

ORIGINAL
 UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF MISSOURI
 EASTERN DIVISION

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IN THE MATTER OF
 UNION FINANCIAL SERVICES GROUP, INC.,
 et al.^{1/}

03 JUN 16 11:11 AM
 COURT CLERK'S OFFICE
 ADMINISTRATIVE SERVICES

Debtors.

) CASE NUMBER 03-45870-399
)
) IN PROCEEDINGS UNDER CHAPTER 11
)
) HONORABLE BARRY S. SCHERMER
) UNITED STATES BANKRUPTCY JUDGE
)
) **NOTICE OF HEARING TO CONSIDER APPROVAL OF**
) **DEBTORS' DISCLOSURE STATEMENT IN CONNECTION**
) **WITH DEBTORS' AMENDED JOINT PLAN OF**
) **REORGANIZATION**

PLEASE TAKE NOTICE that the debtors and debtors-in-possession (the "Debtors") have filed their Disclosure Statement For Amended Joint Plan Of Reorganization Under Chapter 11 Of The Bankruptcy Code (as from time to time hereafter amended, the "Disclosure Statement"), and the Debtors' First Amended Joint Plan Of Reorganization (as from time to time hereafter amended the "Plan"). A hearing to consider approval of the Disclosure Statement and any amendments shall be held before the Honorable Barry S. Schermer, United States Bankruptcy Court for the Eastern District of Missouri (the "Court"), Thomas F. Eagleton U.S. Courthouse, 111 South Tenth Street, 5th floor, St. Louis, Missouri 63102, on July 7, 2003 at 11:00 a.m. (CDT) or as soon thereafter as counsel can be heard (the "Hearing"). At the Hearing, the Debtors will seek entry of an order:

1. Approving the Debtors' Disclosure Statement, as amended, as containing "adequate information" within the meaning of Section 1125 of the Bankruptcy Code;
2. Scheduling a hearing to consider confirmation of the Plan pursuant to Section 1129 of the Bankruptcy Code;
3. Fixing the time and manner for filing objections to confirmation of the Plan;
4. Fixing the time and manner by which holders of claims and interests entitled to vote on the Plan may accept or reject the Plan; and
5. Granting such other and further relief as the Court deems just and proper.

PLEASE TAKE FURTHER NOTICE that on or before 4:30 p.m. CDT, June 19, 2003, all preliminary objections to the adequacy of the Disclosure Statement initially shall be communicated, in writing, to, and actually received by, counsel for the

Debtors:

- AUS _____
- CAF _____
- CMP _____
- COM _____
- CTR _____
- ECR _____
- GCL _____
- OPC _____
- MMS _____
- SEC 1
- OTH Allyn

Gregory D. Willard, Esq.
 Lloyd A. Palans, Esq.
 David M. Unseth, Esq.
 Cullen K. Kuhn, Esq.
 Bryan Cave LLP
 Suite 3600-OSI
 211 North Broadway
 St. Louis, Missouri 63102

Each objector must specify, in detail, the exact nature, extent and factual and legal bases of its objection. In the event that an objection relates to an asserted omission or requested modification of certain information requested to be included in the Disclosure

^{1/} The Debtors include: Union Financial Services Group, Inc., Outsourcing Solutions Inc., RWC Consulting Group, LLC, Greystone Business Group, LLC, Coast To Coast Consulting, LLC, PAE Leasing, LLC, Pacific Software Consulting, LLC, University Accounting Service, LLC, North Shore Agency, Inc., OSI Portfolio Services, Inc., Perimeter Credit L.L.C., Gulf State Credit, L.L.C., OSI Support Services, Inc., OSI Collection Services, Inc., Jennifer Loomis & Associates, Inc., Asset Recovery & Management Corp., Grable, Greiner & Wolff, Inc., Indiana Mutual Credit Association, Inc., Qualink, Inc., Professional Recoveries Inc., Payco American International Corp., OSI Outsourcing Services International, Ltd., The Union Corporation, OSI Outsourcing Services, Inc., Transworld Systems Inc., American Recovery Company, Incorporated, C.S.N. Corp., General Connector Corporation, U.C.O. - M.B.A. Corporation, UCO Properties, Incorporated, Union-Specialty Steel Casting Corporation.

