bank & Trust

FOR 23085 BCHudson

⑆051403164⑆2228238⑆ 0723

05/16/2019 723 \$212.78

Northern Neck Homes, Inc. 715
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF Anthony \$ 794.00
Seven Hundred Ninety Four and no/100 DOLLARS

Union Bank & Trust

FOR BCHudson

⑆051403164⑆2228238⑆ 0715

05/14/2019 715 \$794.00

Northern Neck Homes, Inc. 724
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF Ben + Jewel Hudson \$ 2,000.00
Two Thousand and no/100 DOLLARS

Union Bank & Trust

FOR BCHudson

⑆051403164⑆2228238⑆ 0724

05/16/2019 724 \$2,000.00

Northern Neck Homes, Inc. 718
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF Louie's \$ 100.00
One Hundred and no/100 DOLLARS

Union Bank & Trust

FOR BCHudson

⑆051403164⑆2228238⑆ 0718

05/16/2019 718 \$100.00

Northern Neck Homes, Inc. 725
P.O. Box 1307
Merrimack, VA 22650
Phone (804) 423-2000

May 11 2019

PAY TO THE ORDER OF Hughes + Bays \$ 1,200.00
One Thousand Two Hundred and no/100 DOLLARS

Union Bank & Trust

FOR BCHudson

⑆051403164⑆2228238⑆ 0725

05/14/2019 725 \$1,200.00

00006307-0026043-0003-0003-MIMR18901180531190512100006307-00026043



Northern Neck Homes, Inc.
P.O. Box 1397
Montross, VA 22520

RICHMOND VA 230

18 DEC 2019 PM 3 L



Cardinal Homes
C/O ALCS
P.O. Box 23650
Jacksonville, Florida
32241

RECEIVED

DEC 24 2019

American Legal Claims

32241-365050

