

## Fill in this information to identify the case:

Debtor 1 MV Realty Holdings, LLC

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court Southern District of FloridaCase number: 23-17591

FILED

U.S. Bankruptcy Court  
Southern District of Florida

10/5/2023

Joseph Falzone, Clerk

**Official Form 410  
Proof of Claim**Filed: USBC - Southern District of Florida  
MV Realty PBC, LLC, et al (CLM)  
23-17590 (EPK)

04/22

Read the instructions before filling out this form. This form is for making a claim for  
make a request for payment of an administrative expense. Make such a request acc

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.

**Part 1: Identify the Claim**

1. Who is the current creditor?		<u>Markel American Insurance Company</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor <u>Markel</u>	
2. Has this claim been acquired from someone else?		<input checked="" type="checkbox"/> No <input type="checkbox"/> 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)	
	<u>Markel American Insurance Company</u>	<u>Markel American Insurance Company</u>	
	Name	Name	
	Attn: Marcia Adams P O Box 2009 Glen Allen, VA 23060	75 Remittance Drive, Suite 1082  Chicago, IL 60675	
	Contact phone <u>804-217-8746</u>	Contact phone <u>804-217-8746</u>	
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Contact email <u>marcia.adams@markel.com</u>	Contact email <u>marcia.adams@markel.com</u>	
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____			
4. Does this claim amend one already filed?		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ <div style="text-align: right;">MM / DD / YYYY</div>	
5. Do you know if anyone else has filed a proof of claim for this claim?		<input checked="" type="checkbox"/> No <input type="checkbox"/> 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:1297**7. How much is the claim?**\$ 39563.00**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 healthcare information.

Claim Deductible**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: \_\_\_\_\_

<b>12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. <i>Check all that apply.</i>	<p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p>	<b>Amount entitled to priority</b>
		<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
		<input type="checkbox"/> Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
		<input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150*) 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).	\$ _____
		<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
		<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
		<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies	\$ _____
* Amounts are subject to adjustment on 4/01/25 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 acknowledgment 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 10/5/2023  
MM / DD / YYYY

/s/ Marcia G. Adams

Signature

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

Name	Marcia G. Adams
	First name      Middle name      Last name
Title	Senior Recovery Specialist
Company	Markel American Insurance Company
Address	Identify the corporate servicer as the company if the authorized agent is a servicer
	4600 Cox Rd.
	Number Street
	Glen Allen, VA 23060
	City State ZIP Code
Contact phone	804-217-8746
	Email      marcia.adams@markel.com

**From:** Turner, Cameron  
**Sent:** Monday, September 25, 2023 12:44:11 PM  
**To:** 'Steve Scott'  
**CC:** Johnson, Kendra  
**Subject:** Hummell/MV Realty Holdings, LLC/ML411297  
**Total Attachments:** 5

- Attachments:**
- image001.png
  - image002.png
  - image003.png
  - image004.png
  - image005.png
- 

Hi Steve:

Following our conversation last week, Kendra and I had some internal discussions to obtain approval to advance MV Realty's \$100K retention in this matter, subject to a \$5,000 per month repayment plan as discussed during our call. We were able to obtain that approval and are ready to move forward with that arrangement. Please confirm on your end as well.

Under that arrangement, we will pay Lathrop's outstanding invoices and seek repayment for those. Additionally, we will retain Jim Holland of Fisher Phillips as new counsel (he has agreed to proceed without a retainer under this new arrangement). Jim will submit his invoices to Markel for payment, and then those will also be included in the repayment plan.

Once we have your confirmation to this arrangement, I will work with Jim to have him set up to take over the defense of this matter.

Thank you.

Cameron

**Cameron D. Turner, Esq.**  
**(he/him)**  
**Senior Claims Specialist**  
**Global Management Liability**

Claims Division  
Markel®  
California License No. OD95581  
Phyllis Modlin, Qualified Manager, California License No. 2M36698  
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