DOCUMENT NUMBER 399

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REGISTRATION CLERK

Statement, the objector shall include in its objection for the Debtors' consideration such proposed information, in form and substance suitable for insertion into the Disclosure Statement.

The objector shall make all necessary arrangements, by contacting Cullen K. Kuhn at ckkuhn@bryancave.com, and shall thereafter, but not later than June 26, 2003, meet with counsel for the Debtors and attempt in good faith to resolve the preliminary objections.

If, following these meetings, resolution of the remaining issues cannot be reached, then on or before 4:30 p.m. CDT, June 30, 2003, the objector shall file a written objection to the Disclosure Statement, which objection shall: (i) include a certification of the objector's compliance with the terms hereof, including the resolution meeting with counsel for the Debtors; (ii) set forth the name of the objector, the specific Debtor against whom the objector has a claim, and, if applicable, the nature and amount of the objector's claim against that Debtor and (iii) state with particularity the legal and factual bases for each remaining objection. The objection must be filed in accordance with Standing Order #1, a copy of which may be obtained from Bankruptcy Services, Inc., 111 South Tenth Street, Fourth Floor, St. Louis, Missouri 63102, (314) 244-4940. The objection must also be served upon and actually received by each of the parties listed on the Master Service List on or before 4:30 p.m. CDT, June 30, 2003.

Copies of the Disclosure Statement and the Plan are on file with the Clerk of the Court and may be examined by any creditor or party-in-interest at any time during regular business hours. A copy of the documents may be obtained by submitting a written request, together with copying costs, to Bankruptcy Services, Inc. In addition, the Disclosure Statement and Plan are available from the following website: <http://cms.alixpartners.com>.

OBJECTIONS NOT IN COMPLIANCE WITH THIS ORDER SHALL BE BARRED.

The Hearing may be adjourned from time to time without prior notice to creditors or interested parties, other than the announcement of the adjourned date by the Court at the Hearing, as it may be continued from time to time.

Dated: St. Louis, Missouri
June 4, 2003

Respectfully submitted,

UNION FINANCIAL SERVICES GROUP, INC., et al.

By: /s/ Gregory D. Willard
Gregory D. Willard, Esq.

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Attorneys for Debtors and Debtors-in-Possession

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

IN THE MATTER OF:	)	In Proceedings Under Chapter 11
)	
UNION FINANCIAL SERVICES GROUP, INC.,	)	Case No. 03-45870-399
OUTSOURCING SOLUTIONS INC.,	)	Case No. 03-46349-399
RWC CONSULTING GROUP, LLC,	)	Case No. 03-46352-399
GREYSTONE BUSINESS GROUP, LLC,	)	Case No. 03-46337-399
COAST TO COAST CONSULTING, LLC,	)	Case No. 03-46336-399
PAE LEASING, LLC,	)	Case No. 03-46334-399
PACIFIC SOFTWARE CONSULTING, LLC,	)	Case No. 03-46347-399
UNIVERSITY ACCOUNTING SERVICE, LLC,	)	Case No. 03-46346-399
NORTH SHORE AGENCY, INC.,	)	Case No. 03-46343-399
OSI PORTFOLIO SERVICES, INC.,	)	Case No. 03-46342-399
PERIMETER CREDIT L.L.C.,	)	Case No. 03-46339-399
GULF STATE CREDIT, L.L.C.,	)	Case No. 03-46332-399
OSI SUPPORT SERVICES, INC.,	)	Case No. 03-46330-399
OSI COLLECTION SERVICES, INC.,	)	Case No. 03-46327-399
JENNIFER LOOMIS & ASSOCIATES, INC.,	)	Case No. 03-46325-399
ASSET RECOVERY & MANAGEMENT CORP.,	)	Case No. 03-46323-399
GRABLE, GREINER & WOLFF, INC.,	)	Case No. 03-46354-399
INDIANA MUTUAL CREDIT ASSOCIATION, INC.,	)	Case No. 03-46353-399
QUALINK, INC.,	)	Case No. 03-46350-399
PROFESSIONAL RECOVERIES INC.,	)	Case No. 03-46348-399
PAYCO AMERICAN INTERNATIONAL CORP.,	)	Case No. 03-46345-399
OSI OUTSOURCING SERVICES INTERNATIONAL, LTD.,	)	Case No. 03-46344-399
THE UNION CORPORATION,	)	Case No. 03-46324-399
OSI OUTSOURCING SERVICES, INC.,	)	Case No. 03-46326-399
TRANSWORLD SYSTEMS INC.,	)	Case No. 03-46329-399
AMERICAN RECOVERY COMPANY, INCORPORATED,	)	Case No. 03-46331-399
C.S.N. CORP.,	)	Case No. 03-46333-399
GENERAL CONNECTOR CORPORATION,	)	Case No. 03-46335-399
U.C.O. – M.B.A. CORPORATION,	)	Case No. 03-46338-399
UCO PROPERTIES, INCORPORATED,	)	Case No. 03-46340-399
UNION-SPECIALTY STEEL CASTING CORPORATION,	)	Case No. 03-46341-399
)	
Debtors.	)	HONORABLE BARRY S. SCHERMER
	)	UNITED STATES BANKRUPTCY JUDGE

NOTICE OF BAR DATE FOR THE FILING OF PROOFS OF CLAIM
AUGUST 11, 2003

TO: ALL PERSONS ASSERTING A CLAIM AGAINST ANY OF THE ABOVE ENTITIES:

PLEASE TAKE NOTICE, that the United States Bankruptcy Court of the Eastern District of Missouri has entered Standing Order #3 Setting Claims Bar Date, Establishing Claims Processing and Objection Procedures, and Establishing Claims Estimation Procedures Pursuant to 11 U.S.C. §502, regarding the above-named Debtors (the "Debtors") requiring all persons and entities, including without limitation, individuals, partnerships, corporations, estates, trusts and governmental units, EXCEPT THOSE PERSONS AND ENTITIES DESCRIBED IN PARAGRAPHS A THROUGH F BELOW, that assert a claim against any of the Debtors which arose on or prior to May 12, 2003 (except in the case of Union Financial Services Group, Inc., which date shall be May 2, 2003), to file a proof of claim on or before August 11, 2003 (the "Bar Date").

A copy of the Proof of Claim Form which should be utilized in these proceedings is enclosed with this Notice. A proof of claim form and information regarding scheduled claims may also be obtained at <http://cms.alixpartners.com>

Proofs of Claim must be filed with an original of each separate proof of claim. They shall be mailed, in a postage pre-paid envelope bearing the Debtors' claim address (set out below) as the return address, to:

Union Financial Services Group, Inc.
c/o AlixPartners, LLC
2807 Allen Street, Box #820
Dallas, Texas 75204-1031

so as to be received on or before August 11, 2003.

The original claim must be marked in the upper-right hand corner, "ORIGINAL."

If a creditor requests an acknowledgment copy of the proof of claim, an additional copy of the proof of claim along with a self-addressed, postage prepaid return envelope must be submitted.

Each claim must specifically state the name of each Debtor against which such claim is asserted and the case number of the Debtor against which such claim is asserted. Claims in foreign currency must state the amounts claimed in such foreign currency and must also convert each such amount to United States Dollars as of May 12, 2003 (except in the case of Union Financial Services Group, Inc. which date shall be as of May 2, 2003). If claims are to be asserted against more than one of the Debtors, a separate original of each proof of claim must be filed in each case in which a claim is asserted. Multiple Debtor Claims may not be filed in a single proof of claim.

If you are required to file a proof of claim and fail to do so, you will be forever barred from voting upon, or receiving distribution under, any plan or plans of reorganization of the Debtors, and will be forever barred from asserting any such claim or claims against any of the Debtors or their successors or assigns, EXCEPT THAT:

- A. ANY PERSON OR ENTITY THAT HAS ALREADY FILED A PROOF OF CLAIM AGAINST THE DEBTORS WITH THE CLERK OF THE COURT NEED NOT FILE ANOTHER PROOF OF CLAIM.
- B. ANY PERSON OR ENTITY (i) WHOSE CLAIM IS NOT LISTED AS "DISPUTED", "CONTINGENT" OR "UNLIQUIDATED" IN THE DEBTORS' SCHEDULES OF ASSETS AND LIABILITIES EXPECTED TO BE FILED WITH THE CLERK OF THE COURT ON OR ABOUT JUNE 5, 2003 (OR ANY AMENDMENTS TO SUCH SCHEDULES) AND (ii) WHO AGREES WITH THE CLASSIFICATION AND AMOUNT SET FORTH THEREIN NEED NOT FILE A PROOF OF CLAIM.
- C. ANY PERSON OR ENTITY WHOSE CLAIM IS PURSUANT TO THE DEBTOR-IN-POSSESSION FINANCING AGREEMENT AND FACILITY NEED NOT FILE A PROOF OF CLAIM.
- D. THE CLAIMS AND INTERESTS DESCRIBED BELOW ("EXCLUDED CLAIMS") ARE NOT AFFECTED BY THIS NOTICE OR THE ORDER AND ANY PERSON OR ENTITY THAT HAS AN EXCLUDED CLAIM NEED NOT FILE A PROOF OF CLAIM ON OR BEFORE THE BAR DATE FOR THE EXCLUDED CLAIM ONLY.
 - 1. Claims listed in the Schedules of Assets and Liabilities of the Debtors expected to be filed with the Court on or about June 5, 2003 (or any amendments to such Schedules), and whose claim is not listed as "contingent," "unliquidated" or "disputed" and who does not dispute the classification and scheduled amount of its claim.
 - 2. Claims for which the claimant filed a proof of claim prior to the date hereof and which proof of claim the claimant does not seek to change.
 - 3. Claims allowable under Section 507(a)(1) of the Bankruptcy Code as an expense of administration of the Debtors' chapter 11 estates; holders of delinquent post-petition claims, if any, against the Debtors shall file an appropriate application with the Court.
 - 4. Claims that have been paid or otherwise satisfied pursuant to authorization of this Court.
 - 5. Claims by any of the Debtors or any affiliate of the Debtors against one or more of the other Debtors, which such claim shall be reflected on the Schedules.
 - 6. Claims that heretofore have been allowed or disallowed by order of this Court.
- E. CLAIMS ARISING FROM THE REJECTION OF UNEXPIRED LEASES OR EXECUTORY CONTRACTS NEED NOT BE FILED UNLESS AND UNTIL SUCH UNEXPIRED LEASE OR EXECUTORY CONTRACT IS REJECTED. CLAIMS ARISING AS A RESULT OF A JUDGMENT PURSUANT TO CHAPTER 5 OF THE BANKRUPTCY CODE SHALL BE FILED WITHIN THIRTY DAYS OF ENTRY OF THE JUDGMENT. CLAIMS ARISING AS A RESULT OF REJECTION SHALL BE FILED WITHIN THIRTY DAYS AFTER ENTRY OF AN ORDER APPROVING THE REJECTION; PROVIDED HOWEVER, THAT CLAIMS ARISING

FROM THE REJECTION OF LEASES OR EXECUTORY CONTRACTS HERETOFORE APPROVED BY ORDER OF THIS COURT SHALL BE FILED ON OR PRIOR TO THE BAR DATE.

- F. THE INDENTURE TRUSTEE OF EACH BOND ISSUE IS AUTHORIZED TO FILE A PROOF OF CLAIM WITH RESPECT TO ALL AMOUNTS OUTSTANDING UNDER THE BONDS OF THAT ISSUE. ACCORDINGLY, CLAIMS OF ANY BONDHOLDER FOR THOSE AMOUNTS OUTSTANDING UNDER A PARTICULAR BOND NEED NOT BE FILED SEPARATELY BY THE BONDHOLDER.

ALL PERSONS AND ENTITIES OTHER THAN THOSE DESCRIBED IN PARAGRAPHS A, B, C, D, E AND F ABOVE MUST FILE A PROOF OF CLAIM ON OR BEFORE THE BAR DATE. OTHERWISE THEY SHALL BE FOREVER BARRED FROM VOTING UPON OR RECEIVING DISTRIBUTION UNDER ANY PLAN OR PLANS OF REORGANIZATION IN THESE CASES. THE PROVISIONS OF THE BAR ORDER APPLY TO ALL CLAIMS OF WHATEVER CHARACTER OR NATURE AGAINST EACH DEBTOR OR ITS PROPERTY, WHETHER SECURED OR UNSECURED, LIQUIDATED OR UNLIQUIDATED, FIXED OR CONTINGENT.

Acts or omissions of the Debtors arising or occurring prior to filing their Chapter 11 petitions, including but not limited to goods or services provided by the Debtors, may give rise to claims against the Debtors notwithstanding the fact that such claims (or the injuries on which they are based) may be contingent or may not have occurred, matured or become fixed or liquidated prior to the Bar Date. Therefore, any creditor having such a claim or potential claim against the Debtors, no matter how remote or contingent, unless excluded pursuant to Paragraphs A-F above, must file a proof of claim on or before the Bar Date.

The Debtors have reserved the right to dispute, or to assert offsets or defenses to, any Claim reflected on the schedules as to amount, liability, classification or otherwise and to subsequently designate any Claim as disputed, contingent, unliquidated or undetermined as to amount; provided however, that if the Debtors amend their schedules to designate a Claim as disputed, contingent, unliquidated or undetermined as to amount, or to change the amount of a Claim reflected thereon, then, and in such event, the affected Creditor shall be afforded an extension of 30 days from the date on which written notice of such amendment is given to file a proof of claim, if necessary, or be forever barred from doing so. Nothing set forth herein shall be deemed to preclude the Debtors from objecting to any Claim, whether scheduled or filed, on any grounds.

The Debtors' Schedules of Assets and Liabilities may be examined and inspected by interested parties in the office of the Clerk of the United States Bankruptcy Court, Thomas F. Eagleton U.S. Courthouse, 111 South Tenth Street, Fourth Floor, St. Louis, Missouri 63102. Copies of Debtors' Schedules of Assets and Liabilities may be obtained from Bankruptcy Services, Inc., Thomas F. Eagleton U.S. Courthouse, 111 South Tenth Street, Fourth Floor, St. Louis, Missouri 63102, or may be obtained electronically through PACER. In addition, creditors may view the Debtors' Schedules of Assets and Liabilities at <http://cms.alixpartners.com>.

Any questions regarding the filing of proofs of claim may be directed to AlixPartners at (972) 535-7150. Creditors should NOT contact the Bankruptcy Court regarding the filing of proofs of claim.

BY ORDER OF THE COURT

UNITED STATES BANKRUPTCY COURT _____ DISTRICT OF _____		PROOF OF CLAIM												
Name of Debtor _____ Case Number: _____		THIS SPACE IS FOR COURT USE ONLY												
<p>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</p> <p>Name of Creditor (The person or other entity to whom the debtor owes money or property): _____</p> <p>Name and address where notices should be sent: _____</p> <p>Telephone number: _____</p>														
<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case. <input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.														
Account or other number by which creditor identifies debtor: _____	Check here <input type="checkbox"/> replaces if this claim <input type="checkbox"/> amends a previously filed claim, dated: _____													
<p>1. Basis for Claim</p> <table style="width:100%;"> <tr> <td><input type="checkbox"/> Goods sold</td> <td><input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a)</td> </tr> <tr> <td><input type="checkbox"/> Services performed</td> <td><input type="checkbox"/> Wages, salaries, and compensation (fill out below)</td> </tr> <tr> <td><input type="checkbox"/> Money loaned</td> <td>Your SS #: _____</td> </tr> <tr> <td><input type="checkbox"/> Personal injury/wrongful death</td> <td>Unpaid compensation for services performed from _____ (date) to _____ (date)</td> </tr> <tr> <td><input type="checkbox"/> Taxes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other</td> <td></td> </tr> </table>			<input type="checkbox"/> Goods sold	<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a)	<input type="checkbox"/> Services performed	<input type="checkbox"/> Wages, salaries, and compensation (fill out below)	<input type="checkbox"/> Money loaned	Your SS #: _____	<input type="checkbox"/> Personal injury/wrongful death	Unpaid compensation for services performed from _____ (date) to _____ (date)	<input type="checkbox"/> Taxes		<input type="checkbox"/> Other	
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<input type="checkbox"/> Personal injury/wrongful death	Unpaid compensation for services performed from _____ (date) to _____ (date)													
<input type="checkbox"/> Taxes														
<input type="checkbox"/> Other														
2. Date debt was incurred: _____		3. If court judgment, date obtained: _____												
<p>4. Total Amount of Claim at Time Case Filed: \$ _____</p> <p>If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below.</p> <p><input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.</p>														
<p>5. Secured Claim.</p> <p><input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff).</p> <p>Brief Description of Collateral:</p> <p><input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle</p> <p><input type="checkbox"/> Other _____</p> <p>Value of Collateral: \$ _____</p> <p>Amount of arrearage and other charges <u>at time case filed</u> included in secured claim, if any: \$ _____</p>		<p>6. Unsecured Priority Claim.</p> <p><input type="checkbox"/> Check this box if you have an unsecured priority claim</p> <p>Amount entitled to priority \$ _____</p> <p>Specify the priority of the claim:</p> <p><input type="checkbox"/> Wages, Salaries, or commissions (up to \$4,650)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier 11 U.S.C. § 507(a)(3).</p> <p><input type="checkbox"/> Contributions to an employee benefit plan 11 U.S.C. § 507(a)(4).</p> <p><input type="checkbox"/> Up to \$2,100* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use 11 U.S.C. § 507(a)(6).</p> <p><input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child 11 U.S.C. § 507(a)(7).</p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units 11 U.S.C. § 507(a)(8).</p> <p><input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) _____</p> <p><i>*Amounts are subject to adjustment on 4/1/04 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i></p>												
<p>7. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making _____ proof of claim.</p> <p>8. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If documents are not available, explain. If the documents are voluminous, attach a summary.</p> <p>9. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim</p>		THIS SPACE IS FOR COURT USE ONLY												
Date _____	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any): _____													
<p>Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both 18 U.S.C. §§ 152 and 357</p>														

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.

- DEFINITIONS -

Debtor	Secured Claim	Unsecured Claim
The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.	A claim is a secured claim to the extent that the creditor has a lien on the property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.	If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.
Creditor A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.	Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before a bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also <i>Unsecured Claim</i> .)	Unsecured Priority Claim Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as <i>Unsecured Nonpriority Claims</i> .
Proof of Claim A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.		

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY FILLED IN)

Court, Name of Debtor, and Case Number:

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

Information about Creditor:

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

1. Basis for Claim:

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in your social security number and the dates of work for which you were not paid.

2. Date Debt Incurred:

Fill in the date when the debt first was owed by the debtor.

3. Court Judgments:

If you have a court judgment for this debt, state the date the court entered the judgment.

4. Total Amount of Claim at Time Case Filed:

Fill in the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

5. Secured Claim:

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

6. Unsecured Priority Claim:

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority, if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

7. Credits:

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

8. Supporting Documents:

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